OFFICE OF THRIFT SUPERVISION

Notice of Establishment of Branch Offices

Order No. 96-43

Date: May 2, 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. §§ 545.92 and 556.5, to establish branch offices at, or in the immediate vicinity of, the following locations:

1. 7839 State Road 52, Bayonet Point, Florida
2. 9162 Glades Road, Boca Raton, Florida
3. 7032 W. Palmetto Park Road, Boca Raton, Florida
4. 3005 Yamato Road, Boca Raton, Florida
5. 9990 S. Military Trail, Boynton Beach, Florida
6. 5858 Cortez Road West, Bradenton, Florida
7. 921 S. Missouri Avenue, Clearwater, Florida
8. 2215 W. Hillsboro Boulevard, Deerfield Beach, Florida
9. 1201 E. Hallandale Beach Boulevard, Hallandale, Florida
10. 7575 Lake Worth Road, Lake Worth, Florida
11. 430 Lincoln Road, Miami Beach, Florida
12. 33277 U.S. Highway 19 N., Palm Harbor, Florida
13. 850 Nob Hill Road, Plantation, Florida
14. 1417 S. Powerline Road, Pompano Beach, Florida
15. 6434 Ridge Road, Port Richey, Florida
16. 7777 Seminole Boulevard, Seminole, Florida
17. 2525 S. Pasadena Avenue, South Pasadena, Florida
18. 9001 W. Oakland Park Boulevard, Sunrise, Florida
19. 4524 Gun Club Road, West Palm Beach, Florida
20. 13840 Wellington Trace, West Palm Beach, Florida
21. 9 DeMercurio Drive, Allendale, New Jersey
22. 1365 Inwood Terrace, Fort Lee, New Jersey
23. 181 Boulevard, Hasbrouck Heights, New Jersey
24. 161 East Main Street, Ramsey, New Jersey
25. 41 N. Walnut Street, Ridgewood, New Jersey
26. 20 E. Prospect Street, Waldwick, New Jersey

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 would be in compliance with the standards set forth in 12 C.F.R. §§ 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 May 2, 1996.

[Signature]
John F. Downey
Executive Director, Supervision