Comparin Cynthia Jane Form 3 August 01, 2018 FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 OMB APPROVAL OMB Number: 3235-0104

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 Ac Person <u>*</u> Comparin			2. Date of Event Requiri Statement (Month/Day/Year)		3. Issuer Name and Ticker or Trading Symbol CULLEN/FROST BANKERS, INC. [CFR]					
(Last)	(First)	(Middle)	07/25/2018	4. Relationsh Person(s) to l	ip of Reporting	 5. If Amendment, Date Original Filed(Month/Day/Year) 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person 				
4300 FAIRF DALLAS,Â	(Street)			X Directo Officer	(Check all applicable) <u>X</u> Director 10% Owne Officer Other (give title below) (specify below)					
(City)	(State)	(Zip)	Table I	- Non-Derivat	tive Securiti	ies Be	eneficially Owned			
1.Title of Secur (Instr. 4)	ity			nt of Securities lly Owned	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)		ture of Indirect Beneficial ership : 5)			
No Securities are Beneficially Owned			vned 0		D	Â				
Reminder: Repo owned directly o	-		ach class of securities bene	eficially S	SEC 1473 (7-02	2)				
	inforr requi	nation conta red to respo	pond to the collection ained in this form are i and unless the form dis MB control number.	not						
Т	able II - De	rivative Secu	rities Beneficially Owned	l (e.g., puts, calls	, warrants, op	tions, c	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		4. Conversion or Exercise	Ownership Benefic	6. Nature of Indirect Beneficial Ownership (Instr. 5)
			(Instr. 4)	. 4) Pric			
	Date	Evolution	Title	A mount or	Derivative	Security:	
	Exercisable	Expiration Date	Title	Amount or Number of	Security	Direct (D)	
						or Indirect	

January 31,

2005

0.5

Expires:

response...

Estimated average burden hours per

Shares

(I) (Instr. 5)

Reporting Owners

Reporting Owner Name / Add	ress	Relationships					
		10% Owner	Officer	Other			
Comparin Cynthia Jane 4300 FAIRFAX AVENUE DALLAS, TX 75205	ÂX	Â	Â	Â			
Signatures							
/s/ Cynthia J. Comparin	08/01/2018						
**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).

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.