

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:  
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Interest Rate:

Interest Payment Dates:

Applicable Only to Floating Rate Notes:  
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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.