

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

February 19, 2004

PRICING SUPPLEMENT NO. 16

Rule 424(b) (3)

DATED: February 18, 2004

File No. 333-109793

(To Prospectus dated November 17, 2003,  
and Prospectus Supplement dated November 17, 2003)

\$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

Original Issue Date: 2/19/2004 Fixed Rate Notes  Certificated Notes

Maturity Date: 2/16/2006 CUSIP#: 073928E33

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: Quarterly

LIBOR Reuters Interest Payment Date(s): \*\*

LIBOR Telerate

Prime Rate

CMT Rate

Initial Interest Rate: 1.16% Interest Payment Period: Quarterly

Index Maturity: Three Months

Spread (plus or minus): +0.04%

\* Commencing May 16, 2004 and on the 16th of each August, November, February

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and May thereafter prior to Maturity.

\*\* Commencing May 16, 2004 and on the 16th of each August, November, February and May thereafter, including the maturity date.

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