

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

[] CMT Rate

Initial Interest Rate: 2.11% Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): -2.89%

+ Prime Rate as reported on Telerate Page 5 under the heading "Bank Rates/Prime".

* 2/18/02, 5/16/02, 8/16/02 and 11/15/02

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