

AXA**Supervisory Board****Composition of the Supervisory Board on December 31, 2005**

Name (and age)	Office presently held	Principal occupation or employment (as of December 31, 2005)	Principal business address	First appointment / term of office
Claude Bébear (70)	Chairman of the Supervisory Board	Director or member of the Supervisory Board of AXA Financial (United States), BNP Paribas, Vivendi Universal and Mutuelles AXA; Non-voting member of the board of Schneider Electric.	AXA 25, avenue Maignon 75008 Paris	June 1988 / May 2008
Jean-René Fourtou (66)	Vice-Chairman of the Supervisory Board	Chairman of the Supervisory Board of Vivendi Universal and Groupe Canal+; Director or member of the Supervisory Board of Sanofi-Aventis, Cap Gemini, AXA Millésimes, Maroc Telecom (Morocco) and NCB Universal Inc. (United States)	Vivendi Universal 42, avenue de Friedland 75008 Paris	April 1990 / April 2007
Léo Apotheker (52) (1) (3)	Member of the Supervisory Board	President Customer Solutions & Operations, Member of the Executive Committee of SAP AG; Director of SAP America, Inc. (United States), SAP Global Marketing Inc. (United States), SAP Asia Pte. Ltd. (Singapore), SAP JAPAN Co. Ltd. (Japan); SAP FRANCE S.A., S.A.P. ITALIA Sistemi, applicazioni, prodotti in data processing s.p.a. (Italy); SAP Hellas "Systems Application and Data Processing S.A." (Greece), SAP (Beijing) Software System Co. Ltd. (China) and Ginger SA.	SAP 141, bd Hausmann 75008 Paris	February 2005 / April 2007
David Dautresme (72) (1)	Member of the Supervisory Board	Senior Advisor, Lazard Frères; Managing Partner of DD Finance; Chairman of the Supervisory Board of Club Méditerranée; Director or member of the Supervisory Board of Casino and Finalac; Non-voting member of the Board of Eurazao.	Lazard Frères 121, bd Hausmann 75008 Paris	April 1990 / April 2007
Jacques de Chateaufieux (55) (1) (4)	Member of the Supervisory Board	Chairman and CEO of BOURBON, Chairman of the Board of Directors of SAPMER S.A., Cbo Territoria, JACCAR SAS; Director of Vindemia SAS, Happy World Foods, Ltd.	BOURBON 33, rue du Louvre 75002 Paris	April 2005 / April 2009

(1) Independent in accordance with the independence criteria based on the recommendations of the Bouton Report.

(2) Reappointed by the shareholders on April 20, 2005.

(3) Co-opted by the AXA Supervisory Board on February 23, 2005; ratified by the shareholders on April 20, 2005.

(4) Appointed by the shareholders on April 20, 2005.

Name (and age)	Office presently held	Principal occupation or employment (as of December 31, 2005)	Principal business address	First appointment / term of office
Anthony Hamilton (64) (1) (2)	Member of the Supervisory Board	Non-executive Chairman of AXA UK Plc (United Kingdom) and AXA Equity and Law (United Kingdom); Director or member of the Supervisory Board of AXA Financial (United States); Pinault-Printemps-Redoute, Swiss Re Capital Markets Limited (United Kingdom), Binley Limited (United Kingdom) and Tawa UK Limited (United Kingdom).	AXA UK PLC 5 Old Broad Street London EC2N 1AD UK	January 1996 / April 2009
Henri Hottinguer (71) (1)	Member of the Supervisory Board	Chairman and CEO of Sofibsa; Chairman of the Supervisory Board of Emba NV (The Netherlands); Chairman of the Board of Directors of Hottinger Bank & Trust Limited (Nassau, Bahamas); Chairman of Molpar (SAS) and Hottinger & Co. Bâle (Switzerland); Vice-Chairman of Geopac (Switzerland); Senior Chief Officer and Director of Financiers Hottinguer; Chief Officer of the Board of Director of Hottinger Finanz & Treuhand (Switzerland); Director of AXA France IARD, AXA France Vie, Intercod, Hottinger International Fund (Luxembourg) and Hottinger International Asset Management (Luxembourg); Non-voting member of the board of Didot Epita.	Financiers Hottinguer 43, rue Taitbout 75009 Paris	June 1988 / April 2007
Henri Lachmann (67) (1) (2)	Member of the Supervisory Board	Chairman and CEO of Schneider Electric; Chairman of the Board of Directors of Centre Chirurgical Marie Lannelongue; Director or member of the Supervisory Board of AXA Assurances Vie Mutuelle, AXA Assurances IARD Mutuelle, AXA Courtage Assurance Mutuelle, AXA-ONA (Morocco), Vivendi Universal, Groupe Norbert Dentressangle and ANSA; Non-voting member of the Board of Fimalac.	Schneider Electric 43-45, bd Franklin Roosevelt 92500 Rueil Malmaison	May 1996 / April 2009
Gérard Mestrallet (57) (1)	Member of the Supervisory Board	Chairman and CEO of Suez; Chairman of Suez Environment, Suez-Tractebel (Belgium) and Electrabel (Belgium); Vice-Chairman of Sociedad General de Aguas de Barcelona (Spain) and Hiera (Spain); Director of Compagnie de Saint-Gobain and Projesa Holding S.A (Switzerland).	Suez 16, rue de la Ville l'Évêque 75008 Paris	January 1997 / April 2007
Michel Péberbau (64) (2)	Member of the Supervisory Board	Chairman of the Board of Directors of BNP Paribas; Director or member of the Supervisory Board of Saint Gobain, Total, Lafarge, BNP Paribas UK (United Kingdom) and Banque Marocaine pour le Commerce et l'Industrie (BMCI); Non-voting member of the Board of Galeries Lafayette	BNP Paribas 3, rue d'Antin 75002 Paris	January 1997 / April 2009

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(2) Reappointed by the shareholders on April 20, 2005.

