

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

[] CMT Rate

Initial Interest Rate: 2.68%

Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): + 0.18%

+ Rate for Federal Funds as reported on Telerate Page 5 under the heading "Federal Funds/Open".

++ Interest Determination Dates are the same Business Day as the Interest Reset Dates.

* On the 24th of January, April, July and at Maturity.

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