

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: 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
 Prime Rate
 CMT Rate

Initial Interest Rate: 2.3375% Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): + 0.40%

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* 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.