

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

July 31, 2002

PRICING SUPPLEMENT NO. 28

Rule 424(b)(3)

DATED: July 30, 2002

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: \$25,000,000 Floating Rate Notes Book Entry Notes

Original Issue Date: 7/31/2002 Fixed Rate Notes Certificated Notes

Maturity Date: 7/31/2003 CUSIP#: 073928XJ7

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: 1.88% Interest Payment Period: Quarterly

Index Maturity: N/A

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Spread (plus or minus): -2.87%

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

* On the 31st of October, January, April and at Maturity.

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