

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  
[x] 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.

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