

PRESS RELEASE

AXA AND CREDIT AGRICOLE CIB SIGN THEIR FIRST JOINT FINANCING

Paris, October 9th 2012: AXA and Crédit Agricole CIB, the Corporate and Investment Bank of the Crédit Agricole Group, announced, within the framework of their cooperation, the signature of their first joint financing in favour of Neopost.

Neopost is the first European and second worldwide provider of mailing management solutions. The Group is a key player in the mailroom equipment and logistical solutions market.

The joint financing - a 5 year €100 million loan - is for Neopost an important step in its strategy of diversifying its euro financings launched at the beginning of the summer.

This seminal transaction demonstrates Crédit Agricole Group's aim to offer its medium size corporate clients an alternative solution to traditional bank financings. It also illustrates AXA Group's determination to accompany leading companies in their development by participating in setting up innovative solutions to ensure the diversification of their sources of funding.

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About Crédit Agricole Corporate and Investment Bank:

Crédit Agricole CIB is the Corporate and Investment Banking arm of the Crédit Agricole Group, the world's sixth-largest bank by total assets (*The Banker*, 2012, July). Crédit Agricole CIB offers its clients a comprehensive range of products and services in capital markets, brokerage, investment banking, structured finance, brokerage, commercial banking and international private banking. The bank provides support to clients in large international markets through its network with a presence in major countries in Europe, Americas, Asia and Middle East.

Debt Optimisation & Distribution (DOD) is in charge, for Corporate and FI clients, of originating, structuring and arranging syndicated loans and MLT bilateral facilities. DOD is also in charge of underwriting and distributing on primary and secondary markets syndicated loans (Corporate, Financial Institutions, Telecom and Structured Finance).

For more information, please visit its website at www.ca-cib.com

About the AXA Group :

The AXA Group is a worldwide leader in insurance and asset management, with 163,000 employees serving 101 million clients in 57 countries. In 2011, IFRS revenues amounted to Euro 86.1 billion and IFRS underlying earnings to Euro 3.9 billion. AXA had Euro 1,065 billion in assets under management as of December 31, 2011.

The AXA ordinary share is listed on compartment A of Euronext Paris under the ticker symbol CS (ISN FR 0000120628 – Bloomberg: CS FP – Reuters: AXAF.PA). AXA's American Depository Share is also quoted on the OTC QX platform under the ticker symbol AXAHY.

The AXA Group is included in the main international SRI indexes, such as Dow Jones Sustainability Index (DJSI) and FTSE4GOOD, and is a founding member of the UN Environment Programme's Finance Initiative (UNEP FI) Principles for Sustainable Insurance.

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