Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Index Maturity: N/A

Form 424B3

February 19, 2004

PRICING SUPPLEMENT NO. 13 Rule 424(b)(3) DATED: February 13, 2004 + File No. 333-109793 February 18, 2004 ++ (To Prospectus dated November 17, 2003, and Prospectus Supplement dated November 17, 2003) \$10,668,950,162 THE BEAR STEARNS COMPANIES INC. Medium-Term Notes, Series B Principal Amount: \$125,000,000 Floating Rate Notes [x] Book Entry Notes [x] Original Issue Date: 2/19/2004 Fixed Rate Notes [] Certificated Notes [] Maturity Date: 2/21/2006 CUSIP#: 073928D83 Option to Extend Maturity: No [x] Yes [] Final Maturity Date: Redeemable On Price(s) Date(s) Price(s)

Optional Optional Repayment
Repayment Repayment
Price(s) Date(s) Price(s) 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 [x] 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: 1.18% Interest Payment Period: Quarterly

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Spread (plus or minus): +0.18%

- + \$75,000,000 was traded on February 13, 2004.
- ++ \$50,000,000 was traded on February 18, 2004.
- * Commencing May 21, 2004 and on the 21st of each August, November, February and May thereafter, including the maturity date.

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