

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)
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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  
 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.