

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

January 15, 2003

PRICING SUPPLEMENT NO. 52

Rule 424(b)(3)

DATED: January 15, 2003

File No. 333-76894

(To Prospectus dated January 25, 2002,
and Prospectus Supplement dated January 25, 2002)

\$10,006,693,162

THE BEAR STEARNS COMPANIES INC.

MEDIUM-TERM NOTES, SERIES B

Principal Amount: \$500,000,000 Floating Rate Notes Book Entry Notes

Original Issue Date: 1/15/2003 Fixed Rate Notes Certificated Notes

Maturity Date: 1/15/2004 CUSIP#: 073928YL1

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: 1.38% Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): -2.87%

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

* On the 15th of April, July, October 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.