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CULLEN FROST BANKERS INC

Form 4

value

December 27, 2007

FORM	1 /								OMB AF	PPROVAL	
	UNITED STATES SECURITIES AND EXCHANGE COMMISSIO Washington, D.C. 20549						COMMISSION	OMB Number:	3235-028		
Check th									Expires:	January 31	
subject to	if no longer subject to STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP						NERSHIP OF	Estimated average			
Section 16. Form 4 or				SECUR	ITIES				burden hours per		
Form 5		uircuant to	Section 1	6(a) of the	Securit	ties F	Evchana	e Act of 1934,	response		
obligatio may cont <i>See</i> Instru 1(b).	sinue. Section 1	7(a) of the		tility Hold	ling Con	npan	y Act of	f 1935 or Section	n		
(Print or Type I	Responses)										
1. Name and Address of Reporting Person * 2. Issuer Kardys Richard Symbol				r Name and Ticker or Trading				5. Relationship of Reporting Person(s) to Issuer			
	CULLE [CFR]	N FROST	ΓBANK	ERS	INC	(Check all applicable)					
				ate of Earliest Transaction nth/Day/Year)				Director 10% Owner X Officer (give title Other (specify below)			
100 WEST	HOUSTON ST	TREET	10/01/20	007					cutive Vice Pre	sident	
Filed(Mor				ndment, Date Original ath/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting			
SAN ANTO	ONIO, TX 7820)5						Person	iore than one re	porting	
(City)	(State)	(Zip)	Tabl	e I - Non-D	erivative	Secui	rities Acq	uired, Disposed of	, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction D (Month/Day/Yea	Day/Year) 2A. Deemed Execution Date, if any (Month/Day/Year)			4. Securi on(A) or D (Instr. 3,	ispose	ed of (D)	5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		
Common				Code V	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)			
Stock, \$0.01 par value	10/01/2007	10/01/2007			1,323	1,323 D		109,477	D		
Common Stock, \$0.01 par								26,473	I	Through 401(k)	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)

Plan

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required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Title a	and	8. Price of	9. Nu
Derivative	Conversion	Month/Day/Year) Execution Date, if Tr		TransactionNumber		Expiration Date		Amount	of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underly	ing	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securitie	es	(Instr. 5)	Bene
	Derivative				Securities			(Instr. 3	and 4)		Owne
	Security				Acquired						Follo
					(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									mount		
						Date	Expiration Date	or Title Number			
						Exercisable					
				C 1 W	(A) (D)			of			
				Code V	(A) (D)			S	hares		

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Kardys Richard 100 WEST HOUSTON STREET SAN ANTONIO, TX 78205

Group Executive Vice President

Signatures

/s/ Richard 12/27/2007 Kardys

**Signature of
Reporting Person

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Date

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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