

Regulators Explain Ag Bank Plans

FEDERAL banking regulators agreed in their recent testimony before the Senate Banking Committee that some form of regulatory aid and forbearance needs to be made available to assist hard-hit banks in the handling of actual losses and in treatment of renegotiated loans. Although the testimony was prompted by the ag crisis, apparently the regulators' policies would apply equally to banks suffering from the energy crisis in energy states.

- Leaders of the three agencies expressed their desire not to discourage ag banks from using forbearance on ag loans by restructuring of debt, if the borrower can reasonably be expected to repay the principal.

- Federal regulators will provide a unified approach to forbearance by allowing banks to use Financial Accounting Standards Board Rule 15. This permits a bank to retain the credit on its books as a performing loan so long as terms of the restructuring are in compliance. This eliminates immediate charge-off of the loan itself or any part of it, if Rule 15 is used. The Fed and Comptroller previously had endorsed the use of Rule 15 for banks, and the FDIC's concurrence now is a reversal of earlier policy.

- In addition, the three regulators would create a new reporting category in call reports for "Restruc-

tured and In Compliance with Modified Terms." The loans in this category would be classified as "performing loans." It is anticipated this will be effective with June 30 call reports.

- Capital forbearance also was endorsed by the three regulators as an alternative to loan loss deferral and net worth certificate proposals that have been made. The regulators stated in their joint statement that this "will allow a bank experiencing difficulties to operate below the minimum capital requirement provided the bank has the capacity to restore capital within five years."

They said this would permit an ag bank to put some part of its ag loan charge-offs into a segregated account limited to a percentage of the bank's primary capital. Additions could be made to this account during the first two-year period, and the special account then could be amortized in equal installments in the five-year period following its creation. No further detail was given for the plan, which is endorsed principally by the Comptroller and the FDIC. The Fed said "A more straightforward way of buying time for institutions would be simply for supervisors to permit them to operate for some interval with capital at levels below supervisory standards."

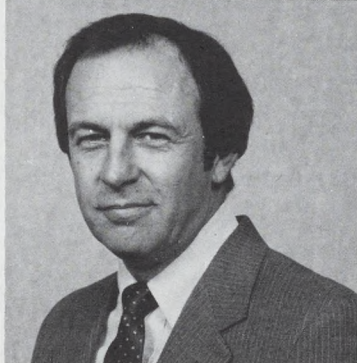
The regulators also said some

questions relating to the proposal remain unanswered, such as tax consequences, whether the concept would need to be issued as a regulation (requiring an extended time period for initiation) or as a guideline (effective immediately). In addition, they would allow the deferred account to be included with the remaining bank capital to retain the bank's single-borrower limit for lending.

Senate Banking Committee Chairman Jake Garn (R., Utah) told the federal regulators that he and Sen. Robert Dole (R., Kan.), the Senate Majority Leader, are committed to early action on a workable ag bank plan. However, he urged the regulators to take immediately all action possible under their own authority to expedite the programs that could assist hard-pressed banks. □

Iowa News

Iowa Bankers Insurance & Services, Inc. will be conducting five insurance continuing education seminars during April. The seminars are approved by the Insurance Department of Iowa for ten hours of insurance CECs. Topics available at each location are Life/Accident & Health or Property/Casualty. Registration is at 7:15 a.m. with programs running from 8:00 a.m. to 6:30 p.m. Fee includes materials, refreshments, lunch and certificate of completion. Pre-registration is \$45 for bankers



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and \$65 for non-bankers, with \$10 additional at the door. Locations and dates are: Sioux City Hilton Inn, April 15; Red Oak Coach Inn, April 17; Waverly Red Fox Inn, April 21; Burlington The Holiday, April 23, and Des Moines Adventureland Inn, April 25. Contact Jeannette M. Ellington, IBIS, 104 E. Locust St., Des Moines, IA 50308, (800) 532-1423 or 286-4271.

CEDAR FALLS: Three vice presidents were among recent promotions at Cedar Falls Trust & Savings Bank. David G. McDermott has been appointed senior vice president. He joined the bank last August. Dorothy D. Heine has been promoted to vice president and cashier. She joined the bank in 1963 and previously was branch manager of the College Square Office and head of consumer loan operations. Thomas Damgaard was promoted to vice president and head of consumer loan operations. He has been with the bank since 1976.

DES MOINES: Thomas D. Smith has been appointed executive vice president and chief financial officer of Bankers Trust Company and will continue on the board of directors, it was announced by President John Chrystal. Mr. Smith will have responsibility for financial, audit, investment, administration and operations areas of the bank. Most recently, he was vice president and CEO of

Iowa-Northwestern Bell. Dennis R. Wood will continue as executive vice president in charge of commercial, consumer and international banking operations, as well as the trust division. Bankers Trust Chairman John Ruan announced the election of two new directors to the board—Larry Miller, executive vice president and chief operating officer of Ruan Transportation Management System, and James D. Aipperspach, vice president and CEO for Iowa-Northwestern Bell.

