

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
Form 424B3  
January 15, 2003

PRICING SUPPLEMENT NO. 52  
DATED: January 15, 2003  
(To Prospectus dated January 25, 2002,  
and Prospectus Supplement dated January 25, 2002)

Rule 424(b)(3)  
File No. 333-76894

\$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
<input type="checkbox"/> Commercial Paper Rate	Minimum Interest Rate: N/A
<input type="checkbox"/> Federal Funds Effective Rate	Interest Reset Date(s): Daily
<input type="checkbox"/> Federal Funds Open Rate	Interest Reset Period: Daily
<input type="checkbox"/> Treasury Rate	Interest Payment Date(s): *
<input type="checkbox"/> LIBOR Reuters	
<input type="checkbox"/> LIBOR Telerate	
<input checked="" type="checkbox"/> Prime Rate +	
<input type="checkbox"/> 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.