



Contribution by AXA Financial to AXA International Financial Reporting Standards (“IFRS”) Results Financial Supplement

Six Months 2007

For questions and concerns regarding this financial supplement please contact:

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<http://www.axa.com/en/investor>

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CONTRIBUTION BY AXA FINANCIAL TO AXA EARNINGS

All amounts in this document do not include the results of MONY companies prior to the second half of 2004.

AXA prepares its consolidated financial statements in accordance with International Financial Reporting Standards ("IFRS"). All segment and earnings results reflected within this document are presented in accordance with IFRS and are in US\$ unless otherwise stated.

Underlying earnings are adjusted earnings, excluding net capital gains attributable to shareholders. Adjusted earnings represent net income before the impact of exceptional operations, goodwill and related intangibles amortization/impairments, and profit or loss on financial assets under the fair value option and derivatives.

After-tax Contribution to AXA IFRS Underlying Earnings, Adjusted Earnings and Net Earnings by Segment

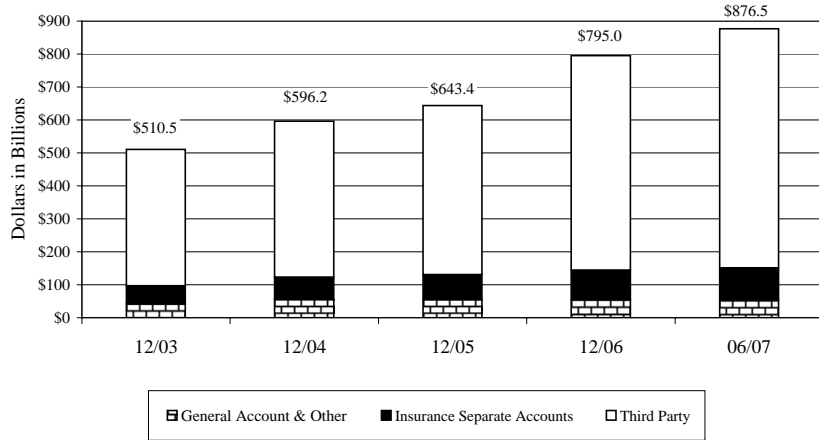
	June 30, 2007				June 30, 2006			
	Financial (2) Advisory/ Insurance (Life & Savings - US)	Investment Management (Asset Management - AllianceBernstein)	AXF Holding Company	Total	Financial Advisory/ Insurance (Life & Savings - US)	Investment Management (Asset Management - AllianceBernstein)	AXF Holding Company	Total
(In US\$ millions, except lines 7,8 & 9)								
1 Contribution to AXA IFRS underlying earnings	\$648.9	\$200.3	(\$79.0)	\$770.2	\$599.5	\$165.8	(\$69.4)	\$695.9
2 Realized capital gains (losses) attributable to shareholders net of DAC, VOBA and policyholder rights	(0.7)	1.4	(0.3)	0.4	(0.5)	1.2	-	0.7
3 Contribution to AXA IFRS adjusted earnings	\$648.2	\$201.7	(\$79.3)	\$770.6	\$599.0	\$167.0	(\$69.4)	\$696.6
4 Amortization of acquisition related intangible assets	(25.9)	-	-	(25.9)	(3.0)	-	-	(3.0)
5 Profit or loss on financial assets (under fair value option) and derivatives	9.2	-	2.3	11.5	11.5	-	8.6	20.1
6 Exceptional operations:								
- dilution gains on issuance of AllianceBernstein units	-	(12.0)	-	(12.0)	-	99.5	11.3	110.8
- gains (losses) on sale of Advest and DLJ	-	-	-	-	-	-	4.1	4.1
- gain on transfer of AllianceBernstein cash management business, group share	-	2.8	-	2.8	-	4.4	-	4.4
- Enterprise transaction costs	(9.6)	-	-	(9.6)	-	-	-	-
7 Contribution to AXA IFRS Net Earnings	\$621.9	\$192.5	(\$77.0)	\$737.4	\$607.5	\$270.9	(\$45.4)	\$833.0
8 Contribution to AXA IFRS underlying earnings in Euros	EURO 488	EURO 151	(EURO 59)	EURO 580	EURO 488	EURO 135	(EURO 56)	EURO 567
9 Contribution to AXA IFRS adjusted earnings in Euros	EURO 488	EURO 152	(EURO 60)	EURO 580	EURO 488	EURO 136	(EURO 56)	EURO 568
10 Contribution to AXA IFRS Net Earnings, Group Share in Euros	EURO 468	EURO 145	(EURO 58)	EURO 555	EURO 495	EURO 220	(EURO 37)	EURO 678

11 US\$/EURO EXCHANGE RATES

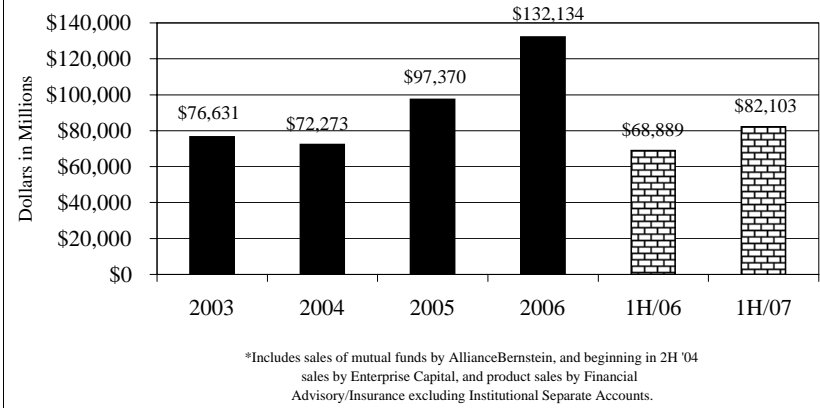
June 30, 2007
Average 0.752 End of Period 0.740

June 30, 2006
Average 0.814 End of Period 0.787

Assets Under Management

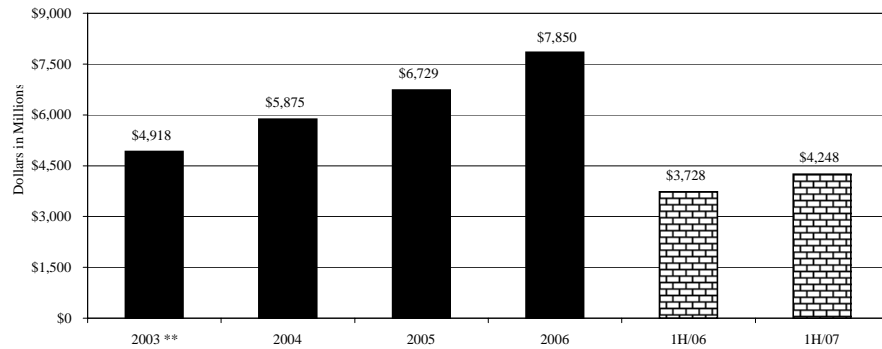


Consolidated Product Sales*



*Includes sales of mutual funds by AllianceBernstein, and beginning in 2H '04 sales by Enterprise Capital, and product sales by Financial Advisory/Insurance excluding Institutional Separate Accounts.

Consolidated Net Revenues*



*Based upon a margin analysis of earnings format which is different from revenues as reported by AXA
 ** French GAAP Basis.

AXA FINANCIAL, INC.
FINANCIAL ADVISORY/INSURANCE

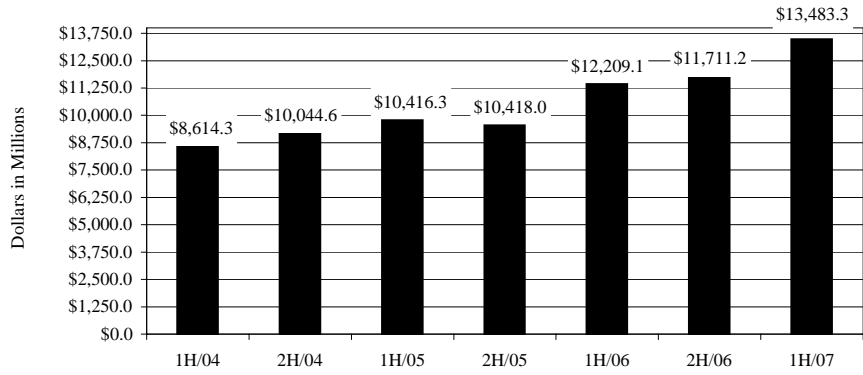
IFRS Underlying After-Tax Earnings - Contribution by Product Line

<u>Dollars in Millions</u>	<i>June 30</i>	
	<u>2007</u>	<u>2006</u>
1 Traditional Life (pg. 20 ln 17)	\$51.2	\$85.4
2 Var. & Int. Sens. Life (pg. 20 ln 17)	119.9	126.0
3 Annuities (pg. 20 ln 17)	451.0	393.5
4 Other (pg. 20 ln 17)	26.8	(5.4)
5 Total Insurance (pg. 20 ln 17)	<u>\$648.9</u>	<u>\$599.5</u>

Total Sales by Distribution Channel

<u>Dollars in Millions</u>	<i>June 30</i>	
	<u>2007</u>	<u>2006</u>
6 Annuities (excl. Group Pensions) (pg. 22, ln 7 & 8)	\$3,362.9	\$3,146.7
7 Group Pension (pg. 22, ln 9)	193.3	193.9
8 Subtotal	3,556.2	3,340.6
9 Mutual funds & fee based assets gathered (pg. 22, ln 16)	2,939.0	2,657.8
10 Life (pg. 22, ln 6)	1,450.0	1,462.3
11 Other (pg. 22, ln 10 & 11)	128.6	128.3
12 Total retail (pg. 22, ln 17)	<u>8,073.8</u>	<u>7,589.0</u>
13 Variable annuities - financial planners (pg. 22, ln 18)	1,618.6	1,260.4
14 Variable annuities - financial institutions (pg. 22, ln 19)	1,220.2	1,050.3
15 Variable annuities - broker/dealers (pg. 22, ln 20)	1,684.1	1,540.6
16 Fixed annuities (pg. 22, ln 22)	2.4	7.7
17 Mutual funds & fee based assets gathered (pg. 22, ln 30)	387.1	439.9
18 Life (pg. 22, ln 28)	497.1	321.2
19 Total wholesale (pg. 22, ln 31)	<u>5,409.5</u>	<u>4,620.1</u>
20 Total Sales (pg. 22, ln 39)	<u>13,483.3</u>	<u>12,209.1</u>
21 Institutional Separate Accounts	121.4	118.0
22 DI ceded and other	59.6	65.1
23 Total AXA Basis Sales	<u>13,664.3</u>	<u>12,392.2</u>
24 Less: Mutual funds & fee based assets gathered (pg. 22, ln 38)	(3,326.1)	(3,097.7)
25 AXA Basis Gross Premiums	<u>10,338.2</u>	<u>9,294.5</u>
26 Other fee revenues	573.3	469.1
27 AXA Basis Gross Revenues	<u>\$10,911.5</u>	<u>\$9,763.6</u>

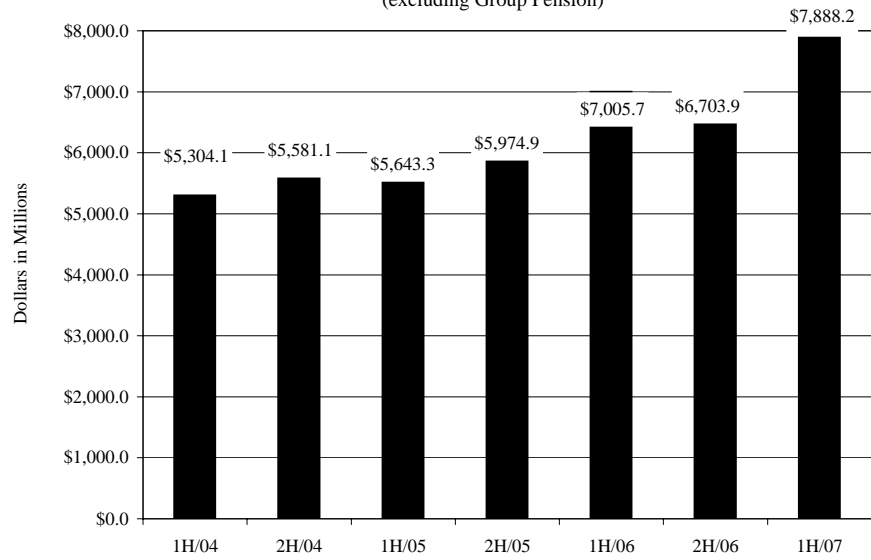
Total Financial Advisory/Insurance Sales*



