

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: 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: 1.2825% 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.