

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

February 04, 2004

PRICING SUPPLEMENT NO. 12

Rule 424(b)(3)

DATED: January 30, 2004

File No. 333-109793

(To Prospectus dated November 17, 2003,
and Prospectus Supplement dated November 17, 2003)

\$10,668,950,162

THE BEAR STEARNS COMPANIES INC.

Medium-Term Notes, Series B

Principal Amount: \$35,000,000 Floating Rate Notes Book Entry Notes

Original Issue Date: 2/4/2004 Fixed Rate Notes Certificated Notes

Maturity Date: 2/4/2008 CUSIP#: 073928D75

Option to Extend Maturity: No
Yes Final Maturity Date:

| Redeemable On ----- | Redemption Price(s) ----- | Optional Repayment Date(s) ----- | Optional Repayment Price(s) ----- |
|------------------------|---------------------------------|-------------------------------------------|--------------------------------------------|
| N/A | N/A | N/A | N/A |

Applicable Only to Fixed Rate Notes:

Interest Rate:

Interest Payment Dates:

Applicable Only to Floating Rate Notes:

Interest Rate Basis:

Maximum Interest Rate: N/A

Commercial Paper Rate

Minimum Interest Rate: N/A

Federal Funds Effective Rate

Federal Funds Open Rate

Interest Reset Date(s): *

Treasury Rate

Interest Reset Period: Quarterly

LIBOR Reuters

Interest Payment Date(s): **

LIBOR Telerate

Prime Rate

CMT Rate

Initial Interest Rate: 1.33%

Interest Payment Period: Quarterly

Index Maturity: Three Months

Spread (plus or minus): +0.20%

* On the 4th of each May, August, November and February prior to Maturity.

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** On the 4th of each May, August, November and February including the maturity date.

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