

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:  
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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: 2.918%

Interest Payment Period: Monthly

Index Maturity: One Month

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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.