

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC

Form 424B3

January 10, 2006

PRICING SUPPLEMENT NO. 18

Rule 424(b)(3)

DATED: January 5, 2006

File No. 333-121744

(To Prospectus dated February 2, 2005,  
and Prospectus Supplement dated February 2, 2005)

\$12,410,781,162

THE BEAR STEARNS COMPANIES INC.

Medium-Term Notes, Series B

Principal Amount: \$200,000,000 Floating Rate Notes  Book Entry Notes

Original Issue Date: 01/10/2006 Fixed Rate Notes  Certificated Notes

Maturity Date: 01/10/2008 CUSIP#: 073928N33

Option to Extend Maturity: No   
Yes  Final Maturity Date:

Minimum Denominations: \$100,000, increased in multiples of \$10,000

| Redeemable On<br>----- | Redemption<br>Price(s)<br>----- | Optional<br>Repayment<br>Date(s)<br>----- | Optional<br>Repayment<br>Price(s)<br>----- |
|------------------------|---------------------------------|---|--|
| N/A                    | N/A                             | N/A                                       | N/A  |

Applicable Only to Fixed Rate Notes:  
-----

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): Daily

Treasury Rate Interest Reset Period: Daily

LIBOR Reuters Interest Payment Date(s): \*

LIBOR Telerate

Prime Rate

CMT Rate +

Interest Rate: 4.39% Interest Payment Period: Quarterly

Index Maturity: N/A

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Spread (plus or minus): +0.14%

\* Commencing April 10, 2006 and on the 10th of each July, October, January and April thereafter, up to and including the maturity date.

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