

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC
Form 424B3
February 24, 2003

PRICING SUPPLEMENT NO. 56
DATED: January 24, 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: \$100,000,000 Floating Rate Notes Book Entry Notes

Original Issue Date: 2/3/2003 Fixed Rate Notes Certificated Notes

Maturity Date: 2/3/2004 CUSIP#: 073928YN7

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: 1.44% Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): + 0.13%

* On the 3rd of May, August, November and at Maturity.

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

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