

INTERNATIONAL BANCSHARES CORP  
Form 8-K  
May 21, 2004

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

**CURRENT REPORT**

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**Pursuant to Section 13 or 15 (d) of  
The Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): May 21, 2004**

**INTERNATIONAL BANCSHARES CORPORATION**

(Exact Name of Registrant as Specified in its Charter)

**Commission File Number 0-9439**

**Texas**

(State or other Jurisdiction  
of incorporation or organization)

**1200 San Bernardo, Laredo, Texas**  
(Address of principal executive offices)

**74-2157138**

(I.R.S. Employer  
Identification No.)

**78040-1359**  
(ZIP Code)

(Registrant's telephone number, including area code) **(956) 722-7611**

**None**

(Former name or former address, if changed since last report)

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**Item 5. Other Events and Regulation FD Disclosure**

On May 20, 2004, International Bancshares Corporation (NASDAQ: IBOC) announced that the shareholders of Local Financial Corporation (NASDAQ: LFIN) approved the merger agreement between IBOC and LFIN at the Annual Meeting of LFIN Shareholders on May 19, 2004. The news release, attached hereto and filed herewith as Exhibit 99, is incorporated herein by reference

All of the information furnished in Item 5 of this report and the accompanying exhibits are also intended to be included under Item 9 Regulation Fair Disclosure and shall not be deemed to be filed for the purposes of Section 18 of the Securities and Exchange Act of 1934, as amended, is not subject to the liabilities of that section and shall not be incorporated by reference in any filing under the Securities Act of 1933, as amended.

**SIGNATURES**

**Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.**

**INTERNATIONAL BANCSHARES CORPORATION  
(Registrant)**

**By:                   /s DENNIS E. NIXON  
                          DENNIS E. NIXON, President,  
                          and Chief Executive Officer**

**Date: May 21, 2004**

**EXHIBIT INDEX**

<b>Exhibit Number</b>	<b>Description</b>
<b>99</b>	<b>News Release of International Bancshares Corporation dated May 21, 2004</b>