

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
 Form 424B3  
 November 24, 2003

THE BEAR STEARNS COMPANIES INC.  
 IncomeNotes (SM)  
 With Maturities of Nine Months or More from Date of Issue

Registration No. 333-109793  
 Filed Pursuant to Rule 424(b)(3)  
 Pricing Supplement No. 1  
 (To Prospectus dated November 17, 2003,  
 and Prospectus Supplement dated November 17, 2003)  
 Trade Date: November 24, 2003  
 Issue Date: November 28, 2003  
 The date of this Pricing Supplement is November 24, 2003

| CUSIP#    | Interest Rate | Maturity Date | Price to Public | Discounts & Commissions | Reallowance | Dealer | Interest Payment Frequency |
|-----------|---------------|---------------|-----------------|-------------------------|-------------|--------|----------------------------|
| 07387ECJ4 | 3.50%         | 11/15/2008    | 100.00%         | 1.00%                   | 0.150%      | 99.25% | Semi                       |
| 07387ECK1 | 4.85%         | 11/15/2013    | 100.00%         | 1.50%                   | 0.200%      | 98.90% | Semi                       |

Subject to Redemption

| First Interest Payment Date | First Interest Payment Amount | Survivor's Option | Yes/No | Date and Terms of Redemption | Aggregate Principal Amount | Net  |
|-----------------------------|-------------------------------|-------------------|--------|------------------------------|----------------------------|------|
| 5/15/2004                   | \$16.24                       | Yes               | No     | N/A                          | \$1,300,000                | \$1, |
| 5/15/2004                   | \$22.50                       | Yes               | No     | N/A                          | \$ 930,000                 | \$   |

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