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(4) Appointed by the shareholders on April 20, 2005.

Name (and age)	Office presently held	Principal occupation or employment (as of December 31, 2005)	Principal business address	First appointment / term of office
Dominique Reiniche (50) (1) (4)	Member of the Supervisory Board	Chairman Europe of The Coca-Cola Company; Director of Essilor; Member of the Advisory Board of ING Direct and of the Executive Committee of the MEDEF.	Coca-Cola Entreprises, Groupe Europe 27, rue Camille Desmoulins 92784 Issy-les-Moulineaux Cedex 9	April 2005 / April 2009
Ezra Suleman (64) (1)	Member of the Supervisory Board	Professor of Politics and Chair of the Committee for European Studies, Princeton University (United States); Associate Professor, Institut d'Etudes Politiques (Paris); Member of the Management Committee of Institut Montaigne, Centre Américain, and Institut d'Etudes Politiques (Paris); Member of the Editorial Committee of Comparative Politics, La Revue des Deux Mondes and Politique Internationale.	EPS/PIPS Aeron Burr Hall Princeton University, Princeton, N.J. 08544 USA	April 2003 / April 2007
Jacques Tabourot (60)	Member of the Supervisory Board, representing the employee-shareholders		AXA 25, avenue Matignon 75008 Paris	April 2004 / April 2008

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(4) Appointed by the shareholders on April 20, 2005.

In addition, Norbert Dentressangle (51) was elected for a 4-year term at the Annual General Meeting on May 4, 2006. Mr Dentressangle is Chairman and CEO of Financière Norbert Dentressangle, Chairman of the Supervisory board of Groupe Norbert Dentressangle and FINAIXAM, CEO of SOFADE (SAS), as well as director or member of the Supervisory Board of SEB, Sogebail and Emin-Leydier (SAS).

Following his appointment, the number of independent members according to the criteria set forth in the Bouton Report within AXA's Supervisory Board is 10 out of 14 since Norbert Dentressangle is himself independent according to the Bouton report's criteria.

Positions held by members of the Supervisory Board over the last 5 years

Name Present principal occupation or employment	First appointment	Term of office	2005
<p>Claude Bébear Chairman of the Supervisory Board of AXA</p>	June 1988	2008	<p>Chairman of the Supervisory Board of AXA Director of AXA Assurances IARD Mutuelle, AXA Assurances Vie Mutuelle, AXA Courtage Assurance Mutuelle, BNP Paribas and Vivendi Universal Non-voting member of the Board of Schneider Electric</p>
<p>Jean-François Fouriau Vice-Chairman of the Supervisory Board of AXA Chairman of the Supervisory Board of Vivendi Universal</p>	April 1990	2007	<p>Vice-Chairman of the Supervisory Board of AXA Chairman of the Supervisory Board of Vivendi Universal Chairman of the Supervisory Board Groupe Canal+ Director or member of the Supervisory Board or member of the Management Committee: Maroc Telecom (Morocco), NBC Universal Inc. (USA), Sano & Aviano, Cap Gemini AXA Millésime (SAS)</p>
<p>Léo Apotheker President Customer Solutions & Operations Member of the Executif Committee of SAP AG</p>	February 2005	2007	<p>President Customer Solutions & Operations – Member of the Executif Committee of SAP AG Director of SAP America, Inc. (United States), SAP Global Marketing Inc. (United States), SAP Asia Pte. Ltd. (Singapore), SAP JAPAN Co., Ltd. (Japan), SAP FRANCE S.A., S.A.P. ITALIA Sistemi, applicazioni, prodotti in data processing s.p.a., (Italy), SAP Hellas "Systems Application and Data Processing S.A." (Greece), SAP (Beijing) Software System Co., Ltd., (China) Ginger S.A.</p>
<p>Denis Dautresme Senior Advisor Lazard Frères</p>	April 1990	2007	<p>Senior Advisor Lazard Frères Managing partner of BDF Finance Chairman of the Supervisory Board of Club Méditerranée Director of Casino, Finland Non-voting member of the Board of EURAZED</p>