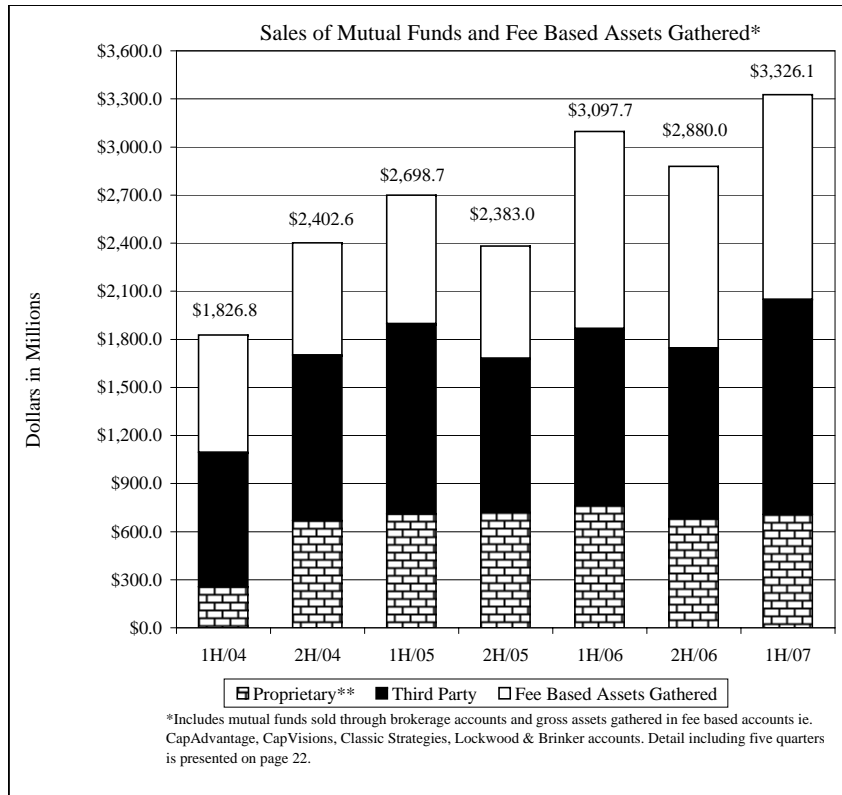
*Includes mutual fund sales and fee based assets gathered; detail including six quarters is presented on Page 22. Excludes Institutional Separate Account sales and DI ceded.

	% Change	\$ Change
1H/07 over 1H/06	10.4%	1,274.2

Annuities Premiums and Deposits
(excluding Group Pension)

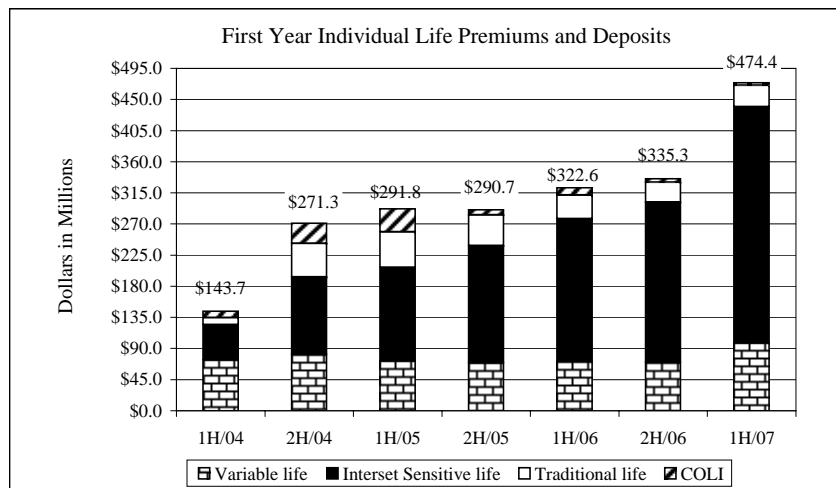


	% Change	\$ Change
1H/07 over 1H/06	12.6%	882.5

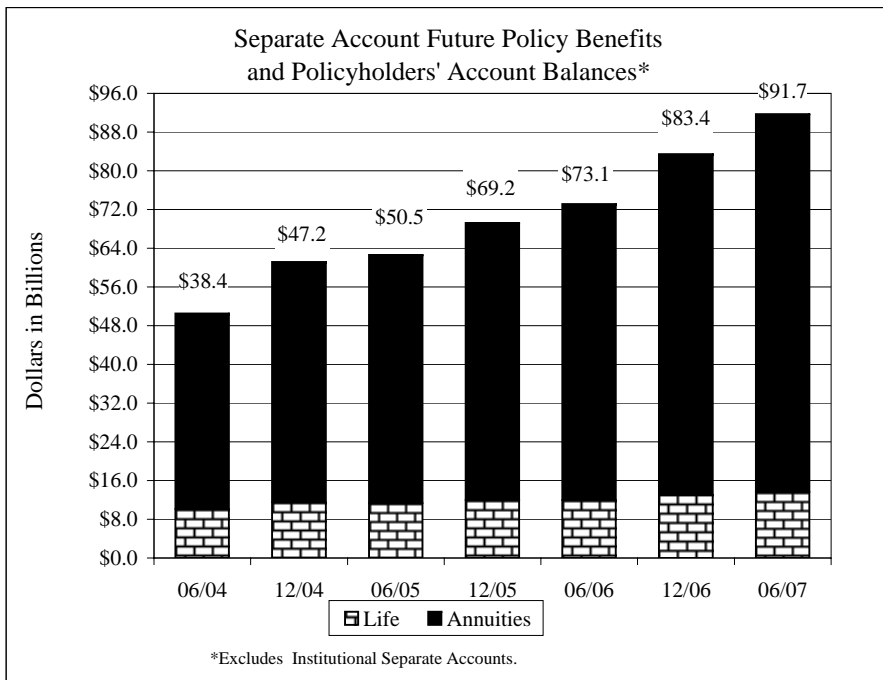


	% Change	\$ Change
Proprietary**		
1H/07 over 1H/06	-7.1%	(54.2)
Third party		
1H/07 over 1H/06	21.3%	235.3
Fee based assets gathered		
1H/07 over 1H/06	3.8%	47.3
Total		
1H/07 over 1H/06	7.4%	228.4

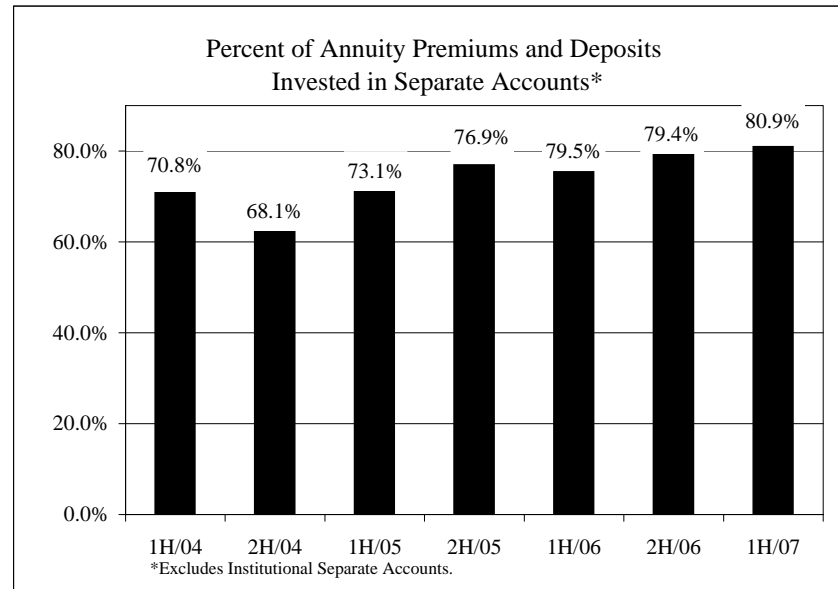
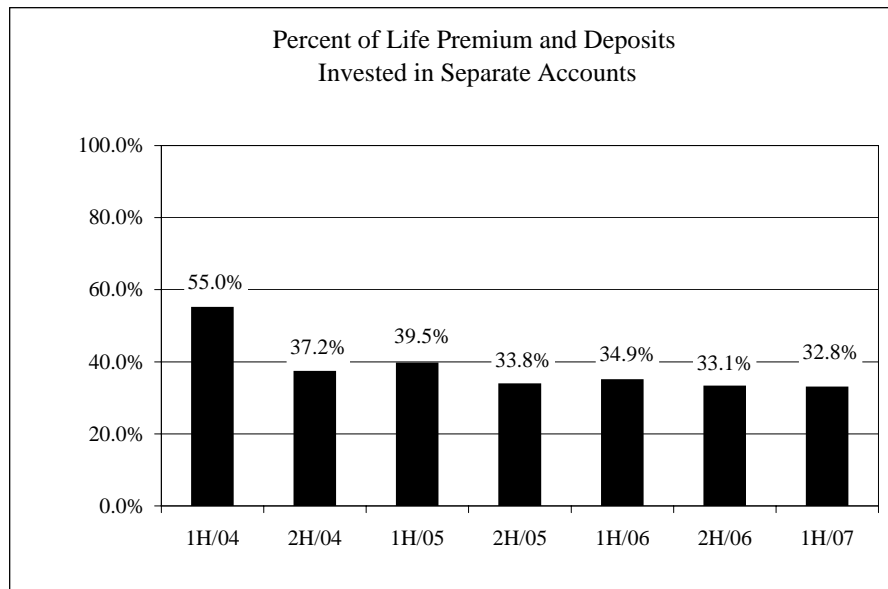
**Proprietary includes AllianceBernstein, Enterprise and AXA Equitable managed mutual funds

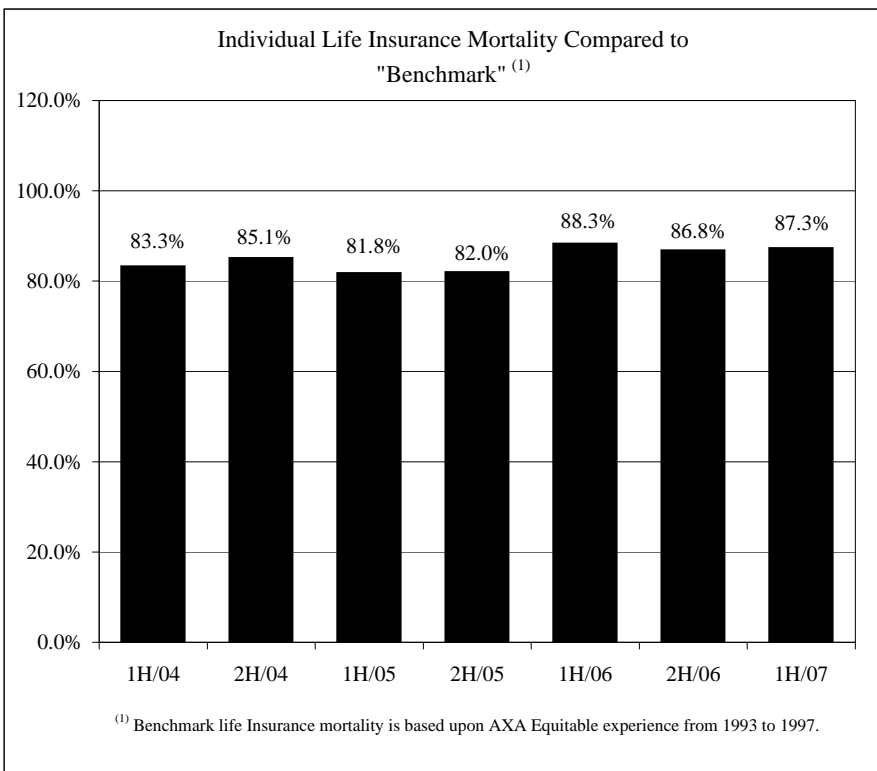
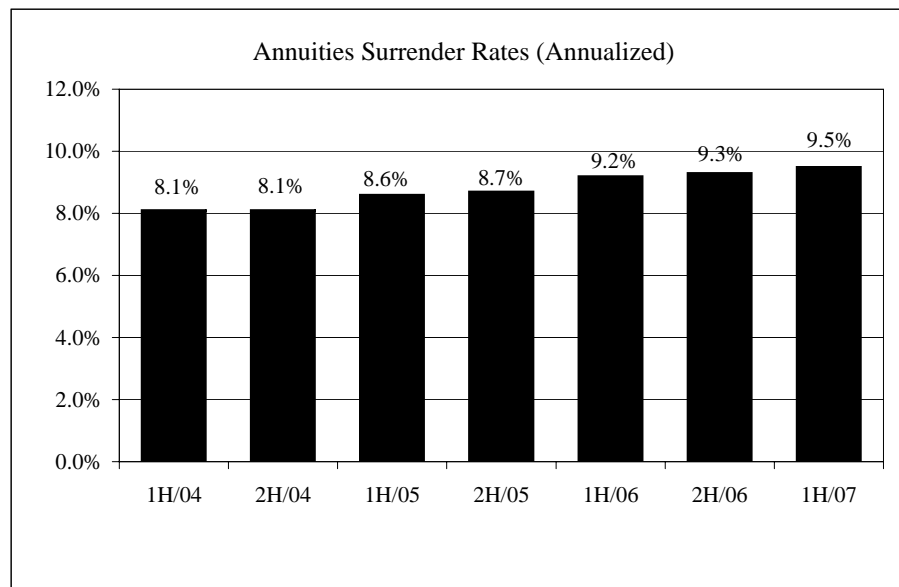
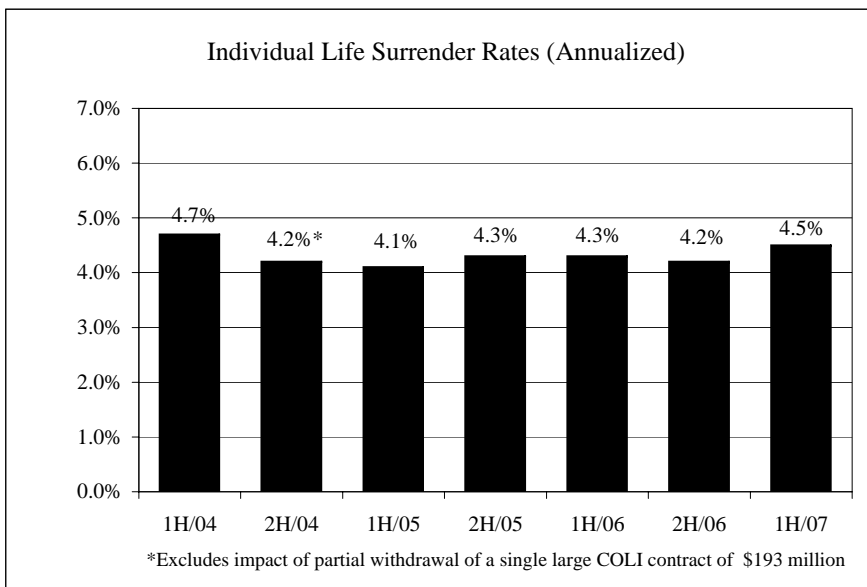


