

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

February 11, 2003

PRICING SUPPLEMENT NO. 54

Rule 424(b)(3)

DATED: February 6, 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: \$95,000,000 Floating Rate Notes Book Entry Notes

Original Issue Date: 2/11/2003 Fixed Rate Notes Certificated Notes

Maturity Date: 2/11/2005 CUSIP#: 073928YQ0

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): *

Treasury Rate

Interest Reset Period: Monthly

LIBOR Reuters

Interest Payment Date(s): **

LIBOR Telerate

Prime Rate

CMT Rate

Initial Interest Rate: 1.64%

Interest Payment Period: Monthly

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Index Maturity: One Month

Spread (plus or minus): +0.30%

* On the 11th of each month prior to Maturity.

** On the 11th of each month and at Maturity.

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