2004	2003	2002	2001
<p>Chairman of the Supervisory Board of AXA Chairman and CEO of FINAXA Director of AXA Assurances IARD Mutuelle, AXA Assurances Vie Mutuelle, AXA Courtage Assurance Mutuelle, BNP Paribas and Vivendi Universal Non-voting member of the Board of Schneider Electric</p>	<p>Chairman of the Supervisory Board of AXA Chairman and CEO of FINAXA Director of AXA Assurances IARD Mutuelle, AXA Assurances Vie Mutuelle, AXA Courtage Assurance Mutuelle, BNP Paribas and Vivendi Universal</p>	<p>Chairman of the Supervisory Board of AXA Chairman and CEO of FINAXA Director of AXA Assurances IARD Mutuelle, AXA Assurances Vie Mutuelle, AXA Courtage Assurance Mutuelle, Schneider Electric, BNP Paribas and Vivendi Universal</p>	<p>Chairman of the Supervisory Board of AXA Chairman and CEO of FINAXA Director of AXA Conseil Vie Assurance Mutuelle, AXA Assurances IARD Mutuelle, AXA Assurances Vie Mutuelle, AXA Courtage Assurance Mutuelle, BNP Paribas, and Schneider Electric</p>
<p>Vice-Chairman of the Supervisory Board of AXA Chairman and CEO of Vivendi Universal Chairman of the Supervisory Board of Groupe Canal+ Director of Sanofi-Aventis and Cap Gemini</p>	<p>Vice-Chairman of the Supervisory Board of AXA Chairman and CEO of Vivendi Universal Chairman of the Supervisory Board of Groupe Canal+ Director of Aventis and Cap Gemini</p>	<p>Vice-Chairman of the Supervisory Board of AXA Chairman and CEO of Vivendi Universal Chairman of the Supervisory Board of Vivendi Environnement, Groupe Canal+ Vice-Chairman of the Management Board of AXA Assurances IARD Mutuelle, AXA Assurances Vie Mutuelle, AXA Courtage Assurance Mutuelle, AXA Courtage Assurance Mutuelle CEO of USI Entertainment Inc. (USA) Director of Aventis, Cap Gemini, EADS (The Netherlands), USA Interactive (USA)</p>	<p>Vice-Chairman of the Supervisory Board of AXA Vice-Chairman of the Management Board of Aventis Vice-Chairman of the Management Board of AXA Assurances Conseil Vie Mutuelle, AXA Assurances IARD Mutuelle, AXA Assurances Vie Mutuelle, AXA Courtage Assurance Mutuelle Director of Rhône-Poulenc Pharma, Rhône-Poulenc AGCO Ltd, Schneider Electric, Pernod-Ricard, La Poste, Rhodia, EADS (The Netherlands) Permanent representative of AXA Assurances IARD Mutuelle on the FINAXA Board of Directors</p>
<p>Chairman, Global Field Operations of SAP Director of SAP America, Inc. (US), SAP Global Marketing Inc. (US), SAP Asia Pte. Ltd (Singapore), SAP JAPAN Co., Ltd. (Japan), SAP FRANCE S.A., S.A.P. ITALIA System, applications, products in data processing s.p.a. (Italy), SAP Hellas Systems Application and Data Processing S.A. (Greece), SAP (Beijing) Software System Co., Ltd. (China), Enigma Inc. (US)</p>	<p>Chairman, Global Field Operations of SAP Director of SAP FRANCE S.A., S.A.P. ITALIA System, applications, products in data processing s.p.a. (Italy), SAP Hellas Systems Application and Data Processing S.A. (Greece), SAP America, Inc. (US), SAP JAPAN Co., Ltd. (Japan), SAP Manage Ltd. (Israel), SAP Global Marketing Inc. (US)</p>	<p>Chairman, Global Field Operations of SAP Director of SAP Systems Integration AG (Germany), SAP FRANCE S.A., SAP Finland Oy (Finland), SAP Svenska Aktieföring (Sweden), S.A.P. ITALIA System, applications, products in data processing s.p.a. (Italy), SAP Hellas Systems Application and Data Processing S.A. (Greece), SAP America, Inc. (US), SAP JAPAN Co., Ltd. (Japan), SAP Denmark A/S (Denmark), SAP Manage Ltd. (Israel)</p>	
<p>Senior Advisor Lazard Frères Managing partner of DD Finance Chairman of the Supervisory Board of Club Méditerranée Director of Casino, Fimalac Non-voting member of the Board of Groupe Go Sport, Lazard Frères Banque, EURAZEO</p>	<p>Senior Advisor Lazard Frères Managing partner of DD Finance Chairman of Montech Expansion (US) Director of Club Méditerranée, Casino, Rue Impériale, Fimalac Non-voting member of the Board of Groupe Go Sport, Lazard Frères Banque</p>	<p>Senior Advisor Lazard Frères Chairman of Parandé Développement (Groupe Euris) Director of Lazard Frères Banque, Club Méditerranée, Casino, Rue Impériale Non-voting member of the Board of Groupe Go Sport</p>	<p>Senior Advisor Lazard Frères Chairman of Parandé Développement (Groupe Euris) Director of Société Immobilière Marseillaise, Lazard Frères Banque, Club Méditerranée, Casino</p>

