

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
Form 424B3  
January 07, 2005

PRICING SUPPLEMENT NO. 45  
DATED: January 4, 2005  
(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: \$50,000,000 Floating Rate Notes [ ] Book Entry Notes [x]  
Original Issue Date: 1/7/2005 Fixed Rate Notes [x] Certificated Notes [ ]  
Maturity Date: 1/7/2010 CUSIP#: 073928J38  
Option to Extend Maturity: No [x]  
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: 4.245%

Interest Payment Date(s): \*

Applicable Only to Floating Rate Notes:  
-----

Interest Rate Basis: Maximum Interest Rate:  
[ ] Commercial Paper Rate Minimum Interest Rate:  
[ ] Federal Funds Effective Rate  
[ ] Federal Funds Open Rate Interest Reset Date(s):  
[ ] Treasury Rate Interest Reset Period:  
[ ] LIBOR Reuters Interest Payment Date(s):  
[ ] LIBOR Telerate  
[ ] Prime Rate  
[ ] CMT Rate

Initial Interest Rate: Interest Payment Period:

Index Maturity:

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

Spread (plus or minus):

\* On the 7th of each July 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.