

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **1996-08-26** | Period of Report: **1996-08-15**
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FILER

BOATMENS NATIONAL BANK OF ST LOUIS

CIK: **230072** | IRS No.: **430494906** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **033-95450** | Film No.: **96620475**

Mailing Address
*ONE BOATMENS PLAZA
800 MARKET STREET
ST LOUIS MO 63101*

Business Address
*ONE BOATMENS PLAZA
800 MARKET ST
ST LOUIS MO 63101
3144666000*

On August 15, 1996, Boatmen's Auto Trust 1995-A (the "Trust") made a regular monthly distribution of principal and/or interest to holders of the Trust's Class A-1 5.7725% Asset Backed Notes, Class A-2 5.90% Asset Backed Notes, Class A-3 6.10% Asset Backed Notes, and 6.35% Asset Backed Certificates. Exhibit 99.1 of this Form 8-K, the Monthly Servicing Report and certain additional information, was distributed to the Noteholders and Certificateholders of record.

On October 21, 1995, the Trust filed a request for a no-action letter with the Securities and Exchange Commission with respect to certain reports to be filed on behalf of the Trust under the Securities Exchange Act of 1934 (a revised no-action request was filed on January 3, 1996). Consistent with such request, the Trust is hereby filing the Monthly Servicing Report and certain additional information reflecting the Trust's activities for the Interest Accrual Period from July 15, 1996 to August 14, 1996 in the case of the Class A-1 Notes, and from July 15, 1996 to August 13, 1996 in the case of the Class A-2 Notes, Class A-3 Notes and the Certificates, and for the Collection Period from July 1, 1996 to July 31, 1996.

Item 7. Financial Statements and Exhibits

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits:

The following exhibits are filed herewith

- 99.1 Monthly Servicing Report
- 99.2 Distribution Date Statement to Certificateholders
- 99.3 Distribution Date Statement to Noteholders

See page 4 for Exhibit Index

SIGNATURE

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.

BOATMEN'S AUTO TRUST 1995-A

By: The Boatmen's National Bank of St. Louis as
Servicer on behalf of the Trust

Date: 8/15/96

By: /s/ Richard E. Grimmer

Name Richard E. Grimmer

Title Senior Vice President & Controller

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EXHIBIT INDEX

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99.3	DISTRIBUTION DATE STATEMENT TO NOTEHOLDERS	10

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BOATMEN'S NATIONAL BANK OF ST. LOUIS
MONTHLY SERVICING REPORT -- BOATMEN'S AUTO TRUST 1995-A
JULY 1, 1996 THROUGH JULY 31, 1996

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<CAPTION>

A. ORIGINAL DEAL PARAMETER INPUTS

<S>	<C>
(A) Total Portfolio Balance	\$303,441,223.00
(B) Class A-1 Notes	
(i) Class A-1 Notes Percentage	28.11%
(ii) Class A-1 Notes Balance	\$85,300,000.00
(iii) Class A-1 Notes Rate	5.7725%
(C) Class A-2 Notes	
(i) Class A-2 Notes Percentage	34.41%
(ii) Class A-2 Notes Balance	\$104,427,000.00
(iii) Class A-2 Notes Rate	5.90%
(D) Class A-3 Notes	
(i) Class A-3 Notes Percentage	33.47%
(ii) Class A-3 Notes Balance	\$101,576,574.00
(iii) Class A-3 Notes Rate	6.10%
(E) Class B Certificates	
(i) Class B Certificates Percentage	4.00%
(ii) Class B Certificates Balance	\$12,137,649.00
(iii) Class B Certificates Rate	6.35%
(F) Servicing Fee Rate	1.00%
(G) Weighted Average Coupon (WAC)	8.51%
(H) Weighted Average Original Maturity (WAOM)	54.09 months
(I) Weighted Average Remaining Maturity (WAM)	42.79 months
(J) Number of Receivables	32,378
(K) Reserve Account	
(i) Reserve Account Initial Deposit Percentage	2.00%
(ii) Reserve Account Initial Deposit	\$6,068,825.00
(iii) Specified Reserve Account Balance (K(iii)(c) if 1.25% loss and delinq triggers hit - otherwise greater of K(iii)(a) or (b))	
(a) Percent of Initial Pool Balance	2.00%
(b) Percent of Remaining Pool Balance	3.25%
(c) Trigger Percent of Remaining Pool Balance	6.00%