Name Present principal occupation or employment	First appointment	Term of office	2005
Jacques de Chateauvieux Chairman and CEO of BOURBON	April 2005	2009	Chairman and Chief Executive Officer of BOURBON Chairman of the Board of Directors of SAPMER S.A., Cbo Territoria, JACCAR SAS Director of VINDEMIA SAS, HAPPY WORLD FOODS, Ltd
Anthony Hamilton Chairman of AXA UK Plc (United Kingdom)	January 1996	2009	Chairman non executive of AXA UK PLC (United Kingdom) and AXA Equity & Law (United Kingdom) Director or member of the Supervisory Board of Financière Printemps-Rédoute, Swiss Re Capital Markets Limited (United Kingdom), Eirley Limited (United Kingdom), Tawa UK Limited (United Kingdom)
Henri Hottinguer Chairman and CEO of Sofibus	June 1988	2007	Chairman and Chief Executive Officer of Sofibus Chief Executive Officer and Director of Financière Hottinguer Chairman of the Supervisory Board of Emba N V (Netherlands) Chairman of the Board of Directors of Hottinger Bank & Trust Limited (Nassau, Bahamas) Chairman of Hottinger & Co., Bale (Switzerland) Vice-Chairman of Gaspee (Switzerland) Chief Officer of the Board of Directors of Hottinger Finanz & Treuhand (Switzerland) Director or member of the Supervisory Board of Intercom, Hottinger International Fund (Luxemburg), Hottinger International Asset Management (Luxemburg) Non-voting member of the Board of Didot Bottin
Henri Lachmann Chairman and CEO of Schneider Electric	May 1996	2009	Chairman and CEO of Schneider Electric Chairman of the Board of Directors of Centre Chirurgie Marie Lannelongue Director or member of the Supervisory Board of AXA Assurances Vie Mutuelle, AXA Assurances IARD Mutuelle, AXA Coassurance Assurance Mutuelle, Vivend Unirestat, Groupe Norbert Dentressangle and AFSA Non-voting member of the Board of Finalec

2004	2003	2002	2001
<p>Chairman and CEO of Groupe BOURBON Chairman of Sapmer, S.A., JACCAR, SAS, Vendemia SAS Director of Happy World Foods, Ltd.</p>	<p>Chairman and CEO of Groupe BOURBON Chairman of Vendemia SAS Director of Sapmer, Happy World Foods, Ltd.</p>	<p>Chairman and CEO of Groupe BOURBON Chairman of Vendemia SAS, Antenne Réunion Télévision Director of Sapmer, Happy World Foods, Ltd.</p>	<p>Chairman and CEO of Groupe BOURBON Chairman of Vendemia SAS, Antenne Réunion Télévision Director of Sapmer, Happy World Foods, Ltd.</p>
<p>Chairman of AXA UK Plc (United Kingdom) Director or member of the Supervisory Board of Pinault-Printemps-Redoute, Swiss Re Capital Markets Limited (United Kingdom), Binley Limited (United Kingdom), Tawa UK Limited (United Kingdom)</p>	<p>Chairman of AXA UK Plc (United Kingdom) Chairman of Fox-Pitt, Kelton Group Limited (United Kingdom) Director or member of the Supervisory Board, Pinault-Printemps-Redoute, Swiss Re Capital Markets Limited (United Kingdom), Binley Limited (United Kingdom), CX Reinsurance (United Kingdom)</p>	<p>Chairman of AXA UK Plc (United Kingdom) Chairman of Fox-Pitt, Kelton Group Limited (United Kingdom), Fox-Pitt, Kelton Nominees Limited (United Kingdom) Director or member of the Supervisory Board, Pinault-Printemps-Redoute, Fox-Pitt, Kelton Limited (United Kingdom), Binley Limited (United Kingdom)</p>	<p>Chairman of AXA UK Plc (United Kingdom) Chairman of Fox-Pitt, Kelton Group Ltd (United Kingdom), Fox-Pitt, Kelton Nominees Ltd (United Kingdom), Eldon Capital Management Ltd (UK), Eldon Capital Holdings Ltd (UK), Byas, Mosley Group Ltd (UK), Byas, Mosley & Co Ltd (UK) Director or member of the Supervisory Board, Fox-Pitt, Kelton Ltd (UK), Binley Limited (United Kingdom)</p>
<p>Chairman and CEO of Sofibus Senior Chief Officer and Director of Financière Hottinguer, Intercom, Proficor Chairman of the Board of Directors of Emba N V (Netherlands) Vice-Chairman of Gaspee (Switzerland) Chief Officer of the Board of directors of Hottinguer Finanz & Treuhand (Switzerland) Director or member of the Supervisory Board of FINAXA, Hottinguer International Fund (Luxembourg), Hottinguer International Asset Management (Luxembourg) Non-voting member of the Board of Didot Bötlin</p>	<p>Chairman and CEO of Sofibus Chairman of the Supervisory Board of Crédit Suisse Hottinguer, Emba N V (Netherlands) Chairman of Hottinguer Capital Corp. (US) Vice-Chairman of Gaspee (Switzerland) Managing Partner of Hottinguer & Cie (Zurich) Senior Chief Officer and Director of Financière Hottinguer, Intercom Director or member of the Supervisory Board of FINAXA, Hottinguer International Fund (Luxembourg), Hottinguer International Asset Management (Luxembourg), Swiss Helvetia Fund Inc., Hottinguer US, Inc. Non-voting member of the Board of Didot Bötlin</p>	<p>Chairman and CEO of Sofibus Chairman of the Supervisory Board of Crédit Suisse Hottinguer, Emba N V (Netherlands) Chairman of Hottinguer Capital Corp. (US) Vice-Chairman of Gaspee (Switzerland) Managing Partner of Hottinguer & Cie (Zurich) Senior Chief Officer and Director of Intercom Director or member of the Supervisory Board of FINAXA, Investissement Provence SA, Hottinguer International Fund (Luxembourg), Hottinguer International Asset Management (Luxembourg), Swiss Helvetia Fund Inc., Hottinguer US, Inc. Non-voting member of the Board of Didot Bötlin</p>	<p>Chairman and CEO of Sofibus Chairman of the Supervisory Board of Crédit Suisse Hottinguer, Emba N V (Netherlands) Chairman of Hottinguer Capital Corp. (US) Vice-Chairman and Director of Financière Hottinguer Vice-Chairman of Gaspee (Switzerland) Managing Partner of Hottinguer & Cie (Zurich) Senior Chief Officer and Director of Intercom Director or member of the Supervisory Board of FINAXA, Investissement Provence SA, Hottinguer International Fund (Luxembourg), Hottinguer International Asset Management (Luxembourg), Swiss Helvetia Fund Inc., Hottinguer US, Inc. Non-voting member of the Board of Didot Bötlin</p>
<p>Chairman and CEO of Schneider Electric Director or member of the Supervisory Board of AXA Assurances Vie Mutuelle, AXA Assurances IARD Mutuelle, AXA Courtage Assurance Mutuelle, FINAXA, Vivendi Universal, Groupe Norbert Dentressangle Non-voting member of the Board of Fimalac</p>	<p>Chairman and CEO of Schneider Electric Vice-Chairman of AXA Assurances Vie Mutuelle, AXA Assurances IARD Mutuelle, AXA Courtage Assurance Mutuelle Director or member of the Supervisory Board of FINAXA, Vivendi Universal, Groupe Norbert Dentressangle Non-voting member of the Board of Fimalac</p>	<p>Chairman and CEO of Schneider Electric Director or member of the Supervisory Board of AXA Assurances Vie Mutuelle, AXA Assurances IARD Mutuelle, AXA Courtage Assurance Mutuelle, FINAXA, Vivendi Universal, Groupe Norbert Dentressangle</p>	<p>Chairman and CEO of Schneider Electric Director or member of the Supervisory Board of AXA Assurances Vie Mutuelle, AXA Assurances IARD Mutuelle, AXA Courtage Assurance Mutuelle, AXA Conseil Vie Assurance Mutuelle, FINAXA, Vivendi Universal, Groupe Norbert Dentressangle, ANSA, CNRS</p>

