BEAR STEARNS COMPANIES INC
Form 424B3
January 15, 2002

PRICING SUPPLEMENT NO. 89 Rule 424(b)(3)
DATED: January 9, 2002 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: $10,000,000 Floating Rate Notes [ ] Book Entry Notes [x]

Original Issue Date: 1/25/2002 Fixed Rate Notes [x] Certificated Notes [ ]

Maturity Date: 1/25/2022 CUSIP#: 073928VY6

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

Applicable Only to Fixed Rate Notes:

Interest Rate: 7.15%

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):

* Commencing January 25, 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 February 25, 2002 and on the 25th 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.