

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 [x]
 Original Issue Date: 1/7/2005 Fixed Rate Notes [x] Certificated Notes []
 Maturity Date: 1/7/2010 CUSIP#: 073928J38
 Option to Extend Maturity: No [x]
 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: 4.245%

Interest Payment Date(s): *

Applicable Only to Floating Rate Notes:

Interest Rate Basis: Maximum Interest Rate:
 [] Commercial Paper Rate Minimum Interest Rate:
 [] Federal Funds Effective Rate
 [] Federal Funds Open Rate Interest Reset Date(s):
 [] Treasury Rate Interest Reset Period:
 [] LIBOR Reuters Interest Payment Date(s):
 [] LIBOR Telerate
 [] Prime Rate
 [] 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.