

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
 Form 424B3  
 May 14, 2004

PRICING SUPPLEMENT NO. 22  
 DATED: May 11, 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: \$60,000,000 Floating Rate Notes  Book Entry Notes   
 Original Issue Date: 5/14/2004 Fixed Rate Notes  Certificated Notes   
 Maturity Date: 6/2/2006 CUSIP#: 073928F32  
 Option to Extend Maturity: No   
 Yes  Final Maturity Date:

| Redeemable On | Redemption Price(s) | Optional Repayment Date(s) | Optional Repayment Price(s) |
|---------------|---------------------|----------------------------|-----------------------------|
| -----<br>N/A  | -----<br>N/A        | -----<br>N/A               | -----<br>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: 1.16% Interest Payment Period: Quarterly  
 Index Maturity: N/A  
 Spread (plus or minus): +0.16%

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\* Commencing June 2, 2004 and on the 2nd of each September, December, March and June thereafter, including the maturity date.

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