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BEAR STEARNS COMPANIES INC Form 424B3

June 30, 2003

THE BEAR STEARNS COMPANIES INC. ${\tt IncomeNotes\,(SM)}$ 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.