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BEAR STEARNS COMPANIES INC

Form 424B3 February 24, 2003

PRICING SUPPLEMENT NO. 56

Rule 424(b)(3)

DATED: January 24, 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: \$100,000,000 Floating Rate Notes [x] Book Entry Notes [x]

Original Issue Date: 2/3/2003 Fixed Rate Notes [] Certificated Notes []

Maturity Date: 2/3/2004 CUSIP#: 073928YN7

Option to Extend Maturity: No [x]

Yes [] Final Maturity Date:

 Redemption
 Repayment
 Repayment

 Redeemable On ______
 Price(s) ______
 Date(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

[x] Federal Funds Open Rate Interest Reset Date(s): Daily

[] Treasury Rate Interest Reset Period: Daily

[] LIBOR Telerate

[] Prime Rate

[] CMT Rate

Initial Interest Rate: 1.44% Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): + 0.13%

^{*} On the 3rd of 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.