



PRESS RELEASE

Paris, December 3rd, 2007

AXA creates AXA Bank Europe to enhance the coordination of AXA's European retail banking operations

AXA has decided to coordinate its European retail banking operations through AXA Bank Europe, in close cooperation with its local insurance operations.

The objective of these banking operations is to complement the Financial Protection offering with a range of retail banking products, while ensuring adequate development, control and risk management throughout Europe. AXA currently operates banks in Belgium, France, Germany and Hungary.

AXA Bank Europe will utilize AXA Bank Belgium, as its centralizing legal entity; it is intended that AXA's other banks operate as subsidiaries or branches. AXA Bank Europe will be supervised by Alfred Bouckaert, member of AXA's Management Board, and will be managed by Hervé Hatt, CEO of AXA Banque in France. Other management team members include Patrick Vaneckhout, head of AXA Bank Belgium; Noel Richardson, CFO; François Robinet, Chief Investment Officer, and Tibor Szekeres, head of AXA in Hungary.

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

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. IFRS revenues amounted to Euro 79 billion for full year 2006 (Euro 51 billion for 1H07) and IFRS adjusted earnings amounted to Euro 5,140 million (Euro 3,424 million for 1H07).

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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IMPORTANT LEGAL INFORMATION AND CAUTIONARY STATEMENTS CONCERNING FORWARD-LOOKING STATEMENTS

Certain statements contained herein are forward-looking statements including, but not limited to, statements that are predications of or indicate future events, trends, plans or objectives. Undue reliance should not be placed on such statements because, by their nature, they are subject to known and unknown risks and uncertainties.

Please refer to AXA's Annual Report on Form 20-F and AXA's Document de Référence for the year ended December 31, 2006, for a description of certain important factors, risks and uncertainties that may affect AXA's business. In particular, please refer to the section "Special Note Regarding Forward-Looking Statements" in AXA's Annual Report on Form 20-F. AXA undertakes no obligation to publicly update or revise any of these forward-looking statements, whether to reflect new information, future events or circumstances or otherwise.