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BEAR STEARNS COMPANIES INC  
Form 424B3  
September 15, 2003

THE BEAR STEARNS COMPANIES INC.  
IncomeNotes (SM)  
WITH MATURITIES OF NINE MONTHS OR MORE FROM DATE OF ISSUE

Registration No. 333-104455  
Filed Pursuant to Rule 424(b) (3)  
PRICING SUPPLEMENT NO. 12  
(To Prospectus dated April 24, 2003,  
and Prospectus Supplement dated June 19, 2003)  
Trade Date: September 15, 2003  
Issue Date: September 18, 2003  
The date of this Pricing Supplement is September 15, 2003

CUSIP#	Interest Rate	Maturity Date	Price to Public	Discounts & Commissions	Reallowance
07387EBH9	3.85%	9/15/2008	100.00%	1.00%	0.150%
07387EBJ5	5.10%	9/15/2013	100.00%	1.50%	0.200%
07387EBK2	5.85%	9/15/2023	100.00%	2.50%	0.350%

SUBJECT TO REDEMPTION

First Interest Payment Date	First Interest Payment Amount	Survivor's Option	Yes/No	Date and Terms of Redemption
3/15/2004	\$18.93	Yes	No	N/A
3/15/2004	\$25.08	Yes	No	N/A
3/15/2004	\$28.76	Yes	Yes	Commencing 9/15/2008 and on the interest payment dates thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice.

At May 31, 2003:

- o the Company had outstanding (on an unconsolidated basis) approximately \$39.8 billion of debt and other obligations, including approximately \$36.7 billion of unsecured senior debt and \$2.5 billion of unsecured inter-company debt; and

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- o subsidiaries of the Company had outstanding (after elimination of inter-company items) approximately \$163.9 billion of debt and other obligations (including \$45.5 billion related to securities sold under repurchase agreements, \$60.7 billion related to payables to customers, \$29.2 billion related to financial instruments sold, but not yet purchased, and \$28.5 billion of other liabilities, including \$15.9 billion of debt).

The distribution of IncomeNotes will conform to the requirements set forth in Rule 2720 of the NASD Conduct Rules.