DES MOINES: Bankers Trust has named three senior vice presidents. Roger A. Downs, former vice president and managing officer of the administration division, has been named S.V.P. of that department. Steven G. Jacobs, most recently vice president of the retail division, was promoted to S.V.P. of retail. Jack A. Rogers, former vice president of corporate trust, has been advanced to S.V.P. of the trust division.

DES MOINES: R. Douglas Fisher has been named senior vice president, credit administration, for Hawkeye Bancorporation. He previously served as executive vice president of Hawkeye-Capital Bank & Trust.

HILLS: James R. Gordon, 38, senior vice president and trust officer since 1975 at Hills Bank and Trust Co., died of a heart attack March 14.

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INDIANOLA: Among recent promotions at Peoples Trust & Savings Bank was the advancement of Dotti Kieffer to vice president. She has been with the bank since 1978 and was named human resources director last November.

Nebraska News

NEWMAN GROVE: H.L. (Bud) Gerhart, president, First National Bank, has been nominated to fill the remaining portion of the term of Wayne D. Angell as a director of the Federal Reserve Bank of Kansas City. The election is to take place in the period from April 23 to May 8. The remaining term expires December 31, 1986. Mr. Angell recently was appointed by President Reagan as a member of the Federal Reserve System board of directors in Washington, D.C.

OMAHA: Gene T. Suhr has been named second vice president and senior field consultant for First Tier Management Consultants, Inc. He formerly served as an agricultural lender in Omaha National Bank's Grand Island office.

TEKAMAH: The First National Bank of Tekamah, with assets of \$19.5 million, was declared insolvent by the Comptroller of the Currency March 6. The FDIC approved the assumption of \$18.4 million deposit liabilities in 4,100 accounts by Nebraska National Bank of Omaha, which paid a purchase premium of \$324,000. Nebraska National also

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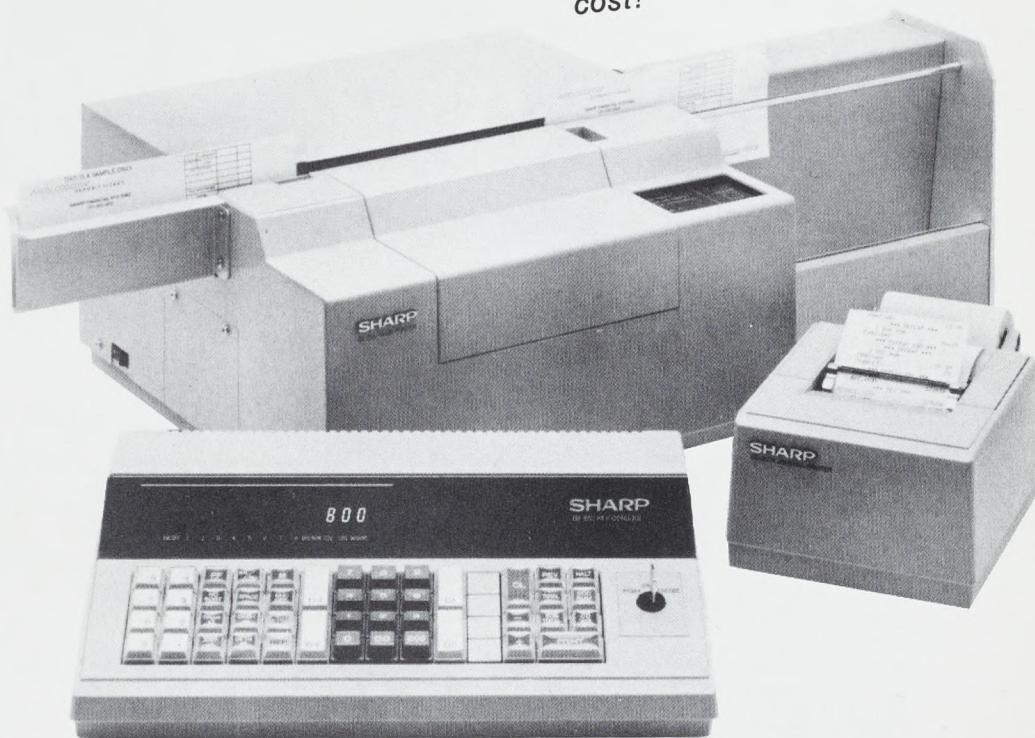
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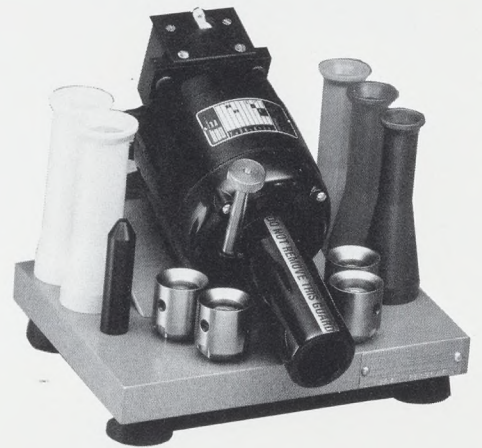
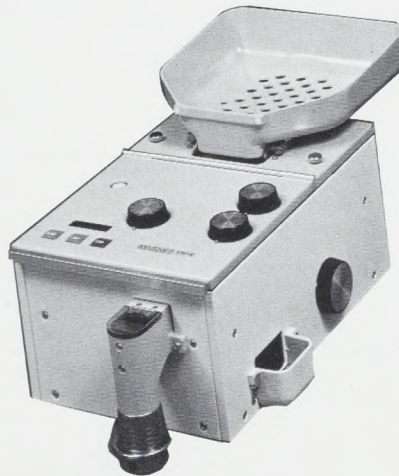
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agreed to purchase certain of the failed bank's loans and other assets for \$11.8 million. FDIC advanced \$6.7 million to Nebraska National to aid the transaction and retained assets with book value of about \$7.7 million. The Tekamah location was opened March 7 as an office of Nebraska National. FDIC said, "The deterioration in asset quality is attributable to lending policies of former management, coupled with the depressed agricultural economy."

