

SUMMIT BANCSHARES INC /TX/

Form 3

July 12, 2006

FORM 3**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

OMB APPROVAL

OMB
Number: 3235-0104Expires: January 31,
2005Estimated average
burden hours per
response... 0.5**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 *CULLEN FROST BANKERS
INC

(Last) (First) (Middle)

100 WEST HOUSTON STREET

(Street)

SAN ANTONIO, TX 78205

(City) (State) (Zip)

2. Date of Event Requiring
Statement(Month/Day/Year)
07/02/20063. Issuer Name and Ticker or Trading Symbol
SUMMIT BANCSHARES INC /TX/ [SBIT]4. Relationship of Reporting
Person(s) to Issuer

(Check all applicable)

____ Director ____X____ 10% Owner
____ Officer ____ Other
(give title below) (specify below)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**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 (1) (2)

I (1) (2)

See Footnote (1) (2)

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)
Title4. Conversion
or Exercise
Price of
Derivative
Security5. Ownership
Form of
Derivative
Security:
Direct (D)6. Nature of Indirect
Beneficial Ownership
(Instr. 5)

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Date Exercisable	Expiration Date	Amount or Number of Shares	or Indirect (I) (Instr. 5)
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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.