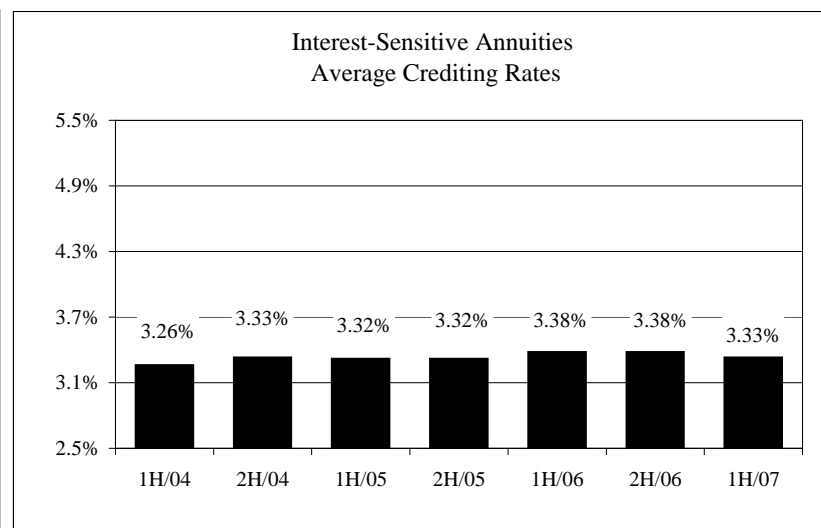
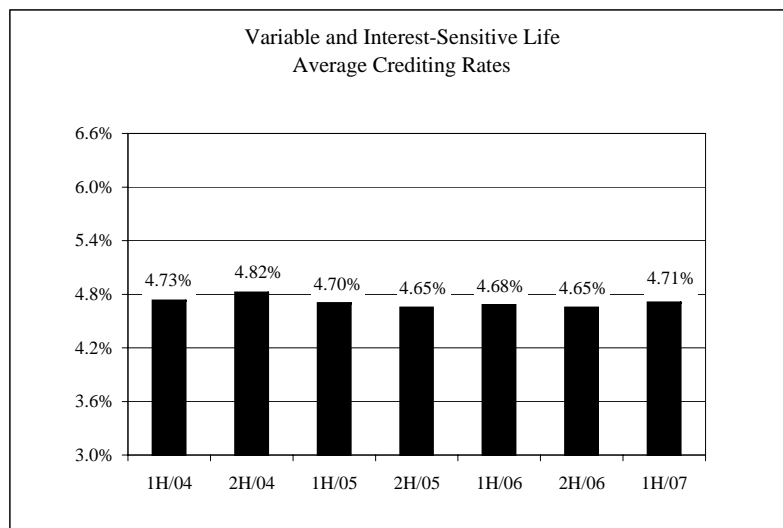
	% Change	\$ Change
Variable life		
1H/07 over 1H/06	37.5%	26.8
Interest sensitive life		
1H/07 over 1H/06	65.4%	134.9
Traditional life		
1H/07 over 1H/06	-9.0%	(3.1)
COLI		
1H/07 over 1H/06	-64.2%	(6.8)
Total		
1H/07 over 1H/06	47.1%	151.8



	<u>% Change</u>
Life	
06'07 over 06'06	13.9%
Annuities	
06'07 over 06'06	27.7%
Total	
06'07 over 06'06	25.4%







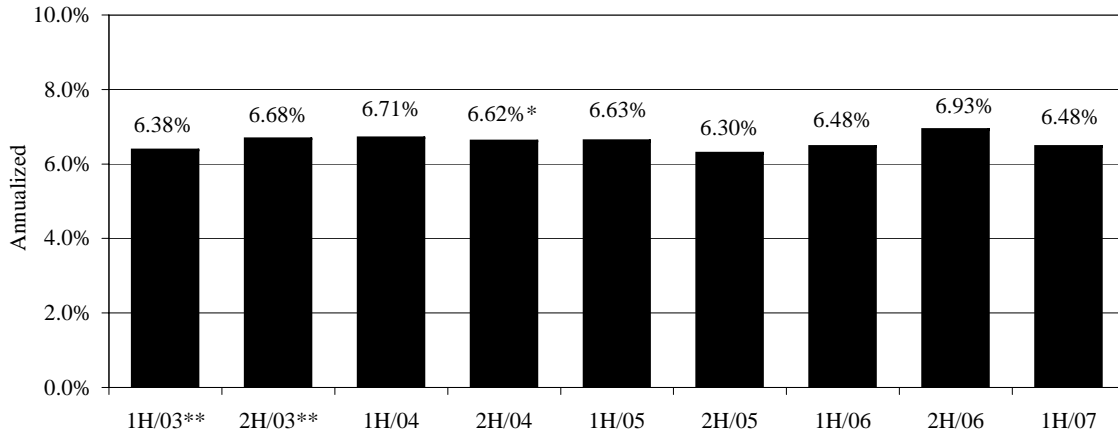
**Financial Advisory/Insurance
Net Underlying Earnings Margin Ratio**

	<u>2007</u>	<i>June 30</i>	<u>2006</u>
1 Underlying revenues (pg. 20 ln 4)*	\$2,056.7		\$1,910.7
2 Expenses including DAC/VOBA (pg. 20 ln 14)	\$1,144.6		\$1,027.8
3 AXA Group Underlying Earnings Cost Income Ratio including DAC and unearned revenue reserve (ln 2 / ln 1)	56%		54%
4 Net underlying earnings margin ratio (100% - ln 3)	44%		46%
Reconciliation to AXA Group Underlying Earnings Cost Income Ratio excluding DAC and unearned revenue reserve			
5 Underlying revenues (pg. 20 ln 4)*	\$2,056.7		\$1,910.7
6 Less : Change in unearned revenue reserve	<u>(15.6)</u>		<u>(23.9)</u>
7 Underlying revenues used in AXA Group Cost Income Ratio	<u>\$2,072.3</u>		<u>\$1,934.6</u>
8 Expenses (pg. 20 ln 14)	\$1,144.6		\$1,027.8
9 Add: DAC Capitalization (pg.20 lns 7 & 10)	895.1		721.6
10 Less : Amortization of DAC and VOBA (pg.20 ln 12 & ln 13)	<u>(456.6)</u>		<u>(371.2)</u>
11 Expenses used in AXA Group Cost Income Ratio	<u>\$1,583.1</u>		<u>\$1,378.2</u>
12 AXA Group Underlying Earnings Cost Income Ratio excluding DAC and unearned revenue reserve (ln 11 / ln 7)	76%		71%

* Based upon a margin analysis of earnings format which is different from the gross revenues as reported by AXA.

HIGHLIGHTS

General Account (Total Company) - Investment Results
Yield, Net of Investment Fees

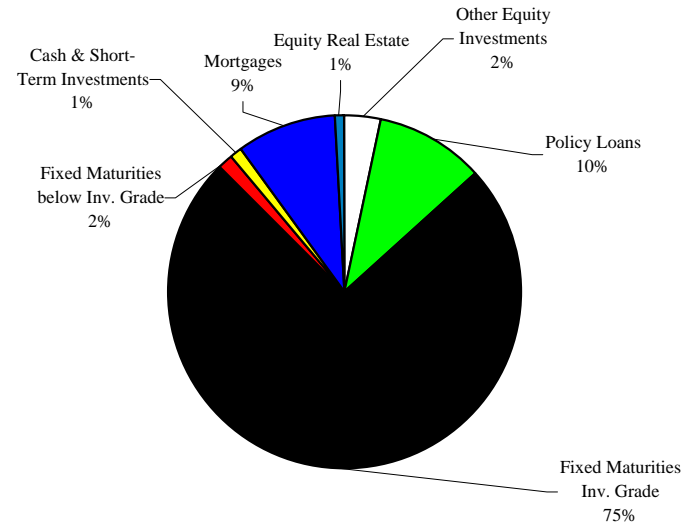


* The lower rate reflects the mark to market of MONY assets as of 6/30/2004.
** French GAAP basis.

Includes investment gains (losses)

(\$82.3) (\$11.2) \$61.1 \$64.8 \$46.6 (\$34.2) \$5.0 \$80.0 \$7.6

Portfolio Composition by Asset Class of the General Account
(Total Company) As of June 30, 2007



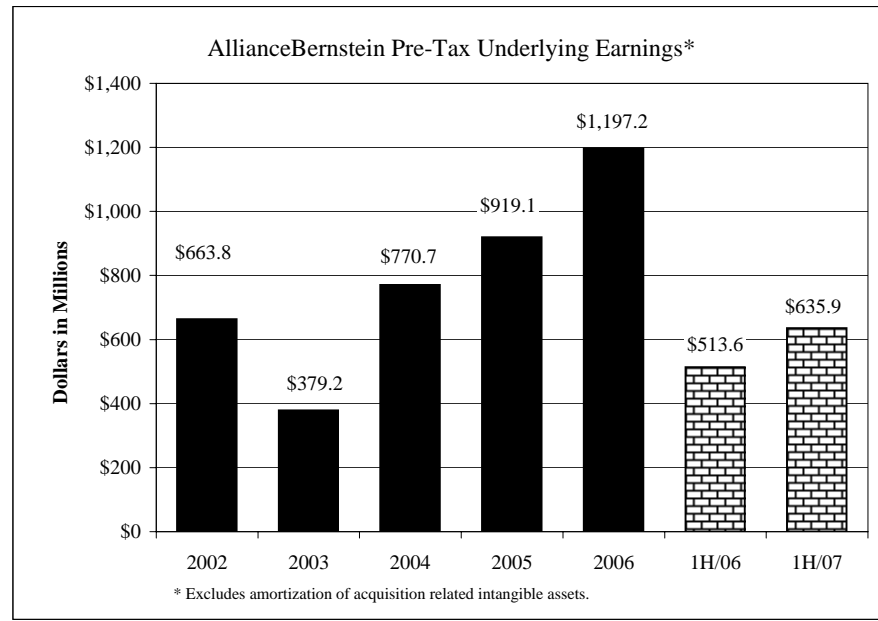
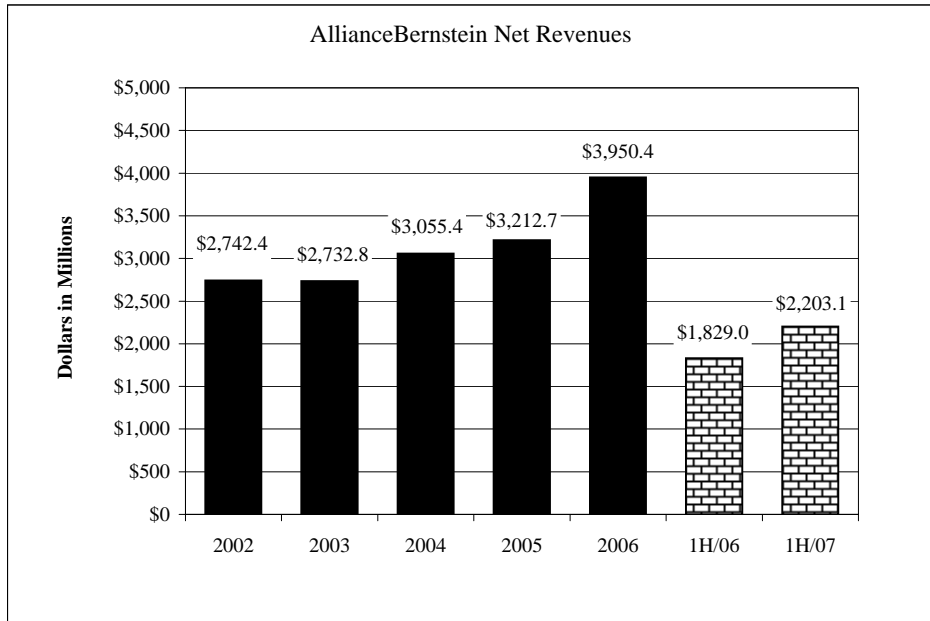
INVESTMENT MANAGEMENT

