

AXA

