

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
Form 424B3  
May 03, 2004

THE BEAR STEARNS COMPANIES INC.  
IncomeNotes(SM)  
With Maturities of Nine Months or More from Date of Issue

Registration No. 333-109793  
Filed Pursuant to Rule 424(b)(3)  
Pricing Supplement No. 21  
(To Prospectus dated November 17, 2003,  
and Prospectus Supplement dated November 17, 2003)  
Trade Date: May 3, 2004  
Issue Date: May 6, 2004  
The date of this Pricing Supplement is May 3, 2004

Fixed Rate Notes

CUSIP#	Interest Rate	Maturity Date	Price to Public	Discounts & Commissions	Reall
07387EFA0	3.90%	5/15/2009	100.00%	1.00%	0.
07387EFB8	5.71%	5/15/2019	100.00%	2.00%	0.
07387EFC6	6.00%	5/15/2029	100.00%	2.50%	0.

Subject to Redemption

First Interest Payment Date	First Interest Payment Amount	Survivor's Option	Yes/No	Date and Terms of Redemption
11/15/2004	\$20.48	Yes	No	N/A
11/15/2004	\$29.98	Yes	Yes	Commencing on 5/15/2007 and on the 15th each month thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice.
11/15/2004	\$31.50	Yes	Yes	Commencing on 5/15/2008 and on the 15th each month thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice.

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

