OFFICE OF THRIFT SUPERVISION

Amendment to Establishment of Branch Offices Approval Order

Order No. 96-5

Date: February 2, 1995

On January 31, 1996, the Executive Director, Supervision acting under delegated authority, issued Order No. 96-4 approving a Notice by World Savings Bank, FSB, Warren, New Jersey to establish 14 branch offices in accordance with 12 C.F.R. §§ 545.92 and 556.5.

It was determined that Order No. 96-4 contained two nonstandard conditions, the requirements of which could otherwise be monitored through the examination or other supervisory processes. Accordingly, Order No. 96-4 is hereby amended to delete conditions #3 and #4.

Except for the foregoing deletions, Order No. 96-4 shall remain in full force and effect.

By Order of the Director of the Office of Thrift Supervision, or his designee, effective February 2, 1996

ohn F. Downey

Executive Director, Supervision