Name	First appointment	Term of office	2005
Present principal occupation or employment Gérard Mestrallet Chairman and CEO of Suez	January 1997	2007	Chairman and CEO of Suez Chairman of Suez Environnement, Suez-Tractebel (Belgium), Electrabel (Belgium) Vice-Chairman of Hisusa (Spain), Sociedad General de Aguas de Barcelona (Spain) Director or member of the Supervisory Board of Compagnie de Saint-Gobain, Pargesa Holding S.A. (Switzerland)
Michel Pébereau Chairman of the Board of Directors of BNP Paribas	January 1997	2008	Chairman of the Board of Directors of BNP Paribas Director or member of the Supervisory Board of Saint Gobain, Total Lafarge, BNP Paribas UK (United Kingdom), Banque Marocaine pour le Commerce et l'Industrie (BMCI) Non-voting member of the Board of Galeries Lafayette
Dominique Reiniche Chairman Europe of The Coca-Cola Company	April 2005	2009	Chairman Europe of The Coca-Cola Company Director of Essilor Member of the Advisory Board of ING Direct and of the Executive Committee of the MEDEF
Ezra Suleiman Professor of Politics and Chair of the Committee for European Studies, Princeton University (US)	April 2003	2007	Professor of Politics and Chair of the Committee for European Studies, Princeton University (United States) Associate Professor of Institut d'Etudes Politiques (Paris) Member of the Management Committee of Institut Montaigne, Centre Américain, Institut d'Etudes Politiques (Paris) Member of the Editorial Committee of Comparative Politics, La Revue des Deux Mondes and Politique Internationale
Jacques Tabourot Member of the Supervisory Board of AXA, representing the employee-shareholders	April 2004	2008	

