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BEAR STEARNS COMPANIES INC

Form 424B3

November 20, 2001

PRICING SUPPLEMENT NO. 81

Rule 424(b) (3)

DATED: November 15, 2001

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: \$200,000,000 Floating Rate Notes [ ] Book Entry Notes [x]

Original Issue Date: 11/20/2001 Fixed Rate Notes [x] Certificated Notes [ ]

Maturity Date: 12/20/2002 CUSIP#: 073928VR1

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

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:  
-----

Interest Rate: 2.425%

Interest Payment Dates: \*

Applicable Only to Floating Rate Notes:  
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Interest Rate Basis:

Maximum Interest Rate:

[ ] Commercial Paper Rate

Minimum Interest Rate:

[ ] Federal Funds Effective Rate

[ ] Federal Funds Open Rate

Interest Reset Date(s):

[ ] Treasury Rate

Interest Reset Period:

[ ] LIBOR Reuters

Interest Payment Date(s):

[ ] LIBOR Telerate

[ ] Prime Rate

[ ] CMT Rate

Initial Interest Rate:

Interest Payment Period:

Index Maturity:

Spread (plus or minus):

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\* On June 20, 2002 and at Maturity.

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