

May 26, 2006

The Honorable Thomas V. Mike Miller, Jr.  
President of the Senate  
State House  
Annapolis, MD 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, today I have vetoed Senate Bill 1093 - *Branching by Banks*.

This bill prohibits a banking institution or out-of-state bank from establishing or maintaining a branch in the State on the premises or property of an affiliate if the affiliate engages in commercial activities.

House Bill 1735, which was passed by the General Assembly and allowed to go into effect without my signature, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 1093.

Very truly yours,

Robert L. Ehrlich, Jr.  
Governor