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BEAR STEARNS COMPANIES INC Form 424B3 March 27, 2002 PRICING SUPPLEMENT NO. 13 Rule 424(b)(3) DATED: March 25, 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: Floating Rate Notes [x] Book Entry Notes [x] \$25,000,000 Original Issue Date: Fixed Rate Notes [] Certificated Notes [] 3/27/2002 Maturity Date: 3/26/2004 CUSIP#: 073928WT6 Option to Extend Maturity: No [x] Yes [] Final Maturity Date: OptionalOptionalRedemptionRepaymentRepaymentRedeemable OnPrice(s)Date(s)Price(s) Optional Optional N/A N/A N/A N/A Applicable Only to Fixed Rate Notes: _____ Interest Rate: Interest Payment Dates: Applicable Only to Floating Rate Notes: _____ 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): * [] Treasury Rate Interest Reset Period: Quarterly [] LIBOR Reuters Interest Payment Date(s): ** [x] LIBOR Telerate [] Prime Rate [] CMT Rate Initial Interest Rate: 2.2675% Interest Payment Period: Quarterly Index Maturity: Three Month

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Spread (plus or minus): + 0.23%

* On the 26th of each June, September, December, March prior to Maturity.

 ** On the 26th of each June, September, December, and March, including the maturity date.

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