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BEAR STEARNS COMPANIES INC

Index Maturity: N/A

Form 424B3

April 15, 2003

PRICING SUPPLEMENT NO. 69 Rule 424(b)(3) DATED: April 10, 2003 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: \$150,000,000 Floating Rate Notes [x] Book Entry Notes [x] Original Issue Date: 4/15/2003 Fixed Rate Notes [] Certificated Notes [] Maturity Date: 4/15/2004 CUSIP#: 073928ZD8 Option to Extend Maturity: No [x] Yes [] Final Maturity Date: Optional
Repayment Repayment
Date(s)
Price(s) Redemption Price(s) Redeemable On 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

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Spread (plus or minus): + 0.09%

* On the 15th of July, October, January and at Maturity.

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