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BEAR STEARNS COMPANIES INC

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Form 424B3

December 22, 2003

PRICING SUPPLEMENT NO. 4 Rule 424(b)(3) DATED: December 17, 2003 File No. 333-109793 (To Prospectus dated November 17, 2003, and Prospectus Supplement dated November 17, 2003) \$10,668,950,162 THE BEAR STEARNS COMPANIES INC. Medium-Term Notes, Series B Principal Amount: \$250,000,000 Floating Rate Notes [x] Book Entry Notes [x] Original Issue Date: 12/22/2003 Fixed Rate Notes [] Certificated Notes [] Maturity Date: 12/22/2005 CUSIP#: 073928C76 Option to Extend Maturity: No [x] Yes [] Final Maturity Date: Optional Optional
Repayment Repayment
Date(s) Price(s) Redemption
Redeemable On 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): ** [x] LIBOR Telerate [] Prime Rate [] CMT Rate Initial Interest Rate: 1.23% Interest Payment Period: Quarterly Index Maturity: Three Months

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- * On the 22nd of each March, June, September and December prior to Maturity.
- ** On the 22nd of each March, June, September and December including the maturity date.

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