

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
Form 424B3  
July 31, 2002

PRICING SUPPLEMENT NO. 28  
DATED: July 30, 2002  
(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: \$25,000,000      Floating Rate Notes       Book Entry Notes

Original Issue Date: 7/31/2002      Fixed Rate Notes [ ]      Certificated Notes [ ]

Maturity Date: 7/31/2003      CUSIP#: 073928XJ7

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:  
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Interest Rate:

Interest Payment Dates:

Applicable Only to Floating Rate Notes:  
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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): Daily

[ ] Treasury Rate    Interest Reset Period: Daily

[ ] LIBOR Reuters    Interest Payment Date(s): \*

[ ] LIBOR Telerate

[x] Prime Rate +

[ ] CMT Rate

Initial Interest Rate: 1.88%                                  Interest Payment Period: Quarterly

Index Maturity: N/A

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Spread (plus or minus): -2.87%

+ Prime Rate as reported on Telerate Page 5 under the heading "Bank Rates/Prime ."

\* On the 31st of October, January, April and at Maturity.

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