

at the same time does not allow a monopolistic situation to develop? That is a fine line to develop. It's a difficult one to develop. We were able to reach the 9 percent figure when multibank....but now we are moving another step beyond multibank and some increase is in order. I think 14 percent is too high. I think 20 percent was way too high. But I do feel that 12 percent at least meets a lot of the concerns I have and then we can further discuss an additional reduction with Senator Hefner after this amendment is adopted. Senator Higgins asked which side I'm on. I guess I don't know at this point. I do know this much, whichever side you are on on this issue, 14 percent ought not be there, but 12 percent at least ought to be there and then we can talk about the issue further. I would like to give Senator DeCamp some time to answer some questions on some figures. Senator DeCamp. Mr. Speaker.

SPEAKER NICHOL: Excuse me. Senator DeCamp.

SENATOR DECAMP: Mr. President, I wanted to answer Senator Beutler's question. These figures do not include the failed bank numbers, like I originally thought. Therefore, there would be no reductions. So that total amount counts. The best estimate of the comptroller of Omaha National, FirstTier, is that as of about December 31, 1984 they were at about 8.2 percent. It is somewhere between 8.2 and 8.5 or 7 now. They don't have the exact figures because you have to know everything else in the state for every other institution. So you see at 9 percent or 10 percent you've almost eliminated the purpose of the bill. I make no secret, my purpose is to have them acquire some institutions. I point out if you are concerned about amounts, Commercial Federal is already over the \$2 billion and I haven't heard anybody say we ought to close down Commercial Federal or figure a way to run them out of the state yet, or limit them. I think you have to be realistic in this whole thing. I didn't want to go to 12, but I see it as a realistic figure.

SPEAKER NICHOL: Were you through, Senator Wesely?

SENATOR WESELY: Yes. I would just further add, I guess, that the 12 percent figure is a figure that I think is reasonable. We can talk further about further reductions. But at this time we do need to reduce that 14 percent figure which is, I think, too high, and further discuss the matter.