

CULLEN FROST BANKERS INC  
Form 8-K  
July 23, 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): **July 23, 2003**

CULLEN/FROST BANKERS, INC.  
(Exact name of issuer as specified in its charter)

Texas  
(State of  
incorporation)

0-7275  
(Commission  
File Number)

74-1751768  
(IRS Employer  
Identification No.)

100 West Houston Street, San Antonio, Texas  
(Address of principal executive offices)

78205  
(Zip Code)

(210) 220-4011

(Registrant's telephone number,  
including area code)

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Item 7. Financial Statements and Exhibits

(c) Exhibits:

- 99.1 Press Release dated July 23, 2003 with respect to the Registrant's financial results for the quarter ended June 30, 2003

Item 9. Regulation FD Disclosure

Attached, as Exhibit 99.1, is a press release issued by the Registrant on July 23, 2003 regarding its financial results for the three and six months ended June 30, 2003. This information is being furnished pursuant to Item 12 - Results of Operations and Financial Condition, of Form 8-K and is presented under Item 9 of Form 8-K in accordance with interim guidance issued by the Securities and Exchange Commission in Release Nos. 33-8216 and 34-47583. This information shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall such information be deemed incorporated by reference into 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.

CULLEN/FROST BANKERS, INC.

By: /s/ Phillip D. Green  
Phillip D. Green  
Group Executive Vice President

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and Chief Financial Officer

Dated: July 23, 2003

EXHIBIT INDEX

| <u>Exhibit<br/>Number</u> | <u>Description</u>   |
|---------------------------|--|
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