

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
Form 424B3  
June 30, 2003

THE BEAR STEARNS COMPANIES INC.  
IncomeNotes (SM)  
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. 1  
(To Prospectus dated April 24, 2003,  
and Prospectus Supplement dated June 19, 2003)

Trade Date: June 30, 2003  
Issue Date: July 3, 2003

The date of this Pricing Supplement is June 30, 2003

| CUSIP#    | Interest Rate | Maturity Date | Price to Public | Discounts & Commissions | Reallowance |
|-----------|---------------|---------------|-----------------|-------------------------|-------------|
| 07387EAA5 | 2.70%         | July 15, 2008 | 100.00%         | 1.00%                   | 99.40%      |
| 07387EAB3 | 4.00%         | July 15, 2013 | 100.00%         | 1.50%                   | 99.10%      |

Subject to Redemption

| First Interest Payment Date | Survivor's Option | Yes/No | Date and Terms of Redemption | Aggregate Principal Amount | N |
|-----------------------------|-------------------|--------|------------------------------|----------------------------|---|
| January 15, 2004            | Yes               | No     | N/A                          | \$872,000                  |   |
| January 15, 2004            | Yes               | No     | N/A                          | \$1,233,000                |   |

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