



PRESS RELEASE

January 6, 2005

AXA HOLDS TODAY A PRESENTATION ON IFRS KEY PRINCIPLES

Paris - AXA holds today a presentation to explain the accounting policy changes arising from the introduction of International Financial Reporting Standards ("IFRS") principles and their anticipated implications for AXA.

The presentation to investors and analysts will take place today at AXA Head Office from 2pm to 5:30pm, Paris time. It will be possible to listen to the presentation by phone at the following numbers:

- European number: + 44 (0)20 7162 0184
- US number: + 1 334 323 6203

Replay will be available for the 3 following days at:

- European number + 44 (0)20 7031 4064 (Pin code: 636958)
- US number: + 1 954 334 0342 (Pin code: 636958)

Replay will also be available the following day on AXA Group web site.

This presentation will be available this afternoon on AXA Group web site: www.axa.com¹.

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About AXA

AXA Group is a worldwide leader in Financial Protection. AXA's operations are diverse geographically, with major operations in Western Europe, North America and the Asia/Pacific area. AXA had Euro 827 billion in assets under management as of June 30, 2004, and reported total revenues of Euro 37 billion and underlying earnings of Euro 1,436 million for first half 2004. Total revenues for the first nine months of 2004 were Euro 54 billion. The AXA ordinary share is listed and trades under the symbol AXA on the Paris Stock Exchange. The AXA American Depositary Share is also listed on the NYSE under the ticker symbol AXA.

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¹ Outside of France, the website address is: www.axa.com/default1.asp

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