

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
Form 424B3  
February 11, 2003

PRICING SUPPLEMENT NO. 54  
DATED: February 6, 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: \$95,000,000     Floating Rate Notes      Book Entry Notes   
Original Issue Date: 2/11/2003     Fixed Rate Notes      Certificated Notes   
Maturity Date: 2/11/2005     CUSIP#: 073928YQ0  
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): \*  
[ ] Treasury Rate     Interest Reset Period: Monthly  
[ ] LIBOR Reuters     Interest Payment Date(s): \*\*  
[ x ] LIBOR Telerate  
[ ] Prime Rate  
[ ] CMT Rate  
Initial Interest Rate: 1.64%     Interest Payment Period: Monthly

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Index Maturity: One Month

Spread (plus or minus): +0.30%

\* On the 11th of each month prior to Maturity.

\*\* On the 11th of each month and at Maturity.

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