

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC
 Form 424B3
 July 18, 2003

THE BEAR STEARNS COMPANIES INC.
 IncomeNotesSM
 With Maturities of Nine Months or More from Date of Issue

Registration No. 333-104455
 Filed Pursuant to Rule 424(b)(3)
 Pricing Supplement No. 3A
 (To Prospectus dated April 24, 2003,
 and Prospectus Supplement dated June 19, 2003)
 Trade Date: July 14, 2003
 Issue Date: July 17, 2003
 The date of this Pricing Supplement is July 14, 2003

| CUSIP# | Interest Rate | Maturity Date | Price to Public | Discounts & Commissions | Reallowance | Dealer |
|-----------|---------------|---------------|-----------------|-------------------------|-------------|--------|
| 07387EAF4 | 4.30% | 7/15/2013 | 100.00% | 1.50% | 0.200% | 98.90% |
| 07387EAG2 | 5.00% | 7/15/2018 | 100.00% | 2.00% | 0.350% | 98.40% |
| 07387EAH0 | 5.25% | 7/15/2023 | 100.00% | 2.50% | 0.350% | 98.00% |

Subject to Redemption

| First Interest Payment Date | First Interest Payment Amount | Survivor's Option | Yes/No | Date and Terms of Redemption | Agg Pri Am |
|-----------------------------|-------------------------------|-------------------|--------|---|------------|
| 1/15/2004 | \$21.26 | Yes | No | N/A | \$1,3 |
| 8/15/2003 | \$3.89 | Yes | Yes | Commencing 7/15/2006 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. | \$1,7 |
| 8/15/2003 | \$4.08 | Yes | Yes | Commencing 7/15/2008 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. | \$4,1 |

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