Reconciliation from AllianceBernstein Underlying Earnings to Contribution to AXA IFRS Underlying Earnings

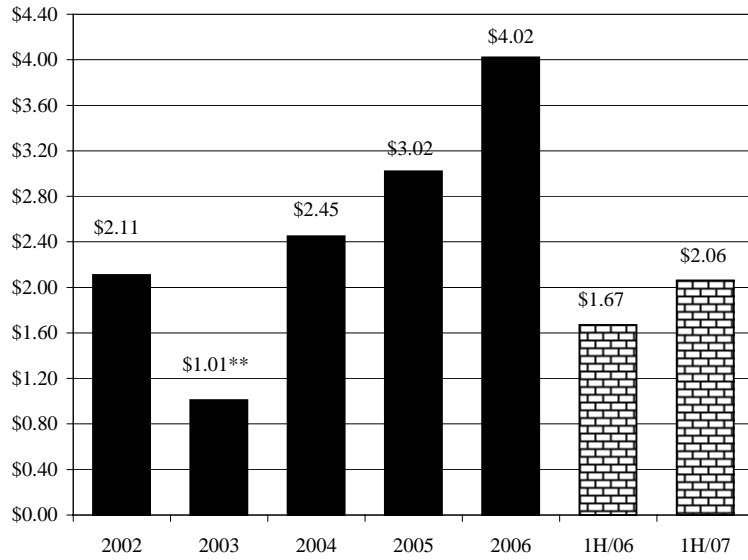
(Dollars in Millions)

1	After-tax underlying earnings as reported by AllianceBernstein <i>(pg. 34, ln 9)</i>
3	Minority interest <i>(pg. 34, ln 12)</i>
4	Allocation of corporate overhead and taxes <i>(pg. 34, ln 18)</i>
5	Contribution to AXA IFRS Underlying Earnings <i>(pg. 34, ln 19)</i>

<i>June 30</i>	
2007	2006
\$585.2	\$485.7
(224.5)	(195.3)
(160.4)	(124.6)
<u>\$200.3</u>	<u>\$165.8</u>

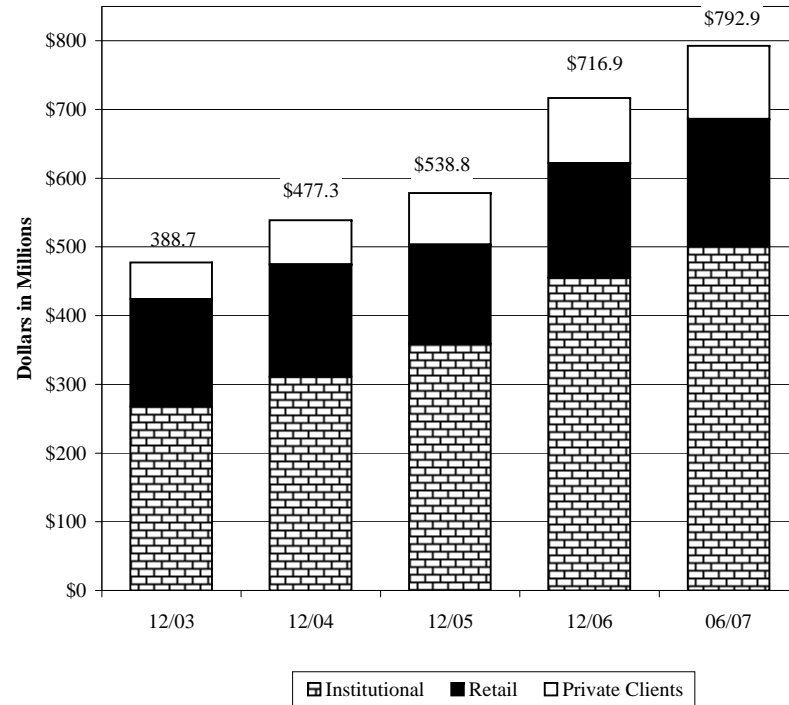


AllianceBernstein Holding - Operating Earnings per Unit *



* Operating earnings are before minority interests and allocation of corporate overhead, and amortization of goodwill through 2002.
 ** Includes \$(1.11) per unit in 2003 related to the accrual for market timing legal matters.

AllianceBernstein - Assets Under Management



AXA FINANCIAL, INC.
ASSETS UNDER MANAGEMENT

<i>Unaudited (Dollars in Millions)</i>	<i>June 30</i>		<i>December 31</i>
	<i>2007</i>	<i>2006</i>	<i>2006</i>
TOTAL ASSETS BY MANAGER			
<i>ALLIANCEBERNSTEIN</i>			
1 AXAEQ/MONY General Account and the Holding Company	\$35,801	\$38,353	\$37,927
2 AXAEQ/MONY Separate Accounts - EQAT & VIP	28,859	25,922	28,071
3 AXAEQ/MONY Separate Accounts - other	4,033	3,936	3,998
4 Third Party (incl AXA Enterprise Multimanager mutual funds)	724,249	556,947	646,899
5 Total AllianceBernstein (pg. 35, ln 9)	792,942	625,158	716,895
<i>AXA EQUITABLE /MONY</i>			
6 General Account (non - AllianceBernstein)	17,635	15,616	16,761
7 Separate Accounts - EQAT & VIP (non - AllianceBernstein)	57,815	44,298	50,212
8 Separate Accounts - Other	6,493	4,103	6,477
9 Enterprise mutual funds	1,653	4,508	4,663
10 Total AXA Equitable/ MONY	83,596	68,525	78,113
<i>TOTAL</i>			
11 AllianceBernstein	792,942	625,158	716,895
12 AXA Equitable/MONY	83,596	68,525	78,113
13 Total Assets Under Management	\$876,538	\$693,683	\$795,008
TOTAL ASSETS BY ACCOUNT			
14 Total General Account & the Holding Company	\$53,436	\$53,969	\$54,688
15 Insurance Separate Accounts	97,200	78,259	88,758
16 Third Party (incl AXA Enterprise Multimanager and Enterprise)	725,902	561,455	651,562
17 Total Assets Under Management	\$876,538	\$693,683	\$795,008

	% Change
06/07 over 12/06	<u>10.3%</u>

AXA FINANCIAL, INC.
CONSOLIDATING BALANCE SHEET
IFRS Basis

June 30, 2007

Unaudited (Dollars in Millions)

	<i>Life and Savings</i>	<i>Asset Management</i>	<i>Holding Company</i>	<i>Consolidated</i>
ASSETS				
1 Goodwill	\$ 3,528.3 ⁽¹⁾	\$ 5,740.4 ⁽³⁾	\$ -	\$ 9,268.7
2 Intangible assets	827.0	54.7	-	881.7
Value of business acquired	672.3	-	-	672.3
Other intangible assets	154.8 ⁽²⁾	54.7	-	209.5
3 Real estate	757.7	-	-	757.7
4 Fixed maturities	37,611.6	67.0	5.1	37,683.7
5 Equity investments	1,638.8	1,069.4	0.7	2,708.9
6 Mortgage, policy and other loans	10,233.9	-	-	10,233.9
7 Total investments from insurance activities	50,242.0	1,136.4	5.8	51,384.2
8 Separate account assets	97,006.3	-	-	97,006.3
9 Reinsurers' share of insurance liabilities	3,406.1	-	-	3,406.1
10 Receivables from insurance and reinsurance activities	894.4	-	-	894.4
11 Receivables from non-insurance activities	-	5,492.8	-	5,492.8
12 Cash and equivalents	1,372.1	797.3	182.3	2,351.7
13 Other assets *	2,549.7	(162.5)	(884.3)	1,502.9
14 Deferred acquisition costs	9,093.5	-	-	9,093.5
15 Other prepayments and deferred charges	996.2	429.6	277.8	1,703.6
16 Total	115,318.3	6,557.2	(424.2)	121,451.3
17 Total Assets	\$ 169,915.6	\$ 13,488.7	\$ (418.4)	\$ 182,985.9

* Includes certain AXA Group consolidation/elimination adjustments not usually recorded at the AXA Financial level.

(1) Includes \$289.6 goodwill related to MONY acquisition.

(2) Includes \$39.5 intangible assets related to MONY acquisition.

(3) Includes \$571.2 goodwill related to minority interest in Bernstein put option which is marked to market under IFRS.

AXA FINANCIAL, INC.
CONSOLIDATING BALANCE SHEET (continued)

IFRS Basis

June 30, 2007

Unaudited (Dollars in Millions)

	<i>Life and Savings</i>	<i>Asset Management</i>	<i>Holding Company</i>	<i>Consolidated</i>
1 Total minority interests and shareholders' equity	\$ 12,708.8	\$ 6,289.7 ⁽¹⁾	\$ (2,082.5)	\$ 16,916.0
2 Subordinated debt (pg 18, ln 3)	201.7	-	-	201.7
3 Insurance liabilities, gross of reinsurance	51,989.3	-	-	51,989.3
4 Separate account liabilities, gross of reinsurance	97,006.3	-	-	97,006.3
5 Provisions for risks and charges	4,515.4	66.7	47.4	4,629.5
6 Payables arising from insurance and reinsurance activities	1,199.4	-	-	1,199.4
7 Payables arising from non-insurance activities	949.3	5,670.7	44.9	6,664.9
8 Non-subordinated debt instruments issued (pg 18, ln 13)	350.0	319.7	1,401.5	2,071.2
9 Amounts owed to credit institutions	295.5	-	-	295.5
10 Accrued expenses and other liabilities	699.9	1,141.9	170.3	2,012.1
11 Total liabilities	157,206.8	7,199.0	1,664.1	166,069.9
12 Total Liabilities, Minority Interests, and Shareholders' Equity	\$ 169,915.6	\$ 13,488.7	\$ (418.4)	\$ 182,985.9

(1) Includes a \$571.2 marked to market adjustment on Minority interest Bernstein put option.

AXA FINANCIAL, INC.
CONSOLIDATING BALANCE SHEET
IFRS Basis

December 31, 2006

Unaudited (Dollars in Millions)

	<i>Life and Savings</i>	<i>Asset Management</i>	<i>Holding Company</i>	<i>Consolidated</i>
ASSETS				
1 Goodwill	\$ 3,528.3 ⁽¹⁾	\$ 5,629.7 ⁽³⁾	\$ -	\$ 9,158.0
2 Intangible assets	904.3	48.9	-	953.2
Value of business acquired	689.0	-	-	689.0
Other intangible assets	215.3 ⁽²⁾	48.9	-	264.2
3 Real estate	777.1	-	-	777.1
4 Fixed maturities	39,241.4	63.8	5.6	39,310.8
5 Equity investments	1,525.2	683.8	1.4	2,210.4
6 Mortgage, policy and other loans	10,234.8	-	-	10,234.8
7 Total investments from insurance activities	51,778.5	747.6	7.0	52,533.1
8 Separate account assets	88,593.1	-	-	88,593.1
9 Reinsurers' share of insurance liabilities	3,365.5	-	-	3,365.5
10 Receivables from insurance and reinsurance activities	846.7	-	-	846.7
11 Receivables from non-insurance activities	-	5,344.9	-	5,344.9
12 Cash and equivalents	1,087.3	708.0	144.1	1,939.4
13 Other assets *	3,137.8	(172.1)	(541.1)	2,424.6
14 Deferred acquisition costs	8,441.6	-	-	8,441.6
15 Other prepayments and deferred charges	1,413.0	412.4	323.5	2,148.9
16 Total	106,885.0	6,293.2	(73.5)	113,104.7
17 Total Assets	\$ 163,096.1	\$ 12,719.4	\$ (66.5)	\$ 175,749.0

* Includes certain AXA Group consolidation/elimination adjustments not usually recorded at the AXA Financial level.

