CULLEN/FROST BANKERS, INC.
Form 3
August 05, 2015

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 Wolfshohl Candace K
(Last) (First) (Middle)

100 WEST HOUSTON STREET
(Street)

SAN ANTONIO,Â TXÂ 78205
(City) (State) (Zip)

2. Date of Event Requiring Statement (Month/Day/Year)
07/29/2015

3. Issuer Name **and** Ticker or Trading Symbol
CULLEN/FROST BANKERS, INC. [CFR]

4. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

_____ Director _____ 10% Owner
__X__ Officer (give title below) _____ Other (specify below)
Group Executive Vice President

5. If Amendment, Date Original Filed(Month/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 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	4,328	D	Â
Common Stock, $0.01 par value	6,477	I	By Spouse
Common Stock, $0.01 par value	12,713	I	Through 401(k) Plan

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)

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	4. Conversion or Exercise	5. Ownership Form of	6. Nature of Indirect Beneficial Ownership

	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
Employee Stock Options	10/24/2010	10/24/2016	Common Stock	1,500	$ 57.88	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	1,500	$ 50.64	D	Â
Employee Stock Options	10/26/2014	10/26/2020	Common Stock	3,000	$ 52.46	D	Â
Employee Stock Options	Â (1)	10/25/2021	Common Stock	3,000	$ 48	D	Â
Employee Stock Options	Â (2)	10/23/2022	Common Stock	4,000	$ 54.56	D	Â
Employee Stock Options	Â (3)	10/29/2023	Common Stock	3,080	$ 71.39	D	Â
Employee Stock Options	Â (4)	10/28/2024	Common Stock	5,000	$ 78.92	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Wolfshohl Candace K 100 WEST HOUSTON STREET SAN ANTONIO,Â TXÂ 78205	Â	Â	Â Group Executive Vice President	Â

Signatures

/s/ Candace K. Wolfshohl	08/05/2015
**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.

(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.