

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC
 Form 424B3
 July 30, 2003

PRICING SUPPLEMENT NO. 22
 DATED: July 25, 2003
 (To Prospectus dated April 24, 2003,
 and Prospectus Supplement dated April 24, 2003)

Rule 424(b)(3)
 File No. 333-104455

\$10,227,293,162
 THE BEAR STEARNS COMPANIES INC.
 Medium-Term Notes, Series B

Principal Amount: \$35,000,000 Floating Rate Notes Book Entry Notes

Original Issue Date: 7/30/2003 Fixed Rate Notes Certificated Notes

Maturity Date: 8/1/2005 CUSIP#: 073928A94

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:

- Commercial Paper Rate
- Federal Funds Effective Rate
- Federal Funds Open Rate
- Treasury Rate
- LIBOR Reuters
- LIBOR Telerate
- Prime Rate
- CMT Rate

Maximum Interest Rate: N/A

Minimum Interest Rate: N/A

Interest Reset Date(s): Daily

Interest Reset Period: Daily

Interest Payment Date(s): *

Initial Interest Rate: 1.2825%

Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): +0.22%

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

* 10/30/03, 1/30/04, 4/30/04, 7/30/04, 10/30/04, 1/30/05, 4/30/05 and 8/1/05

At May 31, 2003:

- o the Company had outstanding (on an unconsolidated basis) approximately \$39.8 billion of debt and other obligations, including approximately \$36.7 billion of unsecured senior debt and \$2.5 billion of unsecured inter-company debt; and
- o subsidiaries of the Company had outstanding (after elimination of inter-company items) approximately \$163.9 billion of debt and other obligations (including \$45.5 billion related to securities sold under repurchase agreements, \$60.7 billion related to payables to customers, \$29.2 billion related to financial instruments sold, but not yet purchased, and \$28.5 billion of other liabilities, including \$15.9 billion of debt).

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