CULLEN/FROST BANKERS, INC.

Form 3

August 05, 2015

FORM 3

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

OMB

response...

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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 2. Date of Event Requiring 3. Issuer Name and Ticker or Trading Symbol Person * Statement CULLEN/FROST BANKERS, INC. [CFR] Alonzo Annette M (Month/Day/Year) 07/29/2015 (Last) (First) (Middle) 4. Relationship of Reporting 5. If Amendment, Date Original Person(s) to Issuer Filed(Month/Day/Year) 100 WEST HOUSTON STREET (Check all applicable) (Street) 6. Individual or Joint/Group Filing(Check Applicable Line) Director 10% Owner _X_ Form filed by One Reporting _X__ Officer Other Person SAN ANTONIO, TXÂ 78205 (give title below) (specify below) Form filed by More than One Group Executive Vice President Reporting Person (City) (State) (Zip) **Table I - Non-Derivative Securities Beneficially Owned** 2. Amount of Securities 4. Nature of Indirect Beneficial 1. Title of Security Beneficially Owned Ownership (Instr. 4) Ownership (Instr. 4) Form: (Instr. 5) Direct (D) or Indirect (I) (Instr. 5) Ι Common Stock, \$0.01 par value 8,396 Through 401(k) Plan Reminder: Report on a separate line for each class of securities beneficially SEC 1473 (7-02) owned directly or indirectly. 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.

$Table\ II\ -\ Derivative\ Securities\ Beneficially\ Owned\ (\textit{e.g.},\ puts,\ calls,\ warrants,\ options,\ convertible\ securities)$

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

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				Shares		(I) (Instr. 5)	
Employee Stock Options	10/19/2009	10/19/2015	Common Stock	1,000	\$ 50.01	D	Â
Employee Stock Options	10/24/2010	10/24/2016	Common Stock	1,500	\$ 57.88	D	Â
Employee Stock Options	10/22/2011	10/22/2017	Common Stock	500	\$ 48.85	D	Â
Employee Stock Options	10/21/2012	10/21/2018	Common Stock	2,500	\$ 52.44	D	Â
Employee Stock Options	10/20/2013	10/20/2019	Common Stock	3,000	\$ 50.64	D	Â
Employee Stock Options	10/26/2014	10/26/2020	Common Stock	1,500	\$ 52.46	D	Â
Employee Stock Options	(1)	10/25/2021	Common Stock	3,000	\$ 48	D	Â
Employee Stock Options	(2)	10/23/2022	Common Stock	4,000	\$ 54.56	D	Â
Employee Stock Options	(3)	10/29/2023	Common Stock	3,080	\$ 71.39	D	Â
Employee Stock Options	(4)	10/28/2024	Common Stock	5,000	\$ 78.92	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
Alonzo Annette M 100 WEST HOUSTON STREET SAN ANTONIO, TX 78205	Â	Â	Group Executive Vice President	Â		

Signatures

/s/ Annette M.
Alonzo

**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) Vest 25% per year for four years from grant date of 10-25-2011.
- (2) Vest 25% per year for four years from grant date of 10-23-2012.
- (3) Vest 25% per year for four years from grant date of 10-29-2013.

Reporting Owners 2

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(4) Vest 25% per year for four years from grant date of 10-28-2014.

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.