

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

October 28, 2004

PRICING SUPPLEMENT NO. 37
 DATED: October 13, 2004

Rule 424(b)(3)
 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: \$118,000,000 Floating Rate Notes Book Entry Notes
 Original Issue Date: 10/28/2004 Fixed Rate Notes Certificated Notes
 Maturity Date: 10/28/2014 CUSIP#: 073928H22
 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: 7.00%
 Commercial Paper Rate Minimum Interest Rate: 0.72%
 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: 2.83938% Interest Payment Period: Quarterly
 Index Maturity: Three Months

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Spread (plus or minus): +0.72%

* On the 28th of each January, April, July and October prior to Maturity.

** On the 28th of each January, April, July and October, including the maturity date.

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