

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC
 Form 424B3
 February 22, 2005

PRICING SUPPLEMENT NO. 3
 DATED: February 16, 2005
 (To Prospectus dated February 2, 2005,
 and Prospectus Supplement dated February 2, 2005)

Rule 424(b)(3)
 File No. 333-121744

\$12,410,781,162
 THE BEAR STEARNS COMPANIES INC.
 Medium-Term Notes, Series B

Principal Amount: \$15,000,000 Floating Rate Notes Book Entry Notes
 Original Issue Date: 2/22/2005 Fixed Rate Notes Certificated Notes
 Maturity Date: 2/16/2012 CUSIP#: 073928K28
 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: Monthly
 LIBOR Reuters Interest Payment Date(s): **
 LIBOR Telerate
 Prime Rate
 CMT Rate
 Initial Interest Rate: 2.918% Interest Payment Period: Monthly
 Index Maturity: One Month

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

Spread (plus or minus): +0.32%

* Commencing March 16, 2005 and on the 16th of each month thereafter prior to Maturity.

** Commencing March 16, 2005 and on the 16th of each month thereafter, including the maturity date.

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