

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC
 Form 424B3
 February 04, 2004

PRICING SUPPLEMENT NO. 12
 DATED: January 30, 2004
 (To Prospectus dated November 17, 2003,
 and Prospectus Supplement dated November 17, 2003)

Rule 424(b)(3)
 File No. 333-109793

\$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.