<CAPTION>

B. INPUTS FROM PREVIOUS MONTHLY SERVICER REPORTS

<S>	<C>
(A) Total Portfolio Balance	\$191,195,652.98
(B) Total Note and Certificate Pool Factor	0.6300912
(C) Class A-1 Notes	
(i) Class A-1 Notes Balance	\$0.00
(ii) Class A-1 Notes Pool Factor	0.0000000
(D) Class A-2 Notes	
(i) Class A-2 Notes Balance	\$77,481,429.98
(ii) Class A-2 Notes Pool Factor	0.7419674
(E) Class A-3 Notes	
(i) Class A-3 Notes Balance	\$101,576,574.00
(ii) Class A-3 Notes Pool Factor	1.0000000
(F) Class B Certificates	
(i) Class B Certificates Balance	\$12,137,649.00
(ii) Class B Certificates Pool Factor	1.0000000
(G) Reserve Account Balance	\$6,213,858.72
(H) Cumulative Net Losses for All Prior Periods	\$773,136.94
(I) Net Loss Ratio for Second Preceding Period	0.69%
(J) Net Loss Ratio for Preceding Period	0.32%
(K) Delinquency Ratio for Second Preceding Period	0.26%
(L) Delinquency Ratio for Preceding Period	0.27%
(M) Weighted Average Coupon (WAC)	8.53%
(N) Weighted Average Remaining Maturity (WAM)	35.04 months
(O) Number of Receivables	26,012

<CAPTION>

C. INPUTS FROM THE MAINFRAME

<S>	<C>	
(A) Simple Interest Receivables Principal		
(i) Principal Collections	\$11,048,643.33	
(ii) Prepayments in Full	0.00	
(iii) Repurchased Loan Proceeds Related to Principal	0.00	
(iv) Other Refunds Related to Principal	0.00	
(B) Simple Interest Receivables Interest		
(i) Interest Collections	1,418,999.90	
(ii) Repurchased Loan Proceeds Related to Interest	0.00	
(C) Weighted Average Coupon (WAC)	8.53%	
(D) Weighted Average Remaining Maturity (WAM)	34.27 months	
(E) Remaining Number of Receivables	25,176	
(F) Delinquent Receivables		

<CAPTION>

	Dollar Amount		# Units	
	-----		-----	
<S>	<C>	<C>	<C>	<C>
(i) 30-59 Days Delinquent	1,731,518	0.96%	219	0.87%
(ii) 60-89 Days Delinquent	398,851	0.22%	50	0.20%
(iii) 90 Days or More Delinquent	166,500	0.09%	21	0.08%

(G) Repossessions

<CAPTION>

	Dollar Amount		# Units	
	-----		-----	
<S>	<C>	<C>	<C>	<C>
	173,850	0.10%	18	0.07%

<CAPTION>

D. INPUTS DERIVED FROM OTHER SOURCES

<S>	<C>	
(A) Reserve Account Investment Income	\$31,006.38	
(B) Aggregate Net Losses before Liquidation Proceeds and Recoveries for Collection Period	137,707.67	
(C) Liquidated Receivables Information		
(i) Liquidation Proceeds Related to Principal	0.00	
(ii) Liquidation Proceeds Related to Interest	0.00	
(iii) Recoveries on Previously Liquidated Contracts	79,297.15	
(D) Aggregate Net Losses for Collection Period	58,410.52	
(E) Actual Number of Days in Interest Period	31.00	

