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BEAR STEARNS COMPANIES INC

Form 424B3

January 16, 2002

PRICING SUPPLEMENT NO. 93 Rule 424(b)(3) DATED: January 14, 2002 File No. 333-52902 (To Prospectus dated January 11, 2001, and Prospectus Supplement dated January 11, 2001) \$9,015,893,162 THE BEAR STEARNS COMPANIES INC. MEDIUM-TERM NOTES, SERIES B Principal Amount: Floating Rate Notes [x] Book Entry Notes [x] \$100,000,000 Original Issue Date: Fixed Rate Notes [] Certificated Notes [] 1/16/2002 Maturity Date: 1/16/2003 CUSIP#: 073928WC3 Option to Extend Maturity: No [x] Yes [] Final Maturity Date: Redeemable On Price(s) Date(s) Price(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

Index Maturity: N/A

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Spread (plus or minus): + 0.15%

- + Rate for Federal Funds as reported on Telerate Page 5 under the heading "Federal Funds/Open".
- ++ Interest Determination Dates are the same Business Day as the Interest Reset Dates.
- * On the 16th of each month and at Maturity.

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