

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC
 Form 424B3
 January 15, 2003

PRICING SUPPLEMENT NO. 49
 DATED: January 13, 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: \$175,000,000 Floating Rate Notes Book Entry Notes

Original Issue Date: 1/16/2003 Fixed Rate Notes Certificated Notes

Maturity Date: 2/13/2004 CUSIP#: 073928YG2

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
<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: TBA% Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): -2.86%

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

* On the 13th of February, May, August, November 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.