

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) 11/07/2005	3. Issuer Name <b>and</b> Ticker or Trading Symbol CULLEN FROST BANKERS INC [CFR]	4. Relationship of Reporting Person(s) to Issuer  (Check all applicable)  <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> Officer <input type="checkbox"/> Other (give title below)    (specify below)	5. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
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**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)**

