

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
 Form 424B3  
 January 26, 2004

PRICING SUPPLEMENT NO. 10  
 DATED: January 21, 2004  
 (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: 1/26/2004    Fixed Rate Notes     Certificated Notes   
 Maturity Date: 1/26/2006    CUSIP#: 073928D59  
 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:  
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Interest Rate:

Interest Payment Dates:

Applicable Only to Floating Rate Notes:  
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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): Daily

Treasury Rate    Interest Reset Period: Daily

LIBOR Reuters    Interest Payment Date(s): \*

LIBOR Telerate

Prime Rate

CMT Rate

Initial Interest Rate: 1.18%    Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): +0.18%

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\* On the 26th of each April, July, October 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.