

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
 Form 424B3  
 October 24, 2001

PRICING SUPPLEMENT NO. 78  
 DATED: October 23, 2001  
 (To Prospectus dated January 11, 2001,  
 and Prospectus Supplement dated January 11, 2001)

Rule 424(b) (3)  
 File No. 333-52902

\$9,015,893,162  
 THE BEAR STEARNS COMPANIES INC.  
 MEDIUM-TERM NOTES, SERIES B

Principal Amount: \$20,000,000      Floating Rate Notes       Book Entry Notes   
 Original Issue Date: 10/24/2001      Fixed Rate Notes       Certificated Notes   
 Maturity Date: 10/24/2002      CUSIP#: 073928VM2  
 Option to Extend Maturity:      No       Final Maturity Date:  
                                                  Yes

Redeemable On	Redemption Price(s)	Optional Repayment Date(s)	Optional Repayment Price(s)
N/A	N/A	N/A	N/A

Applicable Only to Fixed Rate Notes:  
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Interest Rate:

Interest Payment Dates:

Applicable Only to Floating Rate Notes:  
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Interest Rate Basis:

- Commercial Paper Rate
- Federal Funds Effective Rate
- Federal Funds Rate
- Treasury Rate
- LIBOR Reuters
- LIBOR Telerate
- Prime Rate +
- CMT Rate

Maximum Interest Rate: N/A

Minimum Interest Rate: N/A

Interest Reset Date(s): Daily

Interest Reset Period: Daily

Interest Payment Date(s): \*

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Initial Interest Rate: 2.64%

Interest Payment Period: Quarterly

Index Maturity: N/A

Spread (plus or minus): -2.86%

+ Prime Rate as reported on Telerate Page 5 under the heading "Bank Rates/  
Prime".

\*On the 24th of January, April, July and at Maturity.

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