

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

November 04, 2002

PRICING SUPPLEMENT NO. 44

DATED: October 23, 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: \$15,000,000 Floating Rate Notes [ ] Book Entry Notes [x]

Original Issue Date: 11/8/2002 Fixed Rate Notes [x] Certificated Notes [ ]

Maturity Date: 11/8/2017 CUSIP#: 073928YA5

Option to Extend Maturity: No [x]  
Yes [ ] Final Maturity Date:

Minimum Denominations: \$1,000, increased in multiples of \$1,000

Redeemable On -----	Redemption Price(s) -----	Optional Repayment Date(s) -----	Optional Repayment Price(s) -----
*	N/A	N/A	N/A

Applicable Only to Fixed Rate Notes:  
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Interest Rate: 6.25%

Interest Payment Date(s): \*\*

Applicable Only to Floating Rate Notes:  
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Interest Rate Basis: Maximum Interest Rate:  
[ ] Commercial Paper Rate Minimum Interest Rate:  
[ ] Federal Funds Effective Rate  
[ ] Federal Funds Open Rate Interest Reset Date(s):  
[ ] Treasury Rate Interest Reset Period:  
[ ] LIBOR Reuters Interest Payment Date(s):  
[ ] LIBOR Telerate  
[ ] Prime Rate  
[ ] CMT Rate  
Initial Interest Rate: Interest Payment Period:

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Index Maturity:

Spread (plus or minus):

\* Commencing November 8, 2005 and on the interest payment dates thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice.

\*\* Commencing December 8, 2002 and on the 8th of each month thereafter until Maturity or until the Notes are called.

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