(1) Includes \$289.6 goodwill related to MONY acquisition.

(2) Includes \$106.3 intangible assets related to MONY acquisition.

(3) Includes \$1,033.6 goodwill related to minority interest in Bernstein put option

AXA FINANCIAL, INC.
CONSOLIDATING BALANCE SHEET (continued)

IFRS Basis

<i>December 31, 2006</i>	<i>Life and</i>	<i>Asset</i>	<i>Holding</i>	
<i>Unaudited (Dollars in Millions)</i>	<i>Savings</i>	<i>Management</i>	<i>Company</i>	<i>Consolidated</i>
1 Total minority interests and shareholders' equity	\$ 12,491.2	\$ 6,184.1	\$ (1,787.7)	\$ 16,887.6
2 Subordinated debt (pg 18, ln 3)	201.7	-	-	201.7
3 Insurance liabilities, gross of reinsurance	52,919.1	-	-	52,919.1
4 Separate account liabilities, gross of reinsurance	88,593.1	-	-	88,593.1
5 Provisions for risks and charges	5,597.2	86.4	113.5	5,797.1
6 Payables arising from insurance and reinsurance activities	1,107.0	-	-	1,107.0
7 Payables arising from non-insurance activities	848.0	5,432.0	47.4	6,327.4
8 Non-subordinated debt instruments issued (pg 18, ln 13)	350.0	334.9	1,405.3	2,090.2
9 Amounts owed to credit institutions	251.4	-	-	251.4
10 Accrued expenses and other liabilities	737.4	682.0	155.0	1,574.4
11 Total liabilities	150,604.9	6,535.3	1,721.2	158,861.4
12 Total Liabilities, Minority Interests, and Shareholders' Equity	\$ 163,096.1	\$ 12,719.4	\$ (66.5)	\$ 175,749.0

AXA FINANCIAL, INC.
NON-SUBORDINATED AND SUBORDINATED DEBT
IFRS Basis

Unaudited (Dollars in Millions)

June 30, 2007

December 31, 2006

SUBORDINATED DEBT

Life and Savings

1	Surplus Notes, 7.70% due 2015	\$	199.9	\$	199.8
2	Surplus Notes, 11.25% due 2024		1.8		1.9
3	Total subordinated debt (pg 15 & 17, ln 2)		<u>201.7</u>		<u>201.7</u>

NON-SUBORDINATED DEBT INSTRUMENTS ISSUED

Life and Savings

4	Promissory Note, 5.27% due 2007		<u>350.0</u>		<u>350.0</u>
5	Subtotal		<u>350.0</u>		<u>350.0</u>

Asset Management - AllianceBernstein

6	Short-term borrowings		<u>319.7</u>		<u>334.9</u>
7	Subtotal		<u>319.7</u>		<u>334.9</u>

Holding Company

8	Senior Notes, 6.50% due 2008		249.9		249.9
9	Senior Notes, 7.75% due 2010		478.8		478.5
10	Senior Notes, 8.35% due 2010		324.6		328.7
11	Senior Debentures, 7.0%, due 2028		<u>348.2</u>		<u>348.2</u>
12	Subtotal		1,401.5		1,405.3

13	Total non-subordinated debt instruments issued (pg 15 & 17, ln 8)		<u>2,071.2</u>		<u>2,090.2</u>
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14	TOTAL DEBT	\$	<u>2,272.9</u>	\$	<u>2,291.9</u>
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AXA FINANCIAL, INC.
CONSOLIDATING INCOME STATEMENTS - MANAGEMENT FORMAT
IFRS UNDERLYING EARNINGS

<i>Unaudited (Dollars in Millions)</i>	<i>June 30, 2007</i>				<i>June 30, 2006</i>			
	<i>Financial</i>	<i>Investment</i>	<i>AXF</i>	<i>Total</i>	<i>Financial</i>	<i>Investment</i>	<i>AXF</i>	<i>Total</i>
	<i>Advisory/ Insurance</i>	<i>Management</i>	<i>Holding Company</i>		<i>Advisory/ Insurance</i>	<i>Management</i>	<i>Holding Company</i>	
REVENUES								
1 Underlying Investment margin	\$488.8	\$17.3	\$0.0	\$506.1	\$510.7	\$24.5	\$0.0	\$535.2
2 Fees and revenues	1,179.3	2,173.7	0.0	3,353.0	978.0	1,792.8	0.0	2,770.8
3 Net technical margin	388.6	0.0	0.0	388.6	422.0	0.0	0.0	422.0
4 Net Revenues (1)	<u>2,056.7</u>	<u>2,191.0</u>	<u>0.0</u>	<u>4,247.7</u>	<u>1,910.7</u>	<u>1,817.3</u>	<u>0.0</u>	<u>3,728.0</u>
EXPENSES								
5 Total expenses	1,144.6	1,576.0	120.1	2,840.7	1,027.8	1,322.9	106.7	2,457.4
6 Minority interests	0.0	243.4	0.0	243.4	0.0	205.7	0.0	205.7
7 PRE-TAX UNDERLYING EARNINGS	912.1	371.6	(120.1)	1,163.6	882.9	288.7	(106.7)	1,064.9
8 Income taxes	263.2	171.3	(41.1)	393.4	283.4	122.9	(37.3)	369.0
9 CONTRIBUTION TO UNDERLYING EARNINGS	<u>\$648.9</u>	<u>\$200.3</u>	<u>(\$79.0)</u>	<u>\$770.2</u>	<u>\$599.5</u>	<u>\$165.8</u>	<u>(\$69.4)</u>	<u>\$695.9</u>

(1) Based upon a margin analysis of earnings format which is different from the gross revenues as reported by AXA.

AXA FINANCIAL, INC.
FINANCIAL ADVISORY/INSURANCE
CONSOLIDATING INCOME STATEMENT - MANAGEMENT FORMAT

<i>Unaudited (Dollars in Millions)</i>	<i>June 30</i>		<i>June 30</i>		<i>June 30</i>		<i>June 30</i>		<i>June 30</i>	
	<i>2007</i>	<i>2006</i>	<i>2007</i>	<i>2006</i>	<i>2007</i>	<i>2006</i>	<i>2007</i>	<i>2006</i>	<i>2007</i>	<i>2006</i>
	<i>Traditional Life</i>		<i>Var. & Int Sens Life</i>		<i>Annuities</i>		<i>Other</i>		<i>Total</i>	
1 Underlying Investment margin (pg. 21, ln 3)	\$85.2	\$108.0	\$46.9	\$41.5	\$337.0	\$344.3	\$19.7	\$16.9	\$488.8	\$510.7
2 Fees and revenues (pg. 21, ln 7)	39.8	41.8	191.5	159.5	771.5	607.7	176.5	169.0	1,179.3	978.0
3 Net technical margin (pg. 21, ln 11)	94.0	110.1	207.2	221.1	74.0	114.7	13.4	(23.9)	388.6	422.0
4 Net revenues	<u>219.0</u>	<u>259.9</u>	<u>445.6</u>	<u>422.1</u>	<u>1,182.5</u>	<u>1,066.7</u>	<u>209.6</u>	<u>162.0</u>	<u>2,056.7</u>	<u>1,910.7</u>
5 First year commissions	26.1	26.1	265.4	132.5	317.2	283.2	75.3	72.0	684.0	513.8
6 Renewal commissions	8.4	8.7	25.6	27.7	77.1	63.7	30.4	26.7	141.5	126.8
7 DAC capitalization	(26.6)	(28.4)	(263.8)	(137.0)	(323.3)	(290.1)	(1.5)	(1.6)	(615.2)	(457.1)
8 Net commissions	<u>7.9</u>	<u>6.4</u>	<u>27.2</u>	<u>23.2</u>	<u>71.0</u>	<u>56.8</u>	<u>104.2</u>	<u>97.1</u>	<u>210.3</u>	<u>183.5</u>
9 Compensation & other expenses	106.8	97.8	225.2	200.9	359.5	367.9	66.1	71.0	757.6	737.6
10 DAC capitalization	(22.7)	(18.4)	(97.2)	(83.1)	(159.7)	(162.5)	(0.3)	(0.5)	(279.9)	(264.5)
11 Net expenses	<u>84.1</u>	<u>79.4</u>	<u>128.0</u>	<u>117.8</u>	<u>199.8</u>	<u>205.4</u>	<u>65.8</u>	<u>70.5</u>	<u>477.7</u>	<u>473.1</u>
12 Amortization of DAC - underlying results	43.8	33.5	109.9	83.3	267.4	212.2	1.1	1.0	422.2	330.0
13 Amortization of VOBA - underlying results	11.3	14.8	11.9	12.3	10.4	12.7	0.8	1.4	34.4	41.2
14 Total expenses	<u>147.1</u>	<u>134.1</u>	<u>277.0</u>	<u>236.6</u>	<u>548.6</u>	<u>487.1</u>	<u>171.9</u>	<u>170.0</u>	<u>1,144.6</u>	<u>1,027.8</u>
15 Pre-tax IFRS underlying earnings	71.9	125.8	168.6	185.5	633.9	579.6	37.7	(8.0)	912.1	882.9
16 Federal income taxes on underlying earnings	20.7	40.4	48.7	59.5	182.9	186.1	10.9	(2.6)	263.2	283.4
17 After-tax IFRS underlying earnings	51.2	85.4	119.9	126.0	451.0	393.5	26.8	(5.4)	648.9	599.5
Post tax adjustments:										
18 Investment gains/losses	3.4	6.0	(1.6)	(2.3)	3.2	0.7	(0.1)	(1.1)	4.9	3.3
19 Amortization of DAC - investment gains/(losses)	(2.2)	1.3	0.1	0.2	(0.1)	0.8	(0.1)	(0.1)	(2.3)	2.2
20 Amortization of VOBA - investment gains/(losses)	0.5	0.7	0.4	0.2	0.1	0.3	0.1	(0.1)	1.1	1.1
21 Capital Gains Pass-Through	(1.6)	(3.9)	0.0	0.0	(3.0)	(3.5)	0.2	0.3	(4.4)	(7.1)
22 After-tax IFRS Adjusted Earnings	<u>\$51.3</u>	<u>\$89.5</u>	<u>\$118.8</u>	<u>\$124.1</u>	<u>\$451.2</u>	<u>\$391.8</u>	<u>\$26.9</u>	<u>(\$6.4)</u>	<u>\$648.2</u>	<u>\$599.0</u>

AXA FINANCIAL, INC.
FINANCIAL ADVISORY/INSURANCE
ANALYSIS OF NET REVENUES

<i>Unaudited (Dollars in Millions)</i>	<i>June 30</i>		<i>June 30</i>		<i>June 30</i>		<i>June 30</i>		<i>June 30</i>	
	<i>2007</i>	<i>2006</i>	<i>2007</i>	<i>2006</i>	<i>2007</i>	<i>2006</i>	<i>2007</i>	<i>2006</i>	<i>2007</i>	<i>2006</i>
	<i>Traditional Life</i>		<i>Var. & Int Sens Life</i>		<i>Annuities</i>		<i>Other</i>		<i>Total</i>	
Investment Margin:										
1	\$542.0	\$555.2	\$266.9	\$250.6	\$765.0	\$799.4	\$29.2	\$26.4	\$1,603.1	\$1,631.6
2	(456.8)	(447.2)	(220.0)	(209.1)	(428.0)	(455.1)	(9.5)	(9.5)	(1,114.3)	(\$1,120.9)
3	<u>85.2</u>	<u>108.0</u>	<u>46.9</u>	<u>41.5</u>	<u>337.0</u>	<u>344.3</u>	<u>19.7</u>	<u>16.9</u>	<u>488.8</u>	<u>510.7</u>
Fees and Revenues:										
4	0.0	0.0	68.3	59.7	750.0	585.5	(0.1)	0.0	818.2	645.2
5	39.8	41.8	123.2	99.8	21.5	22.2	11.4	12.7	195.9	176.5
6	0.0	0.0	0.0	0.0	0.0	0.0	165.2	156.3	165.2	156.3
7	<u>39.8</u>	<u>41.8</u>	<u>191.5</u>	<u>159.5</u>	<u>771.5</u>	<u>607.7</u>	<u>176.5</u>	<u>169.0</u>	<u>1,179.3</u>	<u>978.0</u>
Net Technical Margin:										
8	68.5	74.7	212.9	194.6	66.8	90.6	9.9	(21.1)	358.1	338.8
9	18.4	16.9	21.7	24.2	42.7	37.8	0.5	0.6	83.3	79.5
10	7.1	18.5	(27.4)	2.3	(35.5)	(13.7)	3.0	(3.4)	(52.8)	3.7
11	<u>94.0</u>	<u>110.1</u>	<u>207.2</u>	<u>221.1</u>	<u>74.0</u>	<u>114.7</u>	<u>13.4</u>	<u>(23.9)</u>	<u>388.6</u>	<u>422.0</u>
12	<u>\$219.0</u>	<u>\$259.9</u>	<u>\$445.6</u>	<u>\$422.1</u>	<u>\$1,182.5</u>	<u>\$1,066.7</u>	<u>\$209.6</u>	<u>\$162.0</u>	<u>\$2,056.7</u>	<u>\$1,910.7</u>