<CAPTION>

I. COLLECTIONS

<S>	<C>	
Interest:		
(A) Interest Collections	\$1,418,999.90	
(B) Liquidation Proceeds Related to Interest	0.00	
(C) Repurchased Loan Proceeds Related to Interest	0.00	
(D) Recoveries from Prior Month Charge Offs	79,297.15	
(E) Investment Earnings from the Reserve Account	31,006.38	
(F) Total Interest Collections	1,529,303.43	

Principal:

(G) Principal Payments Received	\$11,048,643.33	
(H) Liquidation Proceeds Related to Principal	0.00	
(I) Repurchased Loan Proceeds Related to Principal	0.00	
(J) Other Refunds Related to Principal	0.00	
(K) Total Principal Collections	11,048,643.33	
(L) Total Collections	\$12,577,946.76	

<CAPTION>

II. DISTRIBUTIONS

<S>	<C>		Per \$1,000 of Original Balance

			<C>

(A) Total Interest Collections	\$1,529,303.43	
(B) Servicing Fee	\$159,329.71	0.53
Interest		
(C) Class A-1 Notes Monthly Interest		Per \$1,000 of Original Balance

(i) Class A-1 Notes Monthly Interest Due	\$0.00	0
(ii) Class A-1 Notes Monthly Interest Paid (after reserve fund draw)	0.00	0

(iii) Class A-1 Notes Monthly Interest Shortfall (after reserve fund draw)	\$0.00	0
(D) Class A-2 Notes Monthly Interest		
(i) Class A-2 Notes Monthly Interest Due	\$380,950.36	3.648006397
(ii) Class A-2 Notes Monthly Interest Paid (after reserve fund draw)	380,950.36	3.648006397

(iii) Class A-2 Notes Monthly Interest Shortfall (after reserve fund draw)	\$0.00	0

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BOATMEN'S NATIONAL BANK OF ST. LOUIS
MONTHLY SERVICING REPORT -- BOATMEN'S AUTO TRUST 1995-A
JULY 1, 1996 THROUGH JULY 31, 1996

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<S>	<C>	<C>
(E) Class A-3 Notes Monthly Interest		
(i) Class A-3 Notes Monthly Interest Due	\$516,347.58	5.083333333
(ii) Class A-3 Notes Monthly Interest Paid (after reserve fund draw)	516,347.58	5.083333333

(iii) Class A-3 Notes Monthly Interest Shortfall (after reserve fund draw)	\$0.00	0
(F) Class B Certificates Monthly Interest		
(i) Class B Certificates Monthly Interest Due	\$64,228.39	5.291666667
(ii) Class B Certificates Monthly Interest Paid (after reserve fund draw)	64,228.39	5.291666667

(iii) Class B Certificates Monthly Interest Shortfall (after reserve fund draw)	\$0.00	0
(G) Total Note and Certificate Interest Paid (after reserve fund draw)	\$961,526.34	
(H) Excess Interest	\$408,447.38	
Principal		
(I) Total Principal Collections	\$11,048,643.33	
(J) Draw on Reserve Fund for realized losses	137,707.67	
(K) Total Amount Available for Principal Distribution	\$11,186,351.00	Per \$1,000 of
(L) Class A-1 Notes Monthly Principal		Original Balance

(i) Class A-1 Notes Monthly Principal Due	0.00	0
(ii) Class A-1 Notes Monthly Principal Paid (after reserve fund draw)	0.00	0

(iii) Class A-1 Notes Monthly Principal Shortfall (after reserve fund draw)	0.00	0
(M) Class A-2 Notes Monthly Principal		
(i) Class A-2 Notes Monthly Principal Due	11,186,351.00	107.1212522
(ii) Class A-2 Notes Monthly Principal Paid (after reserve fund draw)	11,186,351.00	107.1212522

(iii) Class A-2 Notes Monthly Principal Shortfall (after reserve fund draw)	0.00	0
(N) Class A-3 Notes Monthly Principal		
(i) Class A-3 Notes Monthly Principal Due	0.00	0
(ii) Class A-3 Notes Monthly Principal Paid (after reserve fund draw)	0.00	0

