

INTERNATIONAL BANCSHARES CORP

Form 8-K

November 07, 2003

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

**Pursuant to Section 13 or 15 (d) of
The Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): November 7, 2003

INTERNATIONAL BANCSHARES CORPORATION

(Exact Name of Registrant as Specified in its Charter)

Commission File Number 0-9439

Texas

(State or other Jurisdiction
of incorporation or organization)

74-2157138

(I.R.S. Employer
Identification No.)

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1200 San Bernardo, Laredo, Texas

(Address of principal executive offices)

78040-1359

(ZIP Code)

(Registrant's telephone number, including area code) **(956) 722-7611**

None

(Former name or former address, if changed since last report)

Item 12. Results of Operations and Financial Condition

On November 7, 2003, International Bancshares Corporation issued a news release announcing third quarter 2003 earnings. The news release, attached hereto and filed herewith as Exhibit 99, is incorporated herein by reference.

All of the information furnished in Item 12 of this report and the accompanying exhibits are also intended to be included under Item 9 Regulation Fair Disclosure and shall not be deemed to be filed for the purposes of Section 18 of the Securities and Exchange Act of 1934, as amended, is not subject to the liabilities of that section and shall not be incorporated by reference in any filing under the Securities Act of 1933, as amended.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

INTERNATIONAL BANCSHARES CORPORATION
(Registrant)

By: **/s DENNIS E. NIXON**
DENNIS E. NIXON, President,
and Chief Executive Officer

Date: November 7, 2003

EXHIBIT INDEX

**Exhibit
Number**

Description

99	News Release of International Bancshares Corporation dated November 7, 2003
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