

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
Form 424B3  
January 07, 2005

PRICING SUPPLEMENT NO. 46  
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: \$25,000,000 Floating Rate Notes  Book Entry Notes   
Original Issue Date: 1/7/2005 Fixed Rate Notes  Certificated Notes   
Maturity Date: 1/7/2009 CUSIP#: 073928J46  
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
<input type="checkbox"/> Commercial Paper Rate	Minimum Interest Rate:	N/A
<input type="checkbox"/> Federal Funds Effective Rate		
<input type="checkbox"/> Federal Funds Open Rate	Interest Reset Date(s):	*
<input type="checkbox"/> Treasury Rate	Interest Reset Period:	Monthly
<input type="checkbox"/> LIBOR Reuters	Interest Payment Date(s):	**
<input checked="" type="checkbox"/> LIBOR Telerate		
<input type="checkbox"/> Prime Rate		
<input type="checkbox"/> CMT Rate		
Initial Interest Rate: 2.57%	Interest Payment Period:	Monthly
Index Maturity: One Month		

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

Spread (plus or minus): +0.17%

\* On the 7th of each month prior to Maturity.

\*\* On the 7th of each month, including the maturity date.

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