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BEAR STEARNS COMPANIES INC  
 Form 424B3  
 July 22, 2003

THE BEAR STEARNS COMPANIES INC.  
 IncomeNotes (SM)  
 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. 4A  
 (To Prospectus dated April 24, 2003,  
 and Prospectus Supplement dated June 19, 2003)  
 Trade Date: July 21, 2003  
 Issue Date: July 24, 2003  
 The date of this Pricing Supplement is July 21, 2003

| CUSIP#    | Interest Rate | Maturity Date | Price to Public | Discounts & Commissions | Reallowance | Dealer |
|-----------|---------------|---------------|-----------------|-------------------------|-------------|--------|
| 07387EAJ6 | 4.35%         | 7/15/2013     | 100.00%         | 1.50%                   | 0.200%      | 98.90% |
| 07387EAK3 | 4.85%         | 7/15/2018     | 100.00%         | 2.00%                   | 0.350%      | 98.40% |
| 07387EAL1 | 5.15%         | 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                   | \$20.66                       | Yes               | No     | N/A   | \$8        |
| 8/15/2003                   | \$2.83                        | 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. | \$         |
| 8/15/2003                   | \$3.00                        | 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. | \$1,9      |

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

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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 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.