

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

January 26, 2004

PRICING SUPPLEMENT NO. 10

Rule 424(b) (3)

DATED: January 21, 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: \$25,000,000 Floating Rate Notes  Book Entry Notes

Original Issue Date: 1/26/2004 Fixed Rate Notes  Certificated Notes

Maturity Date: 1/26/2006 CUSIP#: 073928D59

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:  
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Interest Rate:

Interest Payment Dates:

Applicable Only to Floating Rate Notes:  
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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): Daily

Treasury Rate Interest Reset Period: Daily

LIBOR Reuters Interest Payment Date(s): \*

LIBOR Telerate

Prime Rate

CMT Rate

Initial Interest Rate: 1.18% Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): +0.18%

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\* On the 26th 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.