

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
Form 424B3  
July 29, 2003

THE BEAR STEARNS COMPANIES INC.  
IncomeNotesSM  
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. 5  
(To Prospectus dated April 24, 2003,  
and Prospectus Supplement dated June 19, 2003)  
Trade Date: July 28, 2003  
Issue Date: July 31, 2003  
The date of this Pricing Supplement is July 28, 2003

| CUSIP#    | Interest Rate | Maturity Date | Price to Public | Discounts & Commissions | Reallowance | Dealer |
|-----------|---------------|---------------|-----------------|-------------------------|-------------|--------|
| 07387EAM9 | 4.80%         | 7/15/2013     | 100.00%         | 1.50%                   | 0.200%      | 98.90% |
| 07387EAN7 | 5.32%         | 7/15/2018     | 100.00%         | 2.00%                   | 0.350%      | 98.40% |
| 07387EAP2 | 5.57%         | 7/15/2023     | 100.00%         | 2.50%                   | 0.350%      | 98.00% |

Subject to Redemption

| First Interest Payment Date | First Interest Payment Amount | Survivor's Option | Yes/No | Date and Terms of Redemption  | Agg Pri Am |
|-----------------------------|-------------------------------|-------------------|--------|---|------------|
| 1/15/2004                   | \$22.00                       | Yes               | No     | N/A   | \$33       |
| 8/15/2003                   | \$2.22                        | Yes               | Yes    | Commencing 7/15/2006 and on the interest payment dates thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice. | \$57       |
| 8/15/2003                   | \$2.32                        | Yes               | Yes    | Commencing 7/15/2008 and on the interest payment dates thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice. | \$88       |

At May 31, 2003:

- o the Company had outstanding (on an unconsolidated basis) approximately \$39.8 billion of debt and other obligations, including approximately \$36.7 billion of unsecured senior debt and \$2.5 billion of unsecured inter-company debt; and
- o subsidiaries of the Company had outstanding (after elimination of inter-company items) approximately \$163.9 billion of debt and other

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obligations (including \$45.5 billion related to securities sold under repurchase agreements, \$60.7 billion related to payables to customers, \$29.2 billion related to financial instruments sold, but not yet purchased, and \$28.5 billion of other liabilities, including \$15.9 billion of debt).

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