

CULLEN FROST BANKERS INC

Form 3

November 14, 2005

**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 \*Â EDWARDS CRAWFORD H  
(Last) (First) (Middle)4200 SOUTH HULEN,Â SUITE  
614

(Street)

FORT WORTH,Â TXÂ 76109

(City) (State) (Zip)

2. Date of Event Requiring  
Statement(Month/Day/Year)  
11/07/20053. Issuer Name **and** Ticker or Trading Symbol

CULLEN FROST BANKERS INC [CFR]

4. Relationship of Reporting  
Person(s) to Issuer5. If Amendment, Date Original  
Filed(Month/Day/Year)

(Check all applicable)

☒ Director ☐ 10% Owner  
☐ Officer ☐ Other  
(give title below) (specify below)6. Individual or Joint/Group  
Filing(Check Applicable Line)  
☒ Form filed by One Reporting  
Person  
☐ 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, \$0.01 par value

51,669

D

Â

Common Stock, \$0.01 par value

29,143

I

as Trustee for Brother <sup>(1)</sup>

Common Stock, \$0.01 par value

24,491

I

as Trustee for Son <sup>(2)</sup>

Common Stock, \$0.01 par value

24,491

I

as Trustee for Daughter <sup>(3)</sup>

Common Stock, \$0.01 par value

24,491

I

as Trustee for Daughter <sup>(4)</sup>Reminder: Report on a separate line for each class of securities beneficially  
owned directly or indirectly.

SEC 1473 (7-02)

**Persons who respond to the collection of  
information contained in this form are not  
required to respond unless the form displays a  
currently valid OMB control number.****Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

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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) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
EDWARDS CRAWFORD H 4200 SOUTH HULEN SUITE 614 FORT WORTH, TX 76109	X	X	X	X

## Signatures

/s/ Crawford H.  
Edwards

11/14/2005

\*\*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).
- (1) Crawford H. Edwards is Trustee of the Casswell Overton Edwards, III. Living Trust (trust for the benefit of Crawford's brother)
  - (2) Crawford H. Edwards is Trustee of the Crawford Overton Edwards, II. Living Trust (trust for the benefit of Crawford's son)
  - (3) Crawford H. Edwards is Trustee of the Elizabeth Townsend Edwards Living Trust (trust for the benefit of Crawford's daughter)
  - (4) Crawford H. Edwards is Trustee of the Jennie Minerva Edwards Living Trust (trust for the benefit of Crawford's daughter)

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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