

too, has been stricken from the bill. Now comes my amendment which takes off the last of the percentage increases to the deposit cap, is germane, is irrelevant to the NBA, is irrelevant to the IBA, is accepted by Norwest and accepted by FirstTier. Following this amendment, should it be approved, there is a kill motion. Now, frankly, it's a friendly kill motion and it's my kill motion. It's there to give a certain amount of time, because if the NBA goes back to their board and reexamines the issue, they may change their mind on the CRA, which will stop the whole logjam and the bill might be able to move forward with some basis of agreement. Having tried to explain everything that has happened so far, let me indicate that I'm moving to lop off the last \$200 million increase in the deposit cap, from 14 to 15 percent. The bill would be in this form--a bank holding company could take over and RTC institution without it counting towards its deposit cap. In addition, our existing 12 percent limit will go up, next year, to 13, and in the year following to 14. That's what the bill would do, if this amendment is adopted. I believe the amendment has the support of Senator Schmit, it also has the support of FirstTier and Norwest. And then, if we could have a period of time for the elephantine decision-making process of the Nebraska Bankers Association to go forward, we may have some proclivity to accept reasonable limitations with respect to community reinvestment. I would move for the adoption of the amendment.

SPEAKER BARRETT: Thank you. Discussion of the amendment offered by Senator Landis. Senator Wesely, would you care to discuss? Thank you. Senator Warner, on the amendment.

SENATOR WARNER: Well, Mr. President, I appreciated the scenario of events outlined by Senator Landis, by the conference committee. I gather that's probably what it is. I just rise to emphatically state that no one spoke to me about that bill or amendment. I, personally, believe it is horrible public policy to coerce certain things on the basis of whether public funds are deposited or not. It can lead to immeasurable, in my opinion, immeasurable mischief in the future. And that's my reason to oppose it. As far as I'm concerned I will oppose the bill, if that's adopted later on. I think it's a major mistake to move in that direction. I have no strong feelings about this particular amendment. I'll probably vote against it because I was comfortable with the bill as it is. But I have little interest in the conference committee that is negotiating outside the Legislature.