

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

August 26, 2002

PRICING SUPPLEMENT NO. 32

Rule 424(b) (3)

DATED: August 21, 2002

File No. 333-76894

(To Prospectus dated January 25, 2002,  
and Prospectus Supplement dated January 25, 2002)

\$10,006,693,162

THE BEAR STEARNS COMPANIES INC.

MEDIUM-TERM NOTES, SERIES B

Principal Amount: \$115,000,000 Floating Rate Notes  Book Entry Notes

Original Issue Date: 8/26/2002 Fixed Rate Notes  Certificated Notes

Maturity Date: 8/26/2003 CUSIP#: 073928XN8

Option to Extend Maturity: No   
Yes  Final Maturity Date:

| Redeemable On | Redemption Price(s) | Optional Repayment Date(s) | Optional Repayment Price(s) |
|---------------|---------------------|----------------------------|-----------------------------|
| -----<br>N/A  | -----<br>N/A        | -----<br>N/A               | -----<br>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: 1.86% Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): -2.89%

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- + Prime Rate as reported on Telerate Page 5 under the heading "Bank Rates/Prime."
- \* On the 26th of November, February, May and at Maturity.

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