

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC
Form 424B3
February 24, 2003

PRICING SUPPLEMENT NO. 56
DATED: January 24, 2003
(To Prospectus dated January 25, 2002,
and Prospectus Supplement dated January 25, 2002)

Rule 424(b) (3)
File No. 333-76894

\$10,006,693,162
THE BEAR STEARNS COMPANIES INC.
MEDIUM-TERM NOTES, SERIES B

Principal Amount: \$100,000,000 Floating Rate Notes Book Entry Notes
Original Issue Date: 2/3/2003 Fixed Rate Notes Certificated Notes
Maturity Date: 2/3/2004 CUSIP#: 073928YN7
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): Daily

Treasury Rate Interest Reset Period: Daily

LIBOR Reuters Interest Payment Date(s): *

LIBOR Telerate

Prime Rate

CMT Rate

Initial Interest Rate: 1.44% Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): + 0.13%

* On the 3rd of May, August, November and at Maturity.

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