(iii) Class A-3 Notes Monthly Principal Shortfall (after reserve fund draw)	0.00	0
(O) Class B Certificates Monthly Principal		
(i) Class B Certificates Monthly Principal Due	0.00	0
(ii) Class B Certificates Monthly Principal Paid (after reserve fund draw)	0.00	0

(iii) Class B Certificates Monthly Principal Shortfall (after reserve fund draw)	0.00	0
(P) Total Note and Certificate Principal Paid	11,186,351.00	
(Q) Total Distributions	12,307,207.05	
(R) Excess Servicing Releases from Reserve Account to Servicer	270,739.71	
(S) Amount of Draw from Reserve Account	137,707.67	
(T) Draw from Reserve Account plus Total Available Amount	12,715,654.43	

<CAPTION>

III. POOL BALANCES AND PORTFOLIO INFORMATION

	Beginning of Period	End of Period
	-----	-----
<S>	<C>	<C>
(A) Balances and Principal Factors		
(i) Total Portfolio Balance	\$191,195,652.98	\$180,009,301.98

(ii) Total Note and Certificate Pool Factor	0.6300912	0.5932263
(iii) Class A-1 Notes Balance	0.00	0.00
(iv) Class A-1 Notes Pool Factor	0.0000000	0.0000000
(v) Class A-2 Notes Balance	77,481,429.98	66,295,078.98
(vi) Class A-2 Notes Pool Factor	0.7419674	0.6348462
(vii) Class A-3 Notes Balance	101,576,574.00	101,576,574.00
(viii) Class A-3 Notes Pool Factor	1.0000000	1.0000000
(ix) Class B Certificates Balance	12,137,649.00	12,137,649.00
(x) Class B Certificate Pool Factor	1.0000000	1.0000000
(B) Portfolio Information		
(i) Weighted Average Coupon (WAC)	8.53%	8.53%
(ii) Weighted Average Remaining Maturity (WAM)	35.04 months	34.27 months
(iii) Remaining Number of Receivables	26,012	25,176
(iv) Portfolio Receivable Balance	\$191,195,652.98	\$180,009,301.98

<CAPTION>

IV. RECONCILIATION OF RESERVE ACCOUNT

<S>	<C>
(A) Beginning Reserve Account Balance	\$6,213,858.72
(B) Draw for Realized losses	137,707.67
(C) Draw for Servicing Fee	0.00
(D) Draw for Class A-1 Notes Interest Amount	0.00
(E) Draw for Class A-2 Notes Interest Amount	0.00
(F) Draw for Class A-3 Notes Interest Amount	0.00
(G) Draw for Class B Certificates Interest Amount	0.00
(H) Total Draw for Losses, Servicing, Notes and Certificates	137,707.67
(I) Excess Interest	408,447.38
(J) Reserve Account Balance Prior to Release	6,484,598.43

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<S>	<C>
(K) Reserve Account Required Amount	6,213,858.72
(L) Final Reserve Account Required Amount	6,213,858.72
(M) Reserve Account Release to Servicer	270,739.71
(N) Ending Reserve Account Balance	6,213,858.72

<CAPTION>

V. NET LOSS AND DELINQUENCY ACCOUNT ACTIVITY

<S>	<C>
(A) Aggregate Net Losses before Liquidation Proceeds and Recoveries for Collection Period	\$137,707.67
(B) Liquidated Contracts	
(i) Liquidation Proceeds Related to Principal	0.00
(ii) Liquidation Proceeds Related to Interest	0.00
(iii) Recoveries on Previously Liquidated Contracts	79,297.15
(C) Aggregate Net Losses for Collection Period	58,410.52
(D) Net Loss Ratio for Collection Period (annualized)	0.38%
(E) Cumulative Net Losses for all Periods	831,547.46
(F) Delinquent Receivables	

<CAPTION>

	Dollar Amount		# Units	
<S>	<C>	<C>	<C>	<C>
(i) 30-59 Days Delinquent	1,731,518	0.96%	219	0.87%
(ii) 60-89 Days Delinquent	398,851	0.22%	50	0.20%
(iii) 90 Days or More Delinquent	166,500	0.09%	21	0.08%

