

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC
 Form 424B3
 December 14, 2004

PRICING SUPPLEMENT NO. 41
 DATED: December 9, 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: \$20,000,000 Floating Rate Notes Book Entry Notes

Original Issue Date: 12/14/2004 Fixed Rate Notes Certificated Notes

Maturity Date: 12/8/2006 CUSIP#: 073928H63

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: 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: 2.48% Interest Payment Period: Quarterly
 Index Maturity: Three Months
 Spread (plus or minus): N/A

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

* Commencing March 8, 2005 and on the 8th of each June, September, December and March thereafter prior to Maturity.

** Commencing March 8, 2005 and on the 8th of each June, September, December and March thereafter, including the maturity date.

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