Minnesota News

The Minnesota Bankers Association will present an Insurance Risk Management Seminar on April 9 at the Radisson Inn Plymouth. Stephen L. Marley, president of Marley & Associates, Inc., Coral Springs, Florida, will conduct the program. It will cover liability insurance policies, blanket bond and allied coverages, safe deposit insurance, how to conduct a risk analysis, mortgage impairment insurance and package policy. Contact the MBA office for more information.

FRIDLEY: Fridley State Bank has announced the following promotions: John Gargaro, senior vice president and Marcia J. Etlicher, vice president and cashier. Mr. Gargaro joined the bank in 1981 and Ms. Etlicher has been with the bank for 22 years.

MINNEAPOLIS: Norwest Corporation has elected Richard M. Kovacevich as vice chairman, a director, and COO of its banking group. He joins Norwest from Citicorp, New York, where he was a group executive and member of the policy committee. In addition, Richard S. Levitt, vice chairman and board

member, was given the additional title of COO of the specialized financial group.

MINNEAPOLIS: Norwest Corporation has filed a registration statement with the Securities and Exchange Commission for the issuance of up to \$200 million of subordinated debt securities. The net proceeds to be received by the corporation from the sale of the securities from time to time will be added to Norwest's general funds and be available for general corporate purposes.

MINNEAPOLIS: Independent State Bank of Minnesota has announced the appointment of Charles C. Blair as vice president and senior loan officer. Mr. Blair has spent 17 years with the Bank Examination Department of the Federal Reserve Bank of Minneapolis prior to his new appointment.

RICHFIELD: Richfield Bank & Trust Company has announced the promotion of Barbara Zvorak to vice president/cashier. Ms. Zvorak joined the bank in 1963 as a teller and has moved through a number of supervisory positions to her new position.

North Dakota News

The North Dakota Bankers Association will sponsor its 1986 Agricul-

tural Credit Conference on April 17-18 at the Gladstone Inn, Jamestown. Thursday's sessions will focus on working with various groups involved with agriculture, the attorney general's office, FmHA and farm customers. Dr. William Dando will speak on the Soviet food program, and there will be a dinner and entertainment in the evening. Friday's session will include Marvin Duncan, senior deputy governor of the Farm Credit Administration. An early registration fee applies to those signing up before April 3. Contact the NDBA office.

* * *

The Association of Independent Community Banks of North Dakota is hosting a series of one-day seminars. They will be March 24 at the Dakota Inn in Jamestown, March 25 at the Artclaire Motel in Devils Lake, March 26 at the International Inn in Minot, and March 27 at the Hospitality Inn in Dickinson. Their purpose is to acquaint the member banks with the group purchasing programs available through the general services committee of the Association. All seminars begin at 2:00 p.m. and end with a reception at 5:30 p.m. For more information, contact the Independent Community Banks of North Dakota at (701) 258-7121 or 601 East Bismarck Expressway, Suite 10, Bismarck, ND 58501.

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EXECUTIVE VICE PRESIDENT for community bank in northwest Iowa Salary \$35,000

AG LOAN OFFICER possible #2 man for holding company bank in central Iowa Salary open

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