

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
 Form 424B3  
 September 15, 2004

PRICING SUPPLEMENT NO. 33  
 DATED: September 1, 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: \$5,000,000      Floating Rate Notes       Book Entry Notes   
 Original Issue Date: 9/24/2004      Fixed Rate Notes       Certificated Notes   
 Maturity Date: 9/24/2009      CUSIP#: 073928G72  
 Option to Extend Maturity:      No       Final Maturity Date:  
    Yes

Minimum Denominations: \$100,000, increased in multiples of \$10,000

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:

Interest Payment Dates:

Applicable Only to Floating Rate Notes:  
 -----

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): \*  
 Treasury Rate      Interest Reset Period: Monthly  
 LIBOR Reuters      Interest Payment Date(s): \*\*  
 LIBOR Telerate      Interest Determination Date(s): \*\*\*  
 Prime Rate  
 CMT Rate+      Multiplier: 0.715  
 Initial Interest Rate: [TBD]%      Interest Payment Period: Monthly  
 Index Maturity: Ten Years

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Spread (plus or minus): N/A

\* On the 24th of each month prior to Maturity.

\*\* On the 24th of each month, including the maturity date.

\*\*\* On the second Business Day prior to each Interest Reset Date.

+ The Interest Rate for each Interest Payment Period shall be determined by the Calculation Agent in accordance with the following formula:

$$(10 \text{ Year CMT Rate}) \times (\text{Multiplier})$$

Where:

10 Year CMT Rate = the 10 Year CMT Rate displayed on CMT Telerate page 7051

Multiplier = 0.715

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