

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
Form 424B3  
January 07, 2005

PRICING SUPPLEMENT NO. 45  
DATED: January 4, 2005  
(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: \$50,000,000 Floating Rate Notes  Book Entry Notes   
Original Issue Date: 1/7/2005 Fixed Rate Notes  Certificated Notes   
Maturity Date: 1/7/2010 CUSIP#: 073928J38  
Option to Extend Maturity: No   
Yes  Final Maturity Date:

Redeemable On ----- N/A	Redemption Price(s) ----- N/A	Optional Repayment Date(s) ----- N/A	Optional Repayment Price(s) ----- N/A
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Applicable Only to Fixed Rate Notes:  
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Interest Rate: 4.245%

Interest Payment Date(s): \*

Applicable Only to Floating Rate Notes:  
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Interest Rate Basis:	Maximum Interest Rate:
<input type="checkbox"/> Commercial Paper Rate	Minimum Interest Rate:
<input type="checkbox"/> Federal Funds Effective Rate	
<input type="checkbox"/> Federal Funds Open Rate	Interest Reset Date(s):
<input type="checkbox"/> Treasury Rate	Interest Reset Period:
<input type="checkbox"/> LIBOR Reuters	Interest Payment Date(s):
<input type="checkbox"/> LIBOR Telerate	
<input type="checkbox"/> Prime Rate	
<input type="checkbox"/> CMT Rate	
Initial Interest Rate:	Interest Payment Period:
Index Maturity:	

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Spread (plus or minus):

\* On the 7th of each July 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.