

SUMMIT BANCSHARES INC /TX/  
 Form 3  
 July 12, 2006

**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 *			2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â CULLEN FROST BANKERS INC			(Month/Day/Year)	SUMMIT BANCSHARES INC /TX/ [SBIT]	
(Last)	(First)	(Middle)	07/02/2006		
100 WEST HOUSTON STREET			4. Relationship of Reporting Person(s) to Issuer		5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)		6. Individual or Joint/Group Filing(Check Applicable Line)
SAN ANTONIO,Â TXÂ 78205			<input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input type="checkbox"/> Officer <input type="checkbox"/> Other (give title below)    (specify below)		<input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
(City)	(State)	(Zip)			

**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, par value \$1.25	0 <u>(1)</u> <u>(2)</u>	I <u>(1)</u> <u>(2)</u>	See Footnote <u>(1)</u> <u>(2)</u>

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)**

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)  Title	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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Date	Expiration	Amount or	or Indirect
Exercisable	Date	Number of	(I)
		Shares	(Instr. 5)

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CULLEN FROST BANKERS INC 100 WEST HOUSTON STREET SAN ANTONIO, TX 78205	Â	Â X	Â	Â

## Signatures

/s/ Phillip D. Green, Group Vice President and Chief Financial Officer

07/11/2006

\_\_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).

Cullen/Frost Bankers, Inc. ("Cullen/Frost") is filing this Form 3 solely because Cullen/Frost may be deemed a beneficial owner pursuant to Section 13(d) of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), of 1,790,803 shares (the "Shares") of common stock of Summit Bancshares, Inc. ("Summit") that are subject to Voting Agreements, dated as of July 2, 2006, entered into by

(1) Cullen/Frost with each of Philip E. Norwood, Robert P. Evans, Elliot S. Garsek, Ronald J. Goldman, F.S. Gunn, Robert L. Hechert, Jay J. Lesok, James L. Murray, Byron B. Searcy, and Roderick D. Stepp (collectively, the "Voting Agreements") in connection with the Agreement and Plan of Merger, dated as of July 2, 2006, by and between Summit Bancshares, Inc. and Cullen/Frost Bankers, Inc. (the "Merger Agreement"). (Continued to Footnote 2)

(2) For additional information regarding the Voting Agreements and the Merger Agreement, see the Schedule 13D filed by Cullen/Frost with the Securities and Exchange Commission on the date hereof. Cullen/Frost disclaims beneficial ownership of the Shares and this filing shall not be deemed an admission that Cullen/Frost is the beneficial owner of the Shares for purposes of Section 16 of the Exchange Act or for any other purpose. Cullen/Frost has no "pecuniary interest" in the Shares.

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