

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
 Form 424B3  
 January 28, 2002

PRICING SUPPLEMENT NO. 95  
 DATED: January 23, 2002  
 (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: \$50,000,000    Floating Rate Notes     Book Entry Notes   
 Original Issue Date: 1/28/2002    Fixed Rate Notes     Certificated Notes   
 Maturity Date: 1/28/2004    CUSIP#: 073928WE9  
 Option to Extend Maturity:    No     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:  
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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 Open Rate    Interest Reset Date(s): \*

Treasury Rate    Interest Reset Period: Monthly

LIBOR Reuters    Interest Payment Date(s): \*\*

LIBOR Telerate

Prime Rate

CMT Rate

Initial Interest Rate: 2.13%    Interest Payment Period: Monthly

Index Maturity: One Month

Spread (plus or minus): + 0.30%

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\* On the 28th of each month prior to Maturity.

\*\* On the 28th of each month and at Maturity.

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