2004	2003	2002	2001
<p>Chairman and CEO of Suez Chairman of Suez Environnement, de Suez- Tractebel (Belgium), Electrabel (Belgium) Vice-Chairman of Hisusa (Spain), Sociedad General de Aguas de Barcelona (Spain)</p>	<p>Chairman and CEO of Suez Chairman of Suez-Tractebel (Belgium), Hisua (Spain) Vice-Chairman of Sociedad General de Aguas de Barcelona (Spain)</p>	<p>Chairman and CEO of Suez Chairman of Société Générale de Belgique (Belgium), Tractebel (Belgium) Vice-Chairman of Hisusa (Spain), Sociedad General de Aguas de Barcelona (Spain)</p>	<p>Chairman and CEO of Suez Chairman of Société Générale de Belgique (Belgium), Tractebel (Belgium) Vice-Chairman of Hisusa (Spain), Sociedad General de Aguas de Barcelona (Spain)</p>
<p>Director or member of the Supervisory Board of Crédit Agricole S.A., Compagnie de Saint-Gobain, Taltinger Pargesa Holding S.A. (Switzerland)</p>	<p>Director or member of the Supervisory Board of Crédit Agricole S.A., Compagnie de Saint- Gobain, Taltinger Pargesa Holding S.A. (Switzerland), Electrabel (Belgium)</p>	<p>Director or member of the Supervisory Board of Crédit Agricole S.A., Compagnie de Saint- Gobain, Taltinger, Pargesa Holding S.A. (Switzerland)</p>	<p>Director or member of the Supervisory Board of Crédit Agricole S.A., Compagnie de Saint- Gobain, Pargesa Holding S.A. (Switzerland), Casino, Metropole Television M8, Sagem, Société du Louvre Permanent representative of Fidia at the Monde Entreprise's board, of Spain at the Finalec's board</p>
<p>Chairman of the Board of Directors of BNP Paribas Director of member of the Supervisory Board of Saint Gobain, Total Lafarge, BNP Paribas UK (United Kingdom), Banque Marocaine pour le Commerce et l'Industrie (BMCI) Non-voting member of the Board of Galeries Lafayette</p>	<p>Chairman of the Board of Directors of BNP Paribas Director of member of the Supervisory Board of Saint Gobain, Total Lafarge, Dresdner Bank AG Frankfort (Germany), BNP Paribas UK (United Kingdom) Non-voting member of the Board of Galeries Lafayette</p>	<p>Chairman and CEO of BNP Paribas Director of member of the Supervisory Board of Saint Gobain, Total Fina Elf, Lafarge, Dresdner Bank AG (Germany), BNP Paribas UK (United Kingdom) Non-voting member of the Board of Galeries Lafayette</p>	<p>Chairman and CEO of BNP Paribas Director of member of the Supervisory Board of Galeries Lafayette, Compagnie Saint Gobain, Total Fina Elf, Lafarge Permanent representative of BNP Paribas at Renault and Dresdner Bank AG's boards (Germany)</p>
<p>Chairman of Coca-Cola Enterprises - Groups Europe Member of the Advisory Board of ING Direct</p>	<p>Chairman of Coca-Cola Enterprises - Groups Europe</p>	<p>Chairman and CEO of Coca-Cola Enterprise Non-Chairman of Coca-Cola Enterprise-Groups Europe</p>	<p>Chairman and CEO of Coca-Cola Enterprise</p>
<p>Professor of Politics and Chair of the Committee for European Studies, Princeton University (United States) Associate Professor of Institut d'Etudes Politiques (Paris) Member of the Management Committee of Institut Montaigne, Centre Américain, Institut d'Etudes Politiques (Paris) Member of the Editorial Committee of Comparative Politics, La Revue des Deux Mondes and Politique Internationale</p>	<p>Professor of Politics and Chair of the Committee for European Studies, Princeton University (United States) Associate Professor of Institut d'Etudes Politiques (Paris) Member of the Management Committee of Institut Montaigne, Centre Américain, Institut d'Etudes Politiques (Paris) Member of the Editorial Committee of Comparative Politics, La Revue des Deux Mondes and Politique Internationale</p>		

Management Board

The Management Board is the Company's collegial decision-making body.

The Management Board holds weekly meetings to discuss Group strategy and operations.

It operates in accordance with a set of Internal Regulations.

Acting on the recommendation of its Selection, Governance and Human Resources Committee, the Supervisory Board voted on December 21, 2005 to reappoint the members of the Management Board to a three-year term of office, effective January 14, 2006.

Current members of the Management Board are:

- Henri de Castries (51), Chairman,
- Claude Brunet (48), Transversal Operations and Projects, Human Resources, Brand and Communication,
- Christopher Condron (58), Insurance in the United States and AllianceBernstein,
- Denis Duverne (52), Finance, Control and Strategy,
- François Pierson (58), Insurance in France, Large Risks, Assistance and AXA Canada.

Each Management Board member is assigned responsibility for a specific aspect of Company management.

Members of the Management Board devote their time exclusively to the management of the Group.

Positions held by the Management Board members within Group subsidiaries

Member of the Management Board	Position within Group Subsidiaries
Henri de Castries – Chairman	Chairman of the Board of Directors: AXA Assurances IARD Mutuelle AXA Assurances Vie Mutuelle AXA Courtage Assurance Mutuelle AXA Financial Inc. (United States) Director or member of the Supervisory Board: AXA France IARD AXA France Vie AXA Konzern AG (Germany) AXA UK Plc (United Kingdom) AllianceBernstein Corporation (United States) AXA Equitable Life Insurance Company (United States) AXA Belgium (Belgium) AXA Holdings Belgium (Belgium) AXA America Holdings Inc. (United States) MONY Life Insurance Company (United States) MONY Life Insurance Company of America (United States)