(G) Repossessions

<CAPTION>

	Dollar Amount		# Units	
<S>	<C>	<C>	<C>	<C>
	173,850	0.10%	18	0.07%

<CAPTION>

VI. TESTS FOR INCREASE IN SPECIFIED RESERVE ACCOUNT BALANCE

<S>		<C>
(A) Ratio of Net Losses to the Average Pool Balance		
(i) Second Preceding Collection Period		0.69%
(ii) Preceding Collection Period		0.32%
(iii) Current Collection Period		0.38%
(iv) Three Month Average (Avg(i,ii,iii))		0.46%
 (B) Ratio of Balance of Contracts Delinquent 60 Days or More to the Outstanding Balance of Receivables.		
(i) Second Preceding Collection Period		0.26%
(ii) Preceding Collection Period		0.27%
(iii) Current Collection Period		0.31%
(iv) Three Month Average (Avg(i,ii,iii))		0.28%
 (C) Loss and Delinquency Trigger Indicator		Trigger was not hit
</TABLE>		

The undersigned officers of The Boatmen's National Bank of St. Louis, as servicer, pursuant to the Sale and Servicing Agreement hereby certify to the best of their knowledge and belief that the above information is true and correct.

Richard E. Grimmer
Senior Vice President and Controller

James D. Rudolphi
Vice President

<TABLE>

EXHIBIT A

THE BOATMEN'S NATIONAL BANK OF ST. LOUIS
 BOATMEN'S AUTO TRUST 1995-A DISTRIBUTION DATE STATEMENT TO
 CERTIFICATEHOLDERS
 AUGUST 15, 1996

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Principal Distribution Amount	\$0.00
Principal Per \$1,000 Certificate	\$0.00

Interest Distribution Amount	\$64,228
Interest Per \$1,000 Certificate	\$5.29

Note Balance:

Class A-1 Notes	\$0.00
Class A-2 Notes	\$66,295,078.98
Class A-3 Notes	\$101,576,574.00

Note Pool Factor:

Class A-1 Notes	0.0000000
Class A-2 Notes	0.6348462
Class A-3 Notes	1.0000000

Certificate Balance	\$12,137,649.00
---------------------	-----------------

Certificate Pool Factor	1.0000000
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Servicing Fee	\$159,329.71
Servicing Fee Per \$1,000 Certificate	\$0.53

</TABLE>

<TABLE>

EXHIBIT B

THE BOATMEN'S NATIONAL BANK OF ST. LOUIS
 BOATMEN'S AUTO TRUST 1995-A DISTRIBUTION DATE STATEMENT TO
 NOTEHOLDERS
 AUGUST 15, 1996

<CAPTION>

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<C>

Principal Distribution Amount		
Class A-1 Notes:	\$0.00	(\$0.00 per \$1,000 original principal amount)
Class A-2 Notes:	\$11,186,351.00	(\$107.12 per \$1,000 original principal amount)
Class A-3 Notes:	\$0.00	(\$0.00 per \$1,000 original principal amount)
Interest Distribution Amount		
Class A-1 Notes:	\$0.00	(\$0.00 per \$1,000 original principal amount)
Class A-2 Notes:	\$380,950.36	(\$3.65 per \$1,000 original principal amount)
Class A-3 Notes:	\$516,347.58	(\$5.08 per \$1,000 original principal amount)
Note Balance:		
Class A-1 Notes		\$0.00
Class A-2 Notes		\$66,295,078.98
Class A-3 Notes		\$101,576,574.00
Note Pool Factor:		
Class A-1 Notes		0.0000000
Class A-2 Notes		0.6348462
Class A-3 Notes		1.0000000
Certificate Balance		\$12,137,649.00
Certificate Pool Factor		1.0000000
Servicing Fee		\$159,329.71
Servicing Fee Per \$1,000 Note		\$0.53

</TABLE>