

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

January 16, 2003

PRICING SUPPLEMENT NO. 49A

Rule 424(b) (3)

DATED: January 13, 2003

File No. 333-76894

(To Prospectus dated January 25, 2002,
and Prospectus Supplement dated January 25, 2002)

\$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)
----- 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
 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: 1.39% 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.