

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

January 16, 2004

PRICING SUPPLEMENT NO. 7

DATED: January 13, 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: \$650,000,000 Floating Rate Notes Book Entry Notes

Original Issue Date: 1/16/2004 Fixed Rate Notes Certificated Notes

Maturity Date: 1/16/2007 CUSIP#: 073928D26

Euroclear and Clearstream Common Code: 018428962

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: 1.28%

Interest Payment Period: Quarterly

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

Index Maturity: Three Months

Spread (plus or minus): +0.16%

* On the 16th of each April, July, October and January prior to Maturity.

** On the 16th of each April, July, October and January including the maturity date.

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