

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
 Form 424B3  
 September 09, 2004

PRICING SUPPLEMENT NO. 31  
 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: \$400,000,000 Floating Rate Notes  Book Entry Notes   
 Original Issue Date: 9/9/2004 Fixed Rate Notes  Certificated Notes   
 Maturity Date: 9/9/2009 CUSIP#: 073928G56  
 Euroclear and Clearstream Common Code: 020066784  
 Option to Extend Maturity: No   
 Yes  Final Maturity Date:

| Redeemable On<br>----- | Redemption<br>Price(s)<br>----- | Optional<br>Repayment<br>Date(s)<br>----- | Optional<br>Repayment<br>Price(s)<br>----- |
|------------------------|---------------------------------|---|--|
| 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:  
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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): \*

Treasury Rate Interest Reset Period: Quarterly

LIBOR Reuters Interest Payment Date(s): \*\*

LIBOR Telerate

Prime Rate

CMT Rate

Initial Interest Rate: 2.13% Interest Payment Period: Quarterly

Index Maturity: Three Months

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Spread (plus or minus): +0.27%

\* On the 9th of each December, March, June and September prior to Maturity.

\*\* On the 9th of each December, March, June and September, including the maturity date.

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