

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC
 Form 424B3
 February 01, 2006

PRICING SUPPLEMENT NO. 20
 DATED: January 26, 2006
 (To Prospectus dated February 2, 2005,
 and Prospectus Supplement dated February 2, 2005)

Rule 424(b)(3)
 File No. 333-121744

\$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: 02/01/2006 Fixed Rate Notes Certificated Notes
 Maturity Date: 08/01/2007 CUSIP#: 073928N66
 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:

Interest Rate:

Interest Payment Dates:

Applicable Only to Floating Rate Notes:

| | |
|---|------------------------------------|
| Interest Rate Basis: | Maximum Interest Rate: N/A |
| <input type="checkbox"/> Commercial Paper Rate | Minimum Interest Rate: N/A |
| <input type="checkbox"/> Federal Funds Effective Rate | |
| <input type="checkbox"/> Federal Funds Open Rate | Interest Reset Date(s): Daily |
| <input type="checkbox"/> Treasury Rate | Interest Reset Period: Daily |
| <input type="checkbox"/> LIBOR Reuters | Interest Payment Date(s): * |
| <input type="checkbox"/> LIBOR Telerate | |
| <input checked="" type="checkbox"/> Prime Rate + | |
| <input type="checkbox"/> CMT Rate | |
| Initial Interest Rate: 4.62% | Interest Payment Period: Quarterly |

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Index Maturity: N/A

Spread (plus or minus): -2.88%

+ Prime Rate as reported on Telerate Page 5 under the heading "Bank Rates/Prime."

* On the 1st of May, August, November and February 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.