AXA FINANCIAL, INC.
FINANCIAL ADVISORY/INSURANCE SALES - TOTAL

Unaudited (Dollars in Millions)		2006					2007			
		Q1 2006	Q2 2006	1H 2006	Q3 2006	Q4 2006	FY 2006	Q1 2007	Q2 2007	1H 2007
Retail										
<i>Life:</i>										
1	Traditional Life	\$283.7	\$284.2	\$567.9	\$263.1	\$307.7	\$1,138.7	\$274.8	\$279.4	\$554.2
2	Variable life	312.7	300.2	612.9	285.0	297.4	1,195.3	314.7	324.0	638.7
3	Interest sensitive life	110.0	119.7	229.7	131.6	118.3	479.6	114.5	109.0	223.5
4	Total life excluding COLI	706.4	704.1	1,410.5	679.7	723.4	2,813.6	704.0	712.4	1,416.4
5	COLI	33.5	18.3	51.8	21.7	32.2	105.7	13.9	19.7	33.6
6	Total Life	739.9	722.4	1,462.3	701.4	755.6	2,919.3	717.9	732.1	1,450.0
<i>Annuities(1):</i>										
7	Variable annuities	1,512.9	1,583.5	3,096.4	1,388.4	1,548.5	6,033.3	1,610.8	1,715.2	3,326.0
8	Fixed annuities	28.1	22.2	50.3	26.5	22.3	99.1	23.7	13.2	36.9
9	Group Pensions	87.9	106.0	193.9	84.8	78.9	357.6	96.9	96.4	193.3
<i>Other:</i>										
10	Reinsurance assumed	42.8	41.8	84.6	46.2	43.3	174.1	47.6	38.7	86.3
11	Health and Group Life	23.1	20.6	43.7	21.0	32.1	96.8	21.9	20.4	42.3
12	Total Insurance (3)	2,434.7	2,496.5	4,931.2	2,268.3	2,480.7	9,680.2	2,518.8	2,616.0	5,134.8
<i>Mutual Funds and fee based assets gathered(2):</i>										
13	Proprietary mutual funds (incl. Alliance)	162.2	159.9	322.1	119.9	154.1	596.1	165.1	155.6	320.7
14	Third party mutual funds	546.1	559.2	1,105.3	480.8	583.0	2,169.1	658.7	681.9	1,340.6
15	Fee based assets gathered	639.3	591.1	1,230.4	503.1	631.5	2,365.0	688.4	589.3	1,277.7
16	Total mutual funds and fee based assets gathered	1,347.6	1,310.2	2,657.8	1,103.8	1,368.6	5,130.2	1,512.2	1,426.8	2,939.0
17	Total Retail Channel	\$3,782.3	\$3,806.7	\$7,589.0	\$3,372.1	\$3,849.3	\$14,810.4	\$4,031.0	\$4,042.8	\$8,073.8
Wholesale										
<i>Annuities:</i>										
<i>Variable annuities:</i>										
18	Financial planners	\$599.9	\$660.5	\$1,260.4	\$617.7	\$682.8	\$2,560.9	\$756.2	\$862.4	\$1,618.6
19	Financial institutions	514.9	535.4	1,050.3	468.1	488.8	2,007.2	565.6	654.6	1,220.2
20	Broker/dealers	756.7	783.9	1,540.6	706.6	749.9	2,997.1	795.8	888.3	1,684.1
21	Total Variable Annuities	1,871.5	1,979.8	3,851.3	1,792.4	1,921.5	7,565.2	2,117.6	2,405.3	4,522.9
22	Fixed annuities	5.8	1.9	7.7	1.6	2.7	12.0	1.4	1.0	2.4
<i>Life:</i>										
23	Traditional life	63.6	65.1	128.7	62.5	66.2	257.4	64.0	67.9	131.9
24	Variable life	4.8	4.5	9.3	3.5	3.7	16.5	6.0	7.6	13.6
25	Interest sensitive life	81.9	87.9	169.8	95.9	123.7	389.4	168.8	177.6	346.4
26	Total life excluding COLI	150.3	157.5	307.8	161.9	193.6	663.3	238.8	253.1	491.9
27	COLI	9.7	3.7	13.4	2.6	5.9	21.9	3.4	1.8	5.2
28	Total Life	160.0	161.2	321.2	164.5	199.5	685.2	242.2	254.9	497.1
29	Other	-	-	-	-	-	-	-	-	-
30	Total mutual funds and fee based assets gathered	222.5	217.4	439.9	189.0	218.6	847.5	210.1	177.0	387.1
31	Total Wholesale Channel	\$2,259.8	\$2,360.3	\$4,620.1	\$2,147.5	\$2,342.3	\$9,109.9	\$2,571.3	\$2,838.2	\$5,409.5
Retail & Wholesale										
32	Life	\$899.9	\$883.6	\$1,783.5	\$865.9	\$955.1	\$3,604.5	\$960.1	\$987.0	\$1,947.1
33	Variable annuities	3,384.4	3,563.3	6,947.7	3,180.8	3,470.0	13,598.5	3,728.4	4,120.5	7,848.9
34	Fixed annuities	33.9	24.1	58.0	28.1	25.0	111.1	25.1	14.2	39.3
35	Group Pensions	87.9	106.0	193.9	84.8	78.9	357.6	96.9	96.4	193.3
36	Total annuities	3,506.2	3,693.4	7,199.6	3,293.7	3,573.9	14,067.2	3,850.4	4,231.1	8,081.5
37	Other	65.9	62.4	128.3	67.2	75.4	270.9	69.5	59.1	128.6
38	Mutual funds and fee based assets gathered	1,570.1	1,527.6	3,097.7	1,292.8	1,587.2	5,977.7	1,722.3	1,603.8	3,326.1
39	Total Sales	\$6,042.1	\$6,167.0	\$12,209.1	\$5,519.6	\$6,191.6	\$23,920.3	\$6,602.3	\$6,881.0	\$13,483.3

(1) Annuities are presented net of internal conversions.

(2) Includes sales through brokerage accounts and gross assets gathered through fee based accounts.

(3) Excludes Institutional Separate Accounts and DI ceded

AXA FINANCIAL, INC.
FINANCIAL ADVISORY/INSURANCE SALES - FIRST YEAR

Unaudited (Dollars in Millions)

	2006						2007			
	Q1 2006	Q2 2006	1H 2006	Q3 2006	Q4 2006	FY 2006	Q1 2007	Q2 2007	1H 2007	
Retail										
<i>Life:</i>										
1	Traditional Life	\$8.4	\$7.8	\$16.2	\$7.2	\$7.5	\$30.9	\$8.3	\$8.9	\$17.2
2	Variable life	32.4	35.5	67.9	33.0	35.5	136.4	45.1	44.2	89.3
3	Interest sensitive life	43.7	51.4	95.1	35.0	43.4	173.5	40.8	33.5	74.3
4	Total life excluding COLI	84.5	94.7	179.2	75.2	86.4	340.8	94.2	86.6	180.8
5	COLI	6.8	2.0	8.8	2.1	2.3	13.2	2.8	0.9	3.7
6	Total Life	91.3	96.7	188.0	77.3	88.7	354.0	97.0	87.5	184.5
<i>Annuities(1):</i>										
7	Variable annuities	1,016.7	1,074.2	2,090.9	1,017.4	1,081.8	4,190.1	1,109.8	1,189.3	2,299.1
8	Fixed annuities	24.6	20.3	44.9	24.2	20.9	90.0	20.9	11.0	31.9
<i>Other:</i>										
9	Reinsurance assumed	2.1	1.9	4.0	1.8	3.1	8.9	3.0	1.7	4.7
10	Health and Group Life	1.3	1.1	2.4	1.6	0.2	4.2	1.0	1.4	2.4
11	Total Insurance(3)	1,136.0	1,194.2	2,330.2	1,122.3	1,194.7	4,647.2	1,231.7	1,290.9	2,522.6
<i>Mutual Funds and fee based assets gathered(2):</i>										
12	Proprietary mutual funds (incl. Alliance)	162.2	159.9	322.1	119.9	154.1	596.1	165.1	155.6	320.7
13	Third party mutual funds	546.1	559.2	1,105.3	480.8	583.0	2,169.1	658.7	681.9	1,340.6
14	Fee based assets gathered	639.3	591.1	1,230.4	503.1	631.5	2,365.0	688.4	589.3	1,277.7
15	Total mutual funds and fee based assets gathered	1,347.6	1,310.2	2,657.8	1,103.8	1,368.6	5,130.2	1,512.2	1,426.8	2,939.0
16	Total Retail Channel	\$2,483.6	\$2,504.4	\$4,988.0	\$2,226.1	\$2,563.3	\$9,777.4	\$2,743.9	\$2,717.7	\$5,461.6
Wholesale										
<i>Annuities:</i>										
<i>Variable annuities:</i>										
17	Financial planners	\$582.2	\$641.7	\$1,223.9	\$602.0	\$662.3	\$2,488.2	\$735.5	\$837.3	\$1,572.8
18	Financial institutions	494.1	515.4	1,009.5	453.8	470.7	1,934.0	544.2	629.8	1,174.0
19	Broker/dealers	722.5	750.2	1,472.7	681.0	716.3	2,870.0	763.7	858.7	1,622.4
20	Total Variable Annuities	1,798.8	1,907.3	3,706.1	1,736.8	1,849.3	7,292.2	2,043.4	2,325.8	4,369.2
21	Fixed annuities	5.8	1.9	7.7	1.6	2.7	12.0	1.4	1.0	2.4
<i>Life:</i>										
22	Traditional life	9.7	8.5	18.2	6.8	6.9	31.9	7.0	7.1	14.1
23	Variable life	2.3	1.2	3.5	0.1	1.1	4.7	3.2	5.7	8.9
24	Interest sensitive life	53.1	58.0	111.1	65.0	88.6	264.7	130.9	135.9	266.8
25	Total life excluding COLI	65.1	67.7	132.8	71.9	96.6	301.3	141.1	148.7	289.8
26	COLI	1.1	0.7	1.8	0.4	0.4	2.6	0.1	-	0.1
27	Total Life	66.2	68.4	134.6	72.3	97.0	303.9	141.2	148.7	289.9
28	Other	-	-	-	-	-	-	-	-	-
29	Total mutual funds and fee based assets gathered	222.5	217.4	439.9	189.0	218.6	847.5	210.1	177.0	387.1
30	Total Wholesale Channel	\$2,093.3	\$2,195.0	\$4,288.3	\$1,999.7	\$2,167.6	\$8,455.6	\$2,396.1	\$2,652.5	\$5,048.6
Retail & Wholesale										
31	Life	\$157.5	\$165.1	\$322.6	\$149.6	\$185.7	\$657.9	\$238.2	\$236.2	\$474.4
32	Variable annuities	2,815.5	2,981.5	5,797.0	2,754.2	2,931.1	11,482.3	3,153.2	3,515.1	6,668.3
33	Fixed annuities	30.4	22.2	52.6	25.8	23.6	102.0	22.3	12.0	34.3
34	Total annuities	2,845.9	3,003.7	5,849.6	2,780.0	2,954.7	11,584.3	3,175.5	3,527.1	6,702.6
35	Other	3.4	3.0	6.4	3.4	3.3	13.1	4.0	3.1	7.1
36	Mutual funds and fee based assets gathered	1,570.1	1,527.6	3,097.7	1,292.8	1,587.2	5,977.7	1,722.3	1,603.8	3,326.1
37	Total Sales	\$4,576.9	\$4,699.4	\$9,276.3	\$4,225.8	\$4,730.9	\$18,233.0	\$5,140.0	\$5,370.2	\$10,510.2

(1) Annuities are presented net of internal conversions.

(2) Includes sales through brokerage accounts and gross assets gathered through fee based accounts.

