

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
Form 424B3  
April 17, 2002

PRICING SUPPLEMENT NO. 20  
DATED: April 12, 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: \$80,000,000      Floating Rate Notes       Book Entry Notes   
Original Issue Date: 4/17/2002      Fixed Rate Notes       Certificated Notes   
Maturity Date: 4/16/2004      CUSIP#: 073928XA6  
Option to Extend Maturity:      No       Final Maturity Date:  
   Yes

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:  
-----

Interest Rate:

Interest Payment Dates:

Applicable Only to Floating Rate Notes:  
-----

Interest Rate Basis:

- Commercial Paper Rate
- Federal Funds Effective Rate
- Federal Funds Open Rate
- Treasury Rate
- LIBOR Reuters
- LIBOR Telerate
- Prime Rate
- CMT Rate

Maximum Interest Rate: N/A

Minimum Interest Rate: N/A

Interest Reset Date(s): Daily

Interest Reset Period: Daily

Interest Payment Date(s): \*

Initial Interest Rate: 2.3375%

Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): + 0.40%

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

\* On the 16th of each July, October, January and April, including the maturity date.

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