

**Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3**

**BEAR STEARNS COMPANIES INC**  
**Form 424B3**  
**November 04, 2002**

PRICING SUPPLEMENT NO. 44

Rule 424 (b) (3)

DATED: October 23, 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: \$15,000,000    Floating Rate Notes [ ]    Book Entry Notes [x]  
Original Issue Date: 11/8/2002    Fixed Rate Notes [x]    Certificated Notes [ ]  
Maturity Date: 11/8/2017    CUSIP#: 073928YA5  
Option to Extend Maturity:    No    [x]  
  Yes    [ ]    Final Maturity Date:  
Minimum Denominations:    \$1,000, increased in multiples of \$1,000

Redeemable On -----	Redemption Price(s) -----	Optional Repayment Date(s) -----	Optional Repayment Price(s) -----
*	N/A	N/A	N/A

Applicable Only to Fixed Rate Notes:  
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Interest Rate: 6.25%

Interest Payment Date(s): \*\*

Applicable Only to Floating Rate Notes:  
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Interest Rate Basis:	Maximum Interest Rate:
[ ] Commercial Paper Rate	Minimum Interest Rate:
[ ] Federal Funds Effective Rate	
[ ] Federal Funds Open Rate	Interest Reset Date(s):
[ ] Treasury Rate	Interest Reset Period:
[ ] LIBOR Reuters	Interest Payment Date(s):
[ ] LIBOR Telerate	
[ ] Prime Rate	
[ ] CMT Rate	
Initial Interest Rate:	Interest Payment Period:

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Index Maturity:

Spread (plus or minus):

\* Commencing November 8, 2005 and on the interest payment dates thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice.

\*\* Commencing December 8, 2002 and on the 8th of each month thereafter until Maturity or until the Notes are called.

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