(3) Excludes Institutional Separate Accounts and DI ceded

AXA FINANCIAL, INC.
CONSOLIDATED PRODUCT SALES

Unaudited (Dollars in Millions)

		2006					2007			
		Q1 2006	Q2 2006	1H 2006	Q3 2006	Q4 2006	FY 2006	Q1 2007	Q2 2007	1H 2007
1	Life (pg. 22, ln 32)	\$899.9	\$883.6	\$1,783.5	\$865.9	\$955.1	\$3,604.5	\$960.1	\$987.0	\$1,947.1
2	Annuities (pg. 22, ln 36)	3,506.2	3,693.4	7,199.6	3,293.7	3,573.9	14,067.2	3,850.4	4,231.1	8,081.5
3	Other (pg. 22, ln 37)	65.9	62.4	128.3	67.2	75.4	270.9	69.5	59.1	128.6
4	Mutual funds and fee based assets gathered (pg. 22, ln 38)	1,570.1	1,527.6	3,097.7	1,292.8	1,587.2	5,977.7	1,722.3	1,603.8	3,326.1
5	Total Financial Advisory/Insurance Sales	6,042.1	6,167.0	12,209.1	5,519.6	6,191.6	23,920.3	6,602.3	6,881.0	13,483.3
6	AllianceBernstein new business/sales (pg. 35, ln 2)	26,310.0	32,862.0	59,172.0	22,900.0	30,477.0	112,549.0	38,099.0	32,580.0	70,679.0
7	Total Gross Sales	32,352.1	39,029.0	71,381.1	28,419.6	36,668.6	136,469.3	44,701.3	39,461.0	84,162.3
8	less: Fin. Adv./Ins. sales of AllianceBernstein mutual funds	(127.3)	(130.7)	(258.0)	(98.9)	(130.3)	(487.2)	(142.6)	(139.0)	(281.6)
9	less: AllianceBernstein sales of EQAT and Multimanager funds	(996.6)	(1,238.0)	(2,234.6)	(792.3)	(821.4)	(3,848.3)	(851.7)	(925.7)	(1,777.4)
10	Consolidated AXA Financial Sales	\$31,228.2	\$37,660.3	\$68,888.5	\$27,528.4	\$35,716.9	\$132,133.8	\$43,707.0	\$38,396.3	\$82,103.3
11	Investment products (AllianceBernstein) (line 6, 8 & 9)	\$25,186.1	\$31,493.3	\$56,679.4	\$22,008.8	\$29,525.3	\$108,213.5	\$37,104.7	\$31,515.3	\$68,620.0
12	Other (line 3)	65.9	62.4	128.3	67.2	75.4	270.9	69.5	59.1	128.6
13	Annuities (line 2)	3,506.2	3,693.4	7,199.6	3,293.7	3,573.9	14,067.2	3,850.4	4,231.1	8,081.5
14	Life (line 1)	899.9	883.6	1,783.5	865.9	955.1	3,604.5	960.1	987.0	1,947.1
15	Mutual fund sales (line 4)	1,570.1	1,527.6	3,097.7	1,292.8	1,587.2	5,977.7	1,722.3	1,603.8	3,326.1
16	Consolidated AXA Financial Sales	\$31,228.2	\$37,660.3	\$68,888.5	\$27,528.4	\$35,716.9	\$132,133.8	\$43,707.0	\$38,396.3	\$82,103.3

AXA FINANCIAL, INC.
FINANCIAL ADVISORY/INSURANCE
DEFERRED POLICY ACQUISITION COSTS

<i>Six months ended</i>	<u>2006</u>		<u>2007</u>
<i>Unaudited (Dollars in Millions)</i>	<u>June 30</u>	<u>December 31</u>	<u>June 30</u>
TRADITIONAL LIFE			
1 <i>Beginning balance</i>	\$835.3	\$1,012.3	\$876.4
2 <i>Capitalization</i>	46.8	45.2	49.3
3 <i>Amortization - operating results</i>	(33.6)	(48.7)	(43.7)
4 <i>Amortization - realized capital (gain) loss</i>	1.9	(3.3)	(3.3)
5 <i>Change in DAC - unrealized capital gains</i>	161.9	(129.1)	110.7
6 <i>Ending Balance</i>	<u>\$1,012.3</u>	<u>\$876.4</u>	<u>\$989.4</u>
VARIABLE AND INTEREST- SENSITIVE LIFE			
7 <i>Beginning balance</i>	\$3,125.8	\$3,278.3	\$3,377.9
8 <i>Capitalization</i>	220.1	251.9	361.0
9 <i>Amortization - operating results</i>	(83.4)	(140.6)	(110.4)
10 <i>Amortization - realized capital (gain) loss</i>	0.2	0.3	0.2
11 <i>Change in DAC - unrealized capital gains</i>	15.6	(12.0)	8.7
12 <i>Ending Balance</i>	<u>\$3,278.3</u>	<u>\$3,377.9</u>	<u>\$3,637.4</u>
ANNUITIES			
13 <i>Beginning balance</i>	\$3,679.4	\$4,054.4	\$4,141.7
14 <i>Capitalization</i>	453.1	452.7	482.9
15 <i>Amortization - operating results</i>	(214.3)	(293.2)	(258.3)
16 <i>Amortization - realized capital (gain) loss</i>	1.2	1.7	(0.2)
17 <i>Change in DAC - unrealized capital gains</i>	135.0	(73.9)	53.3
18 <i>Ending Balance</i>	<u>\$4,054.4</u>	<u>\$4,141.7</u>	<u>\$4,419.4</u>

AXA FINANCIAL, INC.
FINANCIAL ADVISORY/INSURANCE
DEFERRED POLICY ACQUISITION COSTS

<i>Six months ended</i>	2006		2007
	<i>June 30</i>	<i>December 31</i>	<i>June 30</i>
<i>Unaudited (Dollars in Millions)</i>			
OTHER			
1 <i>Beginning balance</i>	\$43.1	\$44.9	\$45.6
2 <i>Capitalization</i>	2.0	2.5	1.9
3 <i>Amortization - operating results</i>	(1.0)	(1.3)	(1.0)
4 <i>Amortization - realized capital (gain) loss</i>	0.0	0.0	0.0
5 <i>Change in DAC - unrealized capital gains</i>	0.8	(0.5)	0.7
6 <i>Ending Balance</i>	<u>\$44.9</u>	<u>\$45.6</u>	<u>\$47.2</u>
TOTAL			
7 <i>Beginning balance</i>	\$7,683.6	\$8,389.9	\$8,441.6
8 <i>Capitalization</i>	722.0	752.3	895.1
9 <i>Amortization - operating results</i>	(332.3)	(483.8)	(413.4)
10 <i>Amortization - realized capital (gain) loss</i>	3.3	(1.3)	(3.3)
11 <i>Change in DAC - unrealized capital gains</i>	313.3	(215.5)	173.4
12 <i>Ending Balance</i>	<u>\$8,389.9</u>	<u>\$8,441.6</u>	<u>\$9,093.4</u>

AXA FINANCIAL, INC.
FINANCIAL ADVISORY/INSURANCE
FUTURE POLICY BENEFITS &
POLICYHOLDERS' ACCOUNT BALANCES*

Six months ended
Unaudited (Dollars in Millions)

	2006		2007
	<i>June 30</i>	<i>December 31</i>	<i>June 30</i>
TRADITIONAL LIFE			
General Account			
1 <i>Beginning balance</i>	\$16,802.0	\$16,752.8	\$16,744.5
2 Direct premiums and other deposits	710.2	713.2	699.2
3 Change in market value / interest credited	329.1	329.0	327.0
4 Surrender benefits	(320.3)	(313.2)	(322.4)
5 Policy charges and other benefits	(768.2)	(737.3)	(765.2)
6 <i>Ending Balance</i>	<u>\$16,752.8</u>	<u>\$16,744.5</u>	<u>\$16,683.1</u>

VARIABLE AND INTEREST - SENSITIVE LIFE

Separate Accounts			
7 <i>Beginning balance</i>	\$11,935.0	\$11,971.7	\$13,054.8
8 Direct premiums and other deposits	623.1	603.3	639.5
9 Change in market value / interest credited	226.7	1,212.0	783.8
10 Surrender benefits	(329.6)	(326.7)	(371.4)
11 Policy charges and other benefits	(406.9)	(412.7)	(417.6)
12 Transfers	(76.6)	7.2	(48.0)
13 <i>Ending Balance</i>	<u>\$11,971.7</u>	<u>\$13,054.8</u>	<u>\$13,641.1</u>
General Account			
14 <i>Beginning balance</i>	\$9,056.3	\$9,289.0	\$9,457.6
15 Direct premiums and other deposits	459.9	494.2	617.4
16 Change in market value / interest credited	209.4	210.0	219.3
17 Surrender benefits	(153.0)	(150.7)	(174.4)
18 Policy charges and other benefits	(360.2)	(377.7)	(427.6)
19 Transfers	76.6	(7.2)	48.0
20 <i>Ending Balance</i>	<u>\$9,289.0</u>	<u>\$9,457.6</u>	<u>\$9,740.3</u>

*Excluding Institutional Separate Accounts, Claims and Dividend Liabilities.

AXA FINANCIAL, INC.
FINANCIAL ADVISORY/INSURANCE
FUTURE POLICY BENEFITS &
POLICYHOLDERS' ACCOUNT BALANCES* (continued)

Six months ended
Unaudited (Dollars in Millions)

	2006		2007
	<i>June 30</i>	<i>December 31</i>	<i>June 30</i>
ANNUITIES			
Separate Accounts			
1 <i>Beginning balance</i>	\$57,272.3	\$61,159.3	\$70,374.2
2 Direct premiums and other deposits	5,701.8	5,438.5	6,539.9
3 Change in market value / interest credited	1,560.5	6,642.4	4,762.7
4 Surrender benefits	(2,617.2)	(2,710.7)	(3,344.6)
5 Policy charges and other benefits	(1,400.0)	(988.7)	(1,180.7)
6 Transfers	641.9	833.4	927.5
7 <i>Ending Balance</i>	<u>\$61,159.3</u>	<u>\$70,374.2</u>	<u>\$78,079.0</u>
General Account			
8 <i>Beginning balance</i>	\$23,695.4	\$23,194.0	\$22,080.9
9 Direct premiums and other deposits	1,815.8	1,695.9	1,757.6
10 Change in market value / interest credited	455.7	424.2	430.0
11 Surrender benefits	(1,290.2)	(1,446.0)	(1,677.5)
12 Policy charges and other benefits	(840.8)	(953.8)	(811.5)
13 Transfers	(641.9)	(833.4)	(927.5)
14 <i>Ending Balance</i>	<u>\$23,194.0</u>	<u>\$22,080.9</u>	<u>\$20,852.0</u>
OTHER			
General Account			
15 <i>Beginning balance</i>	\$648.0	\$660.4	\$662.9
16 Direct premiums and other deposits	192.1	206.3	188.3
17 Change in market value / interest credited	9.5	10.0	9.6
18 Surrender benefits	(1.9)	(3.3)	(4.3)
19 Policy charges, other benefits and other	(187.3)	(210.5)	(182.6)
20 Transfers	0.0	0.0	0.0
21 <i>Ending Balance</i>	<u>\$660.4</u>	<u>\$662.9</u>	<u>\$673.9</u>

*Excluding Institutional Separate Accounts, Claims and Dividend Liabilities.

AXA FINANCIAL, INC.
FINANCIAL ADVISORY/INSURANCE
FUTURE POLICY BENEFITS &
POLICYHOLDERS' ACCOUNT BALANCES* (continued)

<i>Six months ended</i>	2006		2007
	<i>June 30</i>	<i>December 31</i>	<i>June 30</i>
<i>Unaudited (Dollars in Millions)</i>			
TOTAL			
Separate Accounts			
1 <i>Beginning balance</i>	\$69,207.3	\$73,131.0	\$83,429.0
2 <i>Direct premiums and other deposits</i>	6,324.9	6,041.8	7,179.4
3 <i>Change in market value / interest credited</i>	1,787.2	7,854.4	5,546.5
4 <i>Surrender benefits</i>	(2,946.8)	(3,037.4)	(3,716.0)
5 <i>Policy charges and other benefits</i>	(1,806.9)	(1,401.4)	(1,598.3)
6 <i>Transfers</i>	565.3	840.6	879.5
7 <i>Ending Balance</i>	<u>\$73,131.0</u>	<u>\$83,429.0</u>	<u>\$91,720.1</u>
General Account			
8 <i>Beginning balance</i>	\$50,201.7	\$49,896.2	\$48,945.9
9 <i>Direct premiums and other deposits</i>	3,178.0	3,109.6	3,262.5
10 <i>Change in market value / interest credited</i>	1,003.7	973.2	985.9
11 <i>Surrender benefits</i>	(1,765.4)	(1,913.2)	(2,178.6)
12 <i>Policy charges, other benefits and other</i>	(2,156.5)	(2,279.3)	(2,186.9)
13 <i>Transfers</i>	(565.3)	(840.6)	(879.5)
14 <i>Ending Balance</i>	<u>\$49,896.2</u>	<u>\$48,945.9</u>	<u>\$47,949.3</u>

*Excluding Institutional Separate Accounts, Claims and Dividend Liabilities.

