

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC
 Form 424B3
 March 27, 2002

PRICING SUPPLEMENT NO. 12
 DATED: March 22, 2002
 (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: Floating Rate Notes Book Entry Notes
 \$50,000,000

Original Issue Date: Fixed Rate Notes Certificated Notes
 3/27/2002

Maturity Date: 3/27/2003 CUSIP#: 073928WS8

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: 1.91% Interest Payment Period: Quarterly

Index Maturity: N/A

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Spread (plus or minus): -2.84%

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

* 6/27/02, 9/27/02, 12/27/02 and 3/27/03

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