

Severyn Carol Jean
Form 3
February 08, 2019

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 *

Severyn Carol Jean

(Last) (First) (Middle)

100 WEST HOUSTON STREET

(Street)

SAN ANTONIO, TX 78205

(City) (State) (Zip)

2. Date of Event Requiring
Statement

(Month/Day/Year)

01/30/2019

3. Issuer Name and Ticker or Trading Symbol

CULLEN/FROST BANKERS, INC. [CFR]

4. Relationship of Reporting
Person(s) to Issuer

5. If Amendment, Date Original
Filed(Month/Day/Year)

(Check all applicable)

____ Director ____ 10% Owner
____X____ Officer ____ Other
(give title below) (specify below)
GEVP and Chief Risk Officer

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

7,672

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)

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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
(Instr. 4)

4. Conversion
or Exercise
Price of
Derivative
Security

5. Ownership
Form of
Derivative
Security:
Direct (D)
or Indirect

6. Nature of Indirect
Beneficial Ownership
(Instr. 5)

Date Expiration
Exercisable Date

Title Amount or
Number of

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				Shares		(I) (Instr. 5)	
Employee Stock Option (right to buy)	Â (1)	10/20/2019	Common Stock	1,250	\$ 50.64	D	Â
Employee Stock Option (right to buy)	Â (2)	10/26/2020	Common Stock	2,500	\$ 52.46	D	Â
Employee Stock Option (right to buy)	Â (3)	10/29/2023	Common Stock	3,850	\$ 71.39	D	Â
Employee Stock Option (right to buy)	Â (4)	10/28/2024	Common Stock	5,000	\$ 78.92	D	Â
Employee Stock Option (right to buy)	Â (5)	10/27/2025	Common Stock	2,500	\$ 65.11	D	Â
Restricted Stock Units	Â (6)	Â (6)	Common Stock	860	\$ (7)	D	Â
Restricted Stock Units	Â (8)	Â (8)	Common Stock	708	\$ (7)	D	Â
Restricted Stock Units	Â (9)	Â (9)	Common Stock	897	\$ (7)	D	Â
Restricted Stock Units	Â (10)	Â (10)	Common Stock	508	\$ (7)	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Severyn Carol Jean 100 WEST HOUSTON STREET SAN ANTONIO, TX 78205	Â	Â	Â GEVP and Chief Risk Officer	Â

Signatures

/s/ Carol Jean
Severyn
02/08/2019

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 10-20-2009 based on an original award quantity of 5,000 shares.
- (2) Vest 25% per year for four years from grant date of 10-26-2010 based on an original award quantity of 5,000 shares.
- (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.
- (5) Vest 25% per year for four years from grant date of 10-27-2015 based on an original award quantity of 5,000 shares.

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- (6) Generally vest after four years from grant date of 10-25-2016.
- (7) Each restricted stock unit represents the right to receive one share of Cullen/Frost common stock.
- (8) Generally vest after four years from grant date of 10-24-2017.
- (9) Generally vest after four years from grant date of 10-23-2018.
- (10) Generally vest after four years from grant date of 02-01-2019.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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