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BEAR STEARNS COMPANIES INC  
Form 424B3  
September 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. 13  
(To Prospectus dated April 24, 2003,  
and Prospectus Supplement dated June 19, 2003)  
Trade Date: September 22, 2003  
Issue Date: September 25, 2003  
The date of this Pricing Supplement is September 22, 2003

CUSIP#	Interest Rate	Maturity Date	Price to Public	Discounts & Commissions	Reallowance	Dealer
07387EBL0	3.75%	9/15/2008	100.00%	1.00%	0.15%	99.25%
07387EBM8	5.05%	9/15/2013	100.00%	1.50%	0.20%	98.90%
07387EBN6	5.80%	9/15/2023	100.00%	2.50%	0.35%	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
3/15/2004	\$17.71	Yes	No	N/A	\$5,
3/15/2004	\$23.85	Yes	No	N/A	\$2,
3/15/2004	\$27.39	Yes	Yes	Commencing 9/15/2008 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.	\$2,

At May 31, 2003:

- o the Company had outstanding (on an unconsolidated basis) approximately \$39.8 billion of debt and other obligations, including

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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 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.