

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)
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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
 Federal Funds 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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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.