

really capable of making use of these increases in the limitations? In a practical financial sense, is there more than one?

SENATOR DECAMP: Yes, I think there are ultimately three.

SENATOR BEUTLER: Three, and who are they?

SENATOR DECAMP: Three or four. I'd say NBC will ultimately, within a reasonably short period of time, be in a position to do it, Norwest would be my guess; FirstTier which includes Omaha National and First National. Those would be the three I see.

SENATOR BEUTLER: Okay, and what kind of limitation are we going to come to before you, in your mind philosophically, say that is as high as we want any institution to be, whether they are a Nebraska institution or not?

SPEAKER NICHOL: The time is up. Why don't you answer that question.

SENATOR DECAMP: I don't, personally, see any disagreement with the 20 percent limitation. That is not going to be sold. I think before we ever change again there will be almost cataclysmic events in other aspects of the financial picture in this state and the United States and the agricultural thing that may make all of these questions rather moot.

SPEAKER NICHOL: I have four other lights on, but I don't believe that anyone else wants to...Senator Hefner, did you want to speak to the amendment to the amendment? Okay.

SENATOR HEFNER: Mr. President and members of the body, I would just like to talk to the body about some figures here. The amendment to the amendment...to the committee amendment, I believe, says 12 percent. I believe that is too high for me to support. I'll tell you the reason why. That would allow the banks to have \$2.1 billion in deposits. Okay, and I just received a sheet, I don't remember where I got it from, but this is September 30, 1984 deposits. It shows here that the largest bank that we have in our state has a deposit of \$1,239,000,000, or at the present time that is 7 percent of the total deposits that we have in our state. So that means that if we pass this amendment to the