

SUMMIT BANCSHARES INC /TX/  
Form 3  
July 12, 2006

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

|   |         |          |  |  |  |
|---|---------|----------|--|--|--|
| 1. Name and Address of Reporting Person * |         |          | 2. Date of Event Requiring Statement                     | 3. Issuer Name <b>and</b> Ticker or Trading Symbol |  |
| Â CULLEN FROST BANKERS INC                |         |          | (Month/Day/Year)   | SUMMIT BANCSHARES INC /TX/ [SBIT]                  |  |
| (Last)                                    | (First) | (Middle) | 07/02/2006   |  |  |
| 100 WEST HOUSTON STREET                   |         |          | 4. Relationship of Reporting Person(s) to Issuer         |  | 5. If Amendment, Date Original Filed(Month/Day/Year)       |
| (Street)                                  |         |          | (Check all applicable)                                   |  | 6. Individual or Joint/Group Filing(Check Applicable Line) |
| SAN ANTONIO,Â TXÂ 78205                   |         |          | ___ Director ___X___ 10% Owner                           |  | ___X___ Form filed by One Reporting Person                 |
| (City)                                    | (State) | (Zip)    | ___ Officer ___ Other (give title below) (specify below) |  | ___ Form filed by More than One Reporting Person           |

**Table I - Non-Derivative Securities Beneficially Owned**

| 1. Title of Security (Instr. 4) | 2. Amount of Securities Beneficially Owned (Instr. 4) | 3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 4. Nature of Indirect Beneficial Ownership (Instr. 5) |
|---------------------------------|---|--|---|
| Common Stock, par value \$1.25  | 0 (1) (2)   | I (1) (2)  | See Footnote (1) (2)                                  |

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

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security (Instr. 4) | 2. Date Exercisable and Expiration Date (Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security (Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Security: Direct (D) | 6. Nature of Indirect Beneficial Ownership (Instr. 5) |
|--|--|---|--|--|---|
|  |  | Title   |  |  |   |

|             |            |           |             |
|-------------|------------|-----------|-------------|
| Date        | Expiration | Amount or | or Indirect |
| Exercisable | Date       | Number of | (I)         |
|             |            | Shares    | (Instr. 5)  |

## Reporting Owners

| Reporting Owner Name / Address   | Relationships |           |         |       |
|--|---------------|-----------|---------|-------|
|  | Director      | 10% Owner | Officer | Other |
| CULLEN FROST BANKERS INC<br>100 WEST HOUSTON STREET<br>SAN ANTONIO, TX 78205 | Â             | Â X       | Â       | Â     |

## Signatures

/s/ Phillip D. Green, Group Vice President and Chief Financial Officer

07/11/2006

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).

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

Cullen/Frost Bankers, Inc. ("Cullen/Frost") is filing this Form 3 solely because Cullen/Frost may be deemed a beneficial owner pursuant to Section 13(d) of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), of 1,790,803 shares (the "Shares") of common stock of Summit Bancshares, Inc. ("Summit") that are subject to Voting Agreements, dated as of July 2, 2006, entered into by

(1) Cullen/Frost with each of Philip E. Norwood, Robert P. Evans, Elliot S. Garsek, Ronald J. Goldman, F.S. Gunn, Robert L. Hechert, Jay J. Lesok, James L. Murray, Byron B. Searcy, and Roderick D. Stepp (collectively, the "Voting Agreements") in connection with the Agreement and Plan of Merger, dated as of July 2, 2006, by and between Summit Bancshares, Inc. and Cullen/Frost Bankers, Inc. (the "Merger Agreement"). (Continued to Footnote 2)

(2) For additional information regarding the Voting Agreements and the Merger Agreement, see the Schedule 13D filed by Cullen/Frost with the Securities and Exchange Commission on the date hereof. Cullen/Frost disclaims beneficial ownership of the Shares and this filing shall not be deemed an admission that Cullen/Frost is the beneficial owner of the Shares for purposes of Section 16 of the Exchange Act or for any other purpose. Cullen/Frost has no "pecuniary interest" in the Shares.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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