

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
Form 424B3  
January 16, 2003

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

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

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) |
|---------------|---------------------|----------------------------|-----------------------------|
| -----<br>N/A  | -----<br>N/A        | -----<br>N/A               | -----<br>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: 1.39% 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.