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BANK OF NEW YORK CO INC

Form 424B3

January 31, 2005

The Bank of New York Company, Inc. [LOGO]

The Bank of New York Company, Inc.

\$529,297,000

The Bank of New York Company, Inc. CoreNotes(Registered Service Mark)

Filed under Rule 424 (b) (3), Registration Statement No. 333-103003,  
333-103003-01, 333-103003-02, and 333-103003-03  
Pricing Supplement No. 72 - dated January 28, 2005  
(To prospectus dated August 10, 2004 and  
prospectus supplement dated August 10, 2004)

CUSIP Number	Aggregate Principal Amount	Price to Public(1)	Purchasing Agent's Discount(1)	Proceeds Before Expenses(1)
0640P1BL6	\$4,696,000	100%	2.00%	98.00%

Interest Rate Per Annum	Interest Payment Frequency	Stated Maturity Date	Survivor's Option
5.15%	Semiannual	02/18/2020	YES

Senior Subordinated Medium-Term Notes Series F

Interest Payment Dates: The 15th day of February and August of each year commencing 08/15/2005.

Redemption Information: Redeemable at the option of The Bank of New York Company, Inc. on 02/15/2008 and each Interest Payment Date thereafter, at a price equal to 100% on 30 calendar days notice.

CUSIP Number	Aggregate Principal Amount	Price to Public(1)	Purchasing Agent's Discount(1)	Proceeds Before Expenses(1)
0640P1BM4	\$2,154,000	100%	2.50%	97.50%

Interest Rate Per Annum	Interest Payment Frequency	Stated Maturity Date	Survivor's Option
5.30%	Semiannual	02/15/2030	YES

Senior Subordinated Medium-Term Notes Series F

Interest Payment Dates: The 15th day of February and August of each year commencing 08/15/2005.

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Redemption Information: Redeemable at the option of The Bank of New York Company, Inc. on 02/15/2010 and each Interest Payment Date thereafter, at a price equal to 100% on 30 calendar days notice.

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The Bank of New York Company, Inc.  
One Wall Street  
New York, New York 10286

Trade Date: 01/28/2005  
Issue Date: 02/02/2005  
Minimum Denominations/Increments: \$1,000/\$1,000  
Original Issue Discount: No  
All trades settle without accrued interest and clear SDFS: DTC Book-Entry only  
Merrill Lynch DTC Participant Number: 161

The defeasance and covenant defeasance provisions of the Senior Indenture and the Senior Subordinated Indenture described under "Description of Senior Debt Securities and Senior Subordinated Debt Securities - Defeasance and Covenant Defeasance" in the Prospectus will apply to the Senior and Senior Subordinated Notes respectively.

(1) Expressed as a percentage of the aggregate principal amount  
"CoreNotes(Registered Service Mark)" is a registered service mark of Merrill Lynch & Co., Inc.

Merrill Lynch & Co.  
Purchasing Agent  
Acting as Principal  
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