



PRESS RELEASE

April 19, 2005

AXA CREATES THE REGION "NORTHERN EUROPE" TO ACCELERATE ORGANIC GROWTH AND IMPROVE THE EFFICIENCY OF ITS OPERATIONS IN THE REGION

The AXA Management Board has nominated Alfred Bouckaert as Group CEO for the "Northern Europe" region effective from 19th April 2005. He retains his current responsibilities as CEO of AXA Belgium. The composition of AXA's Executive Committee remains unchanged.

This region*, which brings together AXA's subsidiaries in Belgium, Luxembourg, the Netherlands, Germany and Switzerland, represents 14% of AXA's 2004 consolidated life and savings revenues and 26% of consolidated P&C revenues.

The creation of regional platforms to carry out their activities across markets relatively comparable enables the AXA Group to accelerate its organic growth through sharing best practice and the development of operational excellence.

Such regional platforms already exist within the AXA Group, such as the Mediterranean Region, under the responsibility of Jean-Raymond Abat, which brings together AXA's operations in Italy, Spain, Portugal, Morocco, Turkey and the Middle East, and the Asia Pacific region, under the responsibility of Les Owen, which brings together AXA's life & savings and P&C activities in the South East Asia, in Australia and New Zealand.

* This region does not include the "transversal" activities of the AXA Group such as International Insurance, reinsurance and asset management.

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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 869 billion in assets under management as of December 31, 2004, and

reported total revenues of Euro 72 billion and underlying earnings of Euro 2,723 million under French GAAP reporting for full year 2004. The AXA ordinary share is listed and trades under the symbol AXA on the Paris Stock Exchange. The AXA American Depository Share is also listed on the NYSE under the ticker symbol AXA.

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This press release is available on the AXA Group web site: www.axa.com

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