Member of the Management Board	Position within Group Subsidiaries
Claude Brunet	<p>Chairman: AXA Technology Services (SAS) Chairman of the Management Board: GIE AXA Université Director or member of the Supervisory Board: AXA Group Solutions AXA RE GIE AXA Group Solutions AXA Konzern AG (Germany) AXA Japan Holding Co., Ltd (Japan) AXA Aurora Iberica S.A. de Seguros y Reaseguros (Spain) AXA Aurora Vida S.A. de Seguros y Reaseguros (Spain) AXA Aurora S.A. (Spain) AXA Business Services (India) Permanent representative of AXA to the board of AXA Cessions.</p>
Christopher Condron	<p>Director, President and CEO of AXA Financial Inc. (United States) Director, Chairman of the Board, President & Chief Executive Officer: AXA Equitable Life Insurance Company (United States) AXA Financial Services, LLC (United States) MONY Life Insurance Company (United States) MONY Life Insurance Company of America (United States) Director, Chairman of the Board & Chief Executive Officer: AXA Life and Annuity Company (United States) AXA Distribution Holding Corporation (United States) MONY Financial Services, Inc. (United States) Chairman of the Board and Chief Executive Officer: MONY Holdings, LLC (United States) Director and President: AXA America Holdings Inc. (United States) Director: AllianceBernstein Corporation (United States) ACMC, Inc. (United States) AXA Art Insurance Corporation Central Supply Corp Financial Services Roundtable Member of the Management Committee: AXA Technology Services Director and Treasurer: The American Ireland Fund</p>
Denis Duverne	<p>Chairman and Chief Executive Officer: AXA America Holdings Inc. (United States) Director or member of the Supervisory Board: AXA France IARD AXA France Vie AXA UK Plc (United Kingdom) AXA Financial Inc (United States) AXA Equitable Life Insurance Company (United States) AllianceBernstein Corporation (United States) AXA Assicurazioni (Italy) AXA Italia S.p.A. (Italy) AXA Belgium (Belgium) AXA Holdings Belgium (Belgium) MONY Life Insurance Company (United States) MONY Life Insurance Company of America (United States)</p>

Member of the Management Board	Position within Group Subsidiaries
François Pierson	Chairman and Chief Executive Officer: AXA France IARD AXA France Vie Chairman: AXA France Assurance (SAS) Chairman of the Board of Directors: AXA Corporate Solutions Assurance Director: AXA Assurances IARD Mutuelle AXA Assurances Vie Mutuelle AXA Courage Assurance Mutuelle AXA Canada Inc. (Canada) AXA Japan Holdings Ltd (Japan) AXA-ONA (Morocco)

Expertise and experience of the Management Board members

Henri de Castries

1980 – 1984: French Finance Ministry Inspection Office where he audited government agencies.
 1984 – 1989: French Treasury Department where he played an active role in several privatizations.
 1989: Joined AXA's corporate finance division.
 1991: AXA's Corporate Secretary, responsible for dealing with the legal aspects of the reorganization and merger of Compagnie du Midi with and into the AXA Group.
 1993 – 2000: Senior Executive Vice President for the Group's asset management, financial and real estate businesses.
 1994 : assumed the additional role of overseeing North American and UK operations.
 1996 : played an active role in the UAP merger.
 1997 : was appointed Chairman of the Equitable Companies (which later became AXA Financial).
 Since May 2000: Chairman of the AXA Management Board.

Claude Brunet

1988 – 2001: Ford.
 1991 – 1992: Corporate Sales Manager of Ford Switzerland.
 1992 – 1993: Corporate Sales Manager of Ford France.
 1993 – 1996: Chairman and Chief Executive Officer of Ford Belgium.
 1996 – 2001: Chairman and Chief Executive Officer of Ford France.
 April 2001: Joined the AXA Group as a Member of the Executive Committee.
 Since February 2002: Member of the AXA Management Board, in charge of Transversal Operations, Communication & Human Resources.

Christopher Condron

1989: Head of the Private Client Group of The Boston Company, now Mellon Private Asset Management.
 1993: Executive Vice President of Mellon.
 1994: Vice-Chairman of Mellon.

1995: Assumed responsibility for The Dreyfus Corporation as Chairman & Chief Executive Officer.
1998: President and Chief Operating Officer of Mellon Bank N.A.
1999 – 2001: President & Chief Operating Officer of Mellon Financial Corporation.
Since May 2001: President and CEO of AXA Financial Inc., Chairman of the Board, President (since May 2002) and Chief Executive Officer of AXA Equitable Life Insurance Company.
Since July 2001: Member of the AXA Management Board.

Denis Duverne

1984 – 1986: Commercial counselor for the French Embassy in New York.
1986 – 1988: Director of the Corporate Taxes Department for the French Ministry of Finance.
1988 – 1991: Deputy Assistant Secretary for Tax Policy for the French Ministry of Finance.
1991 – 1992: General Secretary of Compagnie Financière IBI.
1992 – 1995: Member of the Executive Committee of Banque Colbert, in charge of operations.
1995: Joined the AXA Group. Took part in the supervision of AXA's companies in the U.S. and the UK, and was closely involved in the reorganization process of AXA companies in Belgium and the United Kingdom.
Since February 2003: Member of the AXA Management Board, in charge of Finance, Control and Strategy.

