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Rule 424(b)(3)

BEAR STEARNS COMPANIES INC

PRICING SUPPLEMENT NO. 20

Spread (plus or minus): + 0.40%

Form 424B3

April 17, 2002

DATED: April 12, 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: \$80,000,000 Floating Rate Notes [X] Book Entry Notes [X] Original Issue Date: 4/17/2002 Fixed Rate Notes [_] Certificated Notes [_] CUSIP#: 073928XA6 Maturity Date: 4/16/2004 Option to Extend Maturity: No [X] Yes [_] Final Maturity Date: optional Repayment Date(s) Optional Optional Redemption
Redeemable On Price(s) Repayment 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: 2.3375% Interest Payment Period: Quarterly Index Maturity: N/A

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* On the 16th of each July, October, January and April, including the maturity date.

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