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BEAR STEARNS COMPANIES INC
Form 424B3
July 29, 2003

THE BEAR STEARNS COMPANIES INC.
IncomeNotesSM
With Maturities of Nine Months or More from Date of Issue

Registration No. 333-104455
Filed Pursuant to Rule 424(b) (3)
Pricing Supplement No. 5
(To Prospectus dated April 24, 2003,
and Prospectus Supplement dated June 19, 2003)
Trade Date: July 28, 2003
Issue Date: July 31, 2003
The date of this Pricing Supplement is July 28, 2003

| CUSIP# | Interest Rate | Maturity Date | Price to Public | Discounts & Commissions | Reallowance | Dealer |
|-----------|---------------|---------------|-----------------|-------------------------|-------------|--------|
| 07387EAM9 | 4.80% | 7/15/2013 | 100.00% | 1.50% | 0.200% | 98.90% |
| 07387EAN7 | 5.32% | 7/15/2018 | 100.00% | 2.00% | 0.350% | 98.40% |
| 07387EAP2 | 5.57% | 7/15/2023 | 100.00% | 2.50% | 0.350% | 98.00% |

Subject to Redemption

| First Interest Payment Date | First Interest Payment Amount | Survivor's Option | Yes/No | Date and Terms of Redemption | Agg Pri Am |
|-----------------------------|-------------------------------|-------------------|--------|---|------------|
| 1/15/2004 | \$22.00 | Yes | No | N/A | \$33 |
| 8/15/2003 | \$2.22 | Yes | Yes | Commencing 7/15/2006 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. | \$57 |
| 8/15/2003 | \$2.32 | Yes | Yes | Commencing 7/15/2008 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. | \$88 |

At May 31, 2003:

- o the Company had outstanding (on an unconsolidated basis) approximately \$39.8 billion of debt and other obligations, including approximately \$36.7 billion of unsecured senior debt and \$2.5 billion of unsecured inter-company debt; and
- o subsidiaries of the Company had outstanding (after elimination of inter-company items) approximately \$163.9 billion of debt and other

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obligations (including \$45.5 billion related to securities sold under repurchase agreements, \$60.7 billion related to payables to customers, \$29.2 billion related to financial instruments sold, but not yet purchased, and \$28.5 billion of other liabilities, including \$15.9 billion of debt).

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