

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:      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.