GREEN PHILLIP D

Form 5

January 26, 2018

FORM 5

OMB APPROVAL

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

Services: Services: 3235-0362

January 31,

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Estimated average burden hours per response... 1.0

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,

Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

Reported Form 4 30(h) of the Investment Company Act of 1940

Transactions Reported

1. Name and Ac GREEN PHI	•	rting Person *	2. Issuer Name and Ticker or Trading Symbol CULLEN/FROST BANKERS, INC. [CFR]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) 100 WEST F	(First)	(Middle) STREET	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2017	_X_ Director 10% Owner _X_ Officer (give title Other (specify below) Chairman and CEO			
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Reporting (check applicable line)			

SAN ANTONIO, TXÂ 78205

(State)

(City)

_X_Form Filed by One Reporting Person ___ Form Filed by More than One Reporting Person

(City)	(State) (A	Table Table	I - Non-Deriv	vative Sec	urities	Acqui	ired, Disposed o	f, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securi Acquired Disposed (Instr. 3,	(A) or (A) or)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock, \$0.01 par value	05/04/2017	Â	G	2,122	D	\$0	30,181	D	Â
Common Stock, \$0.01 par value	11/17/2017	Â	G	2,500	D	\$0	27,681	D	Â
	12/05/2017	Â	G	583	D	\$0	27,098	D	Â

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.			Persons who respond to the collection of information contained in this form are not required to respond unless						SEC 2270 (9-02)
Common Stock, \$0.01 par value	Â	Â	Â	Â	Â	Â	40,701	I	Through 401(k) Plan
Common Stock, \$0.01 par value	Â	Â	Â	Â	Â	Â	27,841	I	Trustee for Children
Common Stock, \$0.01 par value	Â	Â	Â	Â	Â	Â	1,100	I	By Spouse
Common Stock, \$0.01 par value	12/12/2017	Â	G	1,185	D	\$ 0	25,913	D	Â
Common Stock, \$0.01 par value									

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	isable and	7. Title	e and	8. Price of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration Da	ate	Amou	nt of	Derivative
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securi	ties	(Instr. 5)
	Derivative				Securities			(Instr.	3 and 4)	
	Security				Acquired					
					(A) or					
					Disposed					
					of (D)					
					(Instr. 3,					
					4, and 5)					
									Amount	
									or	
						Date	Expiration		Number	
						Exercisable	Date		of	
					(A) (D)				Shares	
					(II) (D)				Shares	

Reporting Owners

Reporting Owner Name / Address					
•	Director	10% Owner	Officer	Other	

Reporting Owners 2

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GREEN PHILLIP D

100 WEST HOUSTON STREET Â X Â

SAN ANTONIO, TXÂ 78205

 Chairman â and CEO

Signatures

/s/ Phillip D. 01/26/2018 Green

**Signature of Date
Reporting Person

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(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) Each of Mr. Green's children is the beneficiary of a trust of which Mr. Green is the trustee.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.

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