AXA FINANCIAL, INC.
FINANCIAL ADVISORY/INSURANCE
GMDB/GMIB

<i>Unaudited (Dollars in Millions)</i>	<i>June 30, 2007</i>				
	<i>Return of Premium</i>	<i>Ratchet</i>	<i>Roll-Up</i>	<i>Combo</i>	<i>Total</i>
GMDB					
1 Account value	\$39,957	\$10,647	\$8,105	\$28,827	\$87,536
2 Net amount at risk, gross	235	333	1,286	124	1,978
3 Net amount at risk, net of amounts reinsured	235	197	784	64	1,280
4 IFRS reserves, net of amounts reinsured and related hedging activity					(52)
GMIB					
5 Account value	N/A	N/A	5,400	38,517	\$43,917
6 Net amount at risk, gross	N/A	N/A	199	0	199
7 Net amount at risk, net of amounts reinsured	N/A	N/A	51	0	51
8 IFRS reserves, net of amounts reinsured and related hedging activity					(291)

<i>Unaudited (Dollars in Millions)</i>	<i>December 31, 2006</i>				
	<i>Return of Premium</i>	<i>Ratchet</i>	<i>Roll-Up</i>	<i>Combo</i>	<i>Total</i>
GMDB					
9 Account value	\$38,105	\$10,228	\$7,972	\$24,014	\$80,319
10 Net amount at risk, gross	313	424	1,447	93	2,277
11 Net amount at risk, net of amounts reinsured	312	276	883	41	1,512
12 IFRS reserves, net of amounts reinsured and related hedging activity					(43)
GMIB					
13 Account value	N/A	N/A	\$5,540	\$32,619	\$38,159
14 Net amount at risk, gross	N/A	N/A	277	0	277
15 Net amount at risk, net of amounts reinsured	N/A	N/A	71	0	71
16 IFRS reserves, net of amounts reinsured and related hedging activity					(213)

(1) Return of Premium: the benefit is the greater of current account value and premiums paid (adjusted for withdrawals).

Ratchet: the benefit is the greatest of current account value, premiums paid (adjusted for withdrawals), and the highest account value on any anniversary up to contractually specified ages (adjusted for withdrawals)

Roll-Up: the benefit is the greater of current account value and premiums paid (adjusted for withdrawals) accumulated at contractually specified interest rates up to specified ages.

Combo: the benefit is the greater of the ratchet benefit or the roll-up benefit which may include a five year or an annual reset.

AXA FINANCIAL, INC.
UNDERLYING INVESTMENT RESULTS
BY ASSET CATEGORY
ANNUALIZED YIELDS

<i>Unaudited (Dollars in Millions)</i>	<i>At or for the six months ended June 30</i>					
	<i>2007</i>			<i>2006</i>		
	<i>Yield</i>	<i>Amount</i>	<i>Percent of Total</i>	<i>Yield</i>	<i>Amount</i>	<i>Percent of Total</i>
	<i>Total Company</i>					
FIXED MATURITIES						
Investment Grade						
1 Underlying Income	6.03%	\$1,120.6		6.15%	\$1,156.2	
2 Investment gains (losses)	0.00%	1.7		-0.17%	(31.7)	
3 Total	6.03%	\$1,122.3		5.98%	\$1,124.5	
4 Ending Assets		<u>\$37,590.2</u>	<u>75%</u>		<u>\$39,065.8</u>	<u>75%</u>
Below Investment Grade						
5 Underlying Income	8.62%	\$35.3		8.24%	\$47.5	
6 Investment gains (losses)	-1.08%	(4.3)		3.23%	17.9	
7 Total	7.54%	\$31.0		11.47%	\$65.4	
8 Ending Assets		<u>\$723.6</u>	<u>1%</u>		<u>\$1,146.7</u>	<u>2%</u>
MORTGAGES						
9 Underlying Income	7.28%	\$164.0		7.99%	\$180.2	
10 Investment gains (losses)	0.19%	4.0		0.08%	1.6	
11 Total	7.47%	\$168.0		8.07%	\$181.8	
12 Ending Assets		<u>\$4,678.0</u>	<u>9%</u>		<u>\$4,579.9</u>	<u>9%</u>
EQUITY REAL ESTATE						
13 Underlying Income	16.93%	\$30.8		17.72%	\$46.9	
14 Investment gains (losses)	2.93%	5.0		7.77%	18.9	
15 Total	19.86%	\$35.8		25.49%	\$65.8	
16 Ending Assets		<u>\$391.7</u>	<u>1%</u>		<u>\$528.2</u>	<u>1%</u>

AXA FINANCIAL, INC.
UNDERLYING INVESTMENT RESULTS
BY ASSET CATEGORY
ANNUALIZED YIELDS (continued)

<i>Unaudited (Dollars in Millions)</i>	<i>At or for the six months ended June 30</i>					
	<i>2007</i>			<i>2006</i>		
	<i>Yield</i>	<i>Amount</i>	<i>Percent of Total</i>	<i>Yield</i>	<i>Amount</i>	<i>Percent of Total</i>
OTHER EQUITY INVESTMENTS						
1 Underlying Income	14.85%	\$110.0		11.47%	\$75.9	
2 Investment gains (losses)	0.17%	1.2		-0.27%	(1.7)	
3 Total	15.02%	\$111.2		11.20%	\$74.2	
4 Ending Assets		\$1,633.7	3%		\$1,418.5	2%
POLICY LOANS						
5 Income	6.39%	\$159.5		6.33%	\$156.5	
6 Ending Assets		\$5,152.5	10%		\$5,107.3	10%
CASH & SHORT-TERM INVESTMENTS						
7 Underlying Income	7.14%	\$37.7		6.52%	\$39.4	
Investment gains (losses)	0.00%	0.0		0.00%	0.0	
Total	7.14%	\$37.7		6.52%	\$39.4	
8 Ending Assets		\$1,220.3	2%		\$1,070.3	2%
DEBT & OTHER						
9 Interest expense and other	7.72%	(\$23.7)		8.59%	(\$38.9)	
10 Investment gains (losses)	0.00%	0.0		0.00%	0.0	
Total	7.72%	\$(23.7)		8.59%	\$(38.9)	
11 Ending Assets (Liabilities)		(\$630.4)	-1%		(\$629.8)	-1%
TOTAL						
12 Underlying Income	6.57%	\$1,634.2		6.59%	\$1,663.7	
13 Investment fees	-0.12%	(31.1)		-0.13%	(32.1)	
14 Net Investment Income	6.45%	1,603.1		6.46%	1,631.6	
15 Investment gains (losses)	0.03%	7.6		0.02%	5.0	
16 Net Investment Results	6.48%	\$1,610.7		6.48%	\$1,636.6	
17 Ending Net Assets		\$50,759.6	100%		\$52,286.9	100%

AXA FINANCIAL, INC.
ANALYSIS OF GENERAL ACCOUNT (TOTAL COMPANY)
INVESTED ASSETS

<i>Unaudited (Dollars in Millions)</i>	<i>June 30</i>	<i>June 30</i>	<i>December 31</i>
	<i>2007</i>	<i>2006</i>	<i>2006</i>
SUMMARY OF FIXED MATURITIES			
1 Public securities	\$30,639.5	\$32,474.2	\$31,903.3
2 Private securities	7,293.7	7,323.5	7,304.9
3 Total amortized cost	37,933.2	39,797.7	39,208.2
4 Valuation allowance	(59.1)	(68.0)	(67.5)
5 Amortized Cost Less Valuation Allowance	<u>\$37,874.1</u>	<u>\$39,729.7</u>	<u>\$39,140.7</u>
SUMMARY OF MORTGAGES			
<i>COMMERCIAL</i>			
6 Amortized cost	\$3,136.6	\$2,970.3	\$3,094.2
7 Valuation allowance	(9.5)	(13.0)	(12.9)
8 Carrying Value	<u>\$3,127.1</u>	<u>\$2,957.3</u>	<u>\$3,081.3</u>
<i>AGRICULTURAL</i>			
9 Amortized cost	\$1,546.9	\$1,611.0	\$1,586.2
10 Valuation allowance	(0.1)	(0.1)	(0.1)
11 Carrying Value	<u>\$1,546.8</u>	<u>\$1,610.9</u>	<u>\$1,586.1</u>
<i>TOTAL</i>			
12 Amortized cost	\$4,683.5	\$4,581.3	\$4,680.4
13 Valuation allowance	(9.6)	(13.1)	(13.0)
14 Carrying Value	<u>\$4,673.9</u>	<u>\$4,568.2</u>	<u>\$4,667.4</u>
SUMMARY OF EQUITY REAL ESTATE			
15 Wholly owned	\$455.4	\$596.2	\$475.6
16 Joint ventures	96.9	90.7	94.9
17 Commercial foreclosed	212.8	213.9	217.5
18 Agricultural foreclosed	0.0	0.0	0.0
19 Total amortized cost	765.1	900.8	788.0
20 Valuation allowance	(7.0)	(8.1)	(10.5)
21 Carrying Value	<u>\$758.1</u>	<u>\$892.7</u>	<u>\$777.5</u>

AXA FINANCIAL, INC.
INVESTMENT MANAGEMENT
STATEMENT OF CONTRIBUTION TO AXA IFRS UNDERLYING EARNINGS

<i>Unaudited (Dollars in Millions)</i>	<i>Six Months ended</i>	
	<i>June 30</i>	
	<i>2007</i>	<i>2006</i>
1 Underlying investment margin	\$29.4	\$36.2
2 Fee income	2,173.7	1,792.8
3 Net revenues	2,203.1	1,829.0
4 Employee compensation and benefit costs	924.0	744.1
5 Other	643.2	571.3
6 Total expenses	1,567.2	1,315.4
7 Pre-tax earnings before income taxes	635.9	513.6
8 Income taxes	50.7	27.9
9 AllianceBernstein Legal Entity Net Income Before Amortization of Intangible Assets	\$585.2	\$485.7
10 Minority interests before tax	(243.4)	(205.7)
11 Tax on minority interests	18.9	10.4
12 Minority interests, net of tax	(224.5)	(195.3)
Allocation of Holding Company (pre-tax):		
13 Investment margin	(12.1)	(11.7)
14 Fee income	0.0	0.0
15 Expenses	(8.8)	(7.5)
16 Total allocation	(20.9)	(19.2)
17 Tax on allocation and partnership results	(139.5)	(105.4)
18 After-tax allocation of the Holding Company	(160.4)	(124.6)
19 Contribution to AXA IFRS Underlying Earnings	\$200.3	\$165.8

AXA FINANCIAL, INC.
ALLIANCEBERNSTEIN
ASSETS UNDER MANAGEMENT RECONCILIATION

<i>Six months ended June 30, 2007</i>	<i>Institutional</i>		<i>Private</i>	
<i>Unaudited (Dollars in Millions)</i>	<i>Money</i>	<i>Retail</i>	<i>Clients</i>	<i>Total</i>
	<i>Management</i>			
1 Beginning of Period	\$455,069	\$166,928	\$94,898	\$716,895
2 New business/sales	34,025	26,484	10,170	70,679
3 Terminations/redemptions	(13,411)	(18,645)	(2,112)	(34,168)
4 Cash flow	(10,158)	(644)	(2,913)	(13,715)
5 Transfers	(715)	(24)	739	0
6 Appreciation(depreciation)	35,796	11,313	6,142	53,251
7 Net change	<u>45,537</u>	<u>18,484</u>	<u>12,026</u>	<u>76,047</u>
8 End of Period	<u>\$500,606</u>	<u>\$185,412</u>	<u>\$106,924</u>	<u>\$792,942</u>

AXA FINANCIAL, INC.
ALLIANCEBERNSTEIN
ASSETS UNDER MANAGEMENT BY CATEGORY

<i>June 30, 2007</i>		<i>Institutional</i>		<i>Private</i>	
<i>Unaudited (Dollars in Billions)</i>		<i>Money</i>	<i>Retail</i>	<i>Clients</i>	<i>Total</i>
		<i>Management</i>			
Equity					
<i>Growth</i>					
1	Domestic Growth	\$32,862	\$25,575	\$14,657	\$73,094
2	Global & International	\$79,257	\$21,929	\$11,652	112,838
<i>Value</i>					
3	Domestic Value	\$55,711	\$36,788	\$27,345	119,844
4	Global & International	\$187,364	\$55,173	\$25,829	268,366
Fixed Income					
5	Domestic	\$73,597	\$11,053	\$26,841	111,491
6	Global & International	\$46,009	\$29,890	\$508	76,407
Passive					
7	Domestic	\$20,099	\$5,004	\$82	25,185
8	Global & International	\$5,707	\$0	\$10	5,717
Total					
9	Domestic	182,269	78,420	68,925	329,614
10	Global & International	318,337	106,992	37,999	463,328
11	Total	<u>\$500,606</u>	<u>\$185,412</u>	<u>\$106,924</u>	<u>\$792,942</u>