

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

November 27, 2001

PRICING SUPPLEMENT NO. 82

DATED: November 15, 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: \$25,000,000 Floating Rate Notes [] Book Entry Notes [x]

Original Issue Date: 11/27/2001 Fixed Rate Notes [x] Certificated Notes []

Maturity Date: 11/27/2026 CUSIP#: 073928VQ3

Option to Extend Maturity: No [x]
Yes [] Final Maturity Date:

Table with 4 columns: Redeemable On, Redemption Price(s), Optional Repayment Date(s), Optional Repayment Price(s). All cells contain * or N/A.

Applicable Only to Fixed Rate Notes:

Interest Rate: 6.50%

Interest Payment Dates: **

Applicable Only to Floating Rate Notes:

Interest Rate Basis:

- [] Commercial Paper Rate
[] Federal Funds Effective Rate
[] Federal Funds Open Rate
[] Treasury Rate
[] LIBOR Reuters
[] LIBOR Telerate
[] Prime Rate
[] CMT Rate

Maximum Interest Rate:

Minimum Interest Rate:

Interest Reset Date(s):

Interest Reset Period:

Interest Payment Date(s):

Initial Interest Rate:

Interest Payment Period:

Index Maturity:

Spread (plus or minus):

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- * Commencing November 27, 2006 and on the interest payment dates thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice.
- ** Commencing December 27, 2001 and on the 27th of each month thereafter until Maturity or until the Notes are called.

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