

OFFICE OF THRIFT SUPERVISION

Notice of Establishment of Branch Offices

Order No. 96-66

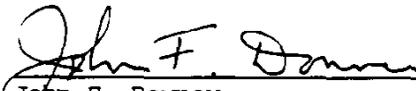
Date: July 10, 1996

World Savings Bank, FSB, Warren, New Jersey ("World"), has filed a notice (the "Notice") with the Office of Thrift Supervision ("OTS"), under 12 C.F.R. ScSc 545.92 and 556.5, to establish 13 branch offices within the state of Texas.

The OTS has considered the Notice, together with certain representations and undertakings submitted in support thereof, and has determined that establishment of the proposed branch offices at the locations listed in the Notice would be in compliance with the standards set forth in 12 C.F.R. ScSc 545.92 and 556.5. Accordingly, based upon the foregoing and in reliance upon the representations and undertakings submitted with the Notice, the OTS takes no objection to the Notice, provided that:

1. The proposed branch offices are established within 12 months from the date of this Order; and
2. Following the opening of each branch office, the West Regional Office shall be notified of its date of opening and exact location.

By Order of the Director of the Office of Thrift Supervision, or his designee, effective July 10, 1996.



John F. Downey
Executive Director, Supervision