François Pierson

1974: Joined AGP and become Sales Manager.
1990: General Manager of the SouthEast Region of AXA Assurances and Director of Distribution in that company.
1995: Deputy Chief Executive of AXA Assurances.
1997: Chief Executive Officer of UAP Vie and of Alpha Assurances.
1998: Chief Executive Officer of AXA Conseil.
1999: Chief Executive Officer of AXA Assurances.
Since November 2001: Member of the AXA Management Board, Chief Executive Officer of AXA France, responsible for large risks activities, Assistance and AXA Canada.

Service contracts between the AXA Group and members of the Management Board

The French members of the AXA Management Board (Henri de Castries, Claude Brunet, Denis Duverne, François Pierson), corporate officers, are employed by AXA under contract.

Christopher Condron, also a member of the Management Board, corporate officer, is employed by Equitable in the United States under contract.

Absence of any conflicts of interests

AXA's Management organs are the Supervisory and Management Boards. The members of the Management Board do not currently hold any mandates outside the AXA Group. Certain members of the Supervisory Board, however, are executive officers and/or directors of companies that may have dealings from time to time with the AXA Group which

dealings may include extensions of credit, purchases of securities (for their own account or for third parties), underwriting of securities and/or furnishing of other types of services or goods. These dealings are generally fully negotiated and effected on arm's length terms and conditions, and consequently AXA does not believe they give rise to any potential conflicts of interests between the duties to AXA of the Supervisory and Management Boards' members and their private interests and/or other duties.

Aside from regulated agreements, no arrangements or understandings have been entered into with major shareholders, customers, suppliers or others pursuant to which a member of the Management Board or Supervisory Board was selected.

Absence of any conviction in relation to fraudulent offences, any official public incrimination and/or sanctions, or any responsibility in a bankruptcy for the last 5 years

To the best of the Company's knowledge, none of the members of its Management Board or Supervisory Board has been during the last 5 years (i) subject to any conviction in relation to fraudulent offences or to any official public incrimination and/or sanction by statutory or regulatory authorities, (ii) disqualified by a court from acting as a member of the administrative, management or supervisory bodies of an issuer or from acting in the management or conduct of the affairs of any issuer, or (iii) associated as a member of the administrative, management or supervisory bodies with any company that has declared bankruptcy or been put into receivership or liquidation, provided, however, that AXA has from time to time sold, discontinued and/or restructured certain business operations and voluntarily liquidated affiliated companies in connection with these or similar transactions and certain members of AXA's Management Board and/or Supervisory Board may have been associated with other companies that have undertaken similar solvent liquidations.

AXA ASSURANCES IARD MUTUELLE

BOARD OF DIRECTORS

Henri de CASTRIES	Chairman of the Board of Directors
Octave MANSET	Vice-Chairman of the Board of Directors
Claude BEBEAR	Member of the Board of Directors
ASSSE represented by	
Jean-Pierre Chaffin	Member of the Board of Directors
Francis CORDIER	Member of the Board of Directors
Jacques GOBERT	Member of the Board of Directors
Henri LACHMANN	Member of the Board of Directors
Frédéric LUCET	Member of the Board of Directors
Alain de MARCELLUS	Member of the Board of Directors
François PIERSON	Member of the Board of Directors
Olivier RICHE	Member of the Board of Directors
Francis VAUDOUR	Member of the Board of Directors
Pierre de WAZIERS	Member of the Board of Directors

Executive Officers

Jean-Laurent GRANIER	Chief Executive Officer
Jacques de PERETTI	Deputy Chief Executive Officer

AXA ASSURANCES VIE MUTUELLE

BOARD OF DIRECTORS

Henri de CASTRIES	Chairman of the Board of Directors
Octave MANSET	Vice-Chairman of the Board of Directors
Claude BEBEAR	Member of the Board of Directors
ASSSE represented by	
Jean-Pierre Chaffin	Member of the Board of Directors
Frédéric LUCET	Member of the Board of Directors
Jean-Pol MAIRIAUX	Member of the Board of Directors
François MARTINEAU	Member of the Board of Directors
Alain de MARCELLUS	Member of the Board of Directors
Dominique PAILLET	Member of the Board of Directors
François PIERSON	Member of the Board of Directors
Jean-Claude PUERTO SALAVERT	Member of the Board of Directors
Olivier RICHE	Member of the Board of Directors
Pierre de WAZIERS	Member of the Board of Directors

Executive Officers

Jean-Laurent GRANIER	Chief Executive Officer
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AXA COURTAGE ASSURANCE MUTUELLE

BOARD OF DIRECTORS

Henri de CASTRIES	Chairman of the Board of Directors
Octave MANSET	Vice-Chairman of the Board of Directors
Claude BEBEAR	Member of the Board of Directors
ASSSE represented by	
Jean-Pierre Chaffin	Member of the Board of Directors
Francis CORDIER	Member of the Board of Directors
Philippe GUERAND	Member of the Board of Directors
Henri LACHMANN	Member of the Board of Directors
Frédéric LUCET	Member of the Board of Directors
Alain de MARCELLUS	Member of the Board of Directors
François PIERSON	Member of the Board of Directors
Olivier RICHE	Member of the Board of Directors
Renaud STREICHENBERGER	Member of the Board of Directors
Pierre de WAZIERS	Member of the Board of Directors

Executive Officers

Jacques de PERETTI	Chief Executive Officer
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