

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

August 26, 2004

PRICING SUPPLEMENT NO. 28

Rule 424(b) (3)

DATED: August 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: \$18,000,000 Floating Rate Notes [] Book Entry Notes [x]
Original Issue Date: 8/31/2004 Fixed Rate Notes [x] Certificated Notes []
Maturity Date: 7/1/2019 CUSIP#: 073928G23
Option to Extend Maturity: No [x]
Yes [] Final Maturity Date:
Minimum Denominations: \$1,000, increased in multiples of \$1,000.

| 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: 1.00%

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:

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Spread (plus or minus):

* Commencing December 1, 2004 and on the 1st of each June and December thereafter until Maturity.

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