

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
 Form 424B3  
 March 01, 2004

PRICING SUPPLEMENT NO. 18  
 DATED: February 19, 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: \$10,000,000 Floating Rate Notes  Book Entry Notes   
 Original Issue Date: 3/1/2004 Fixed Rate Notes  Certificated Notes   
 Maturity Date: 3/1/2007 CUSIP#: 073928E58  
 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:

- Commercial Paper Rate
- Federal Funds Effective Rate
- Federal Funds Open Rate
- Treasury Rate
- LIBOR Reuters
- LIBOR Telerate
- Prime Rate
- CMT Rate

Maximum Interest Rate: N/A

Minimum Interest Rate: N/A

Interest Reset Date(s): \*

Interest Reset Period: Monthly

Interest Payment Date(s): \*\*

Initial Interest Rate: 1.26%

Interest Payment Period: Monthly

Index Maturity: One Month

Spread (plus or minus): +0.16%

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\* On the 1st of each month prior to Maturity.

\*\* On the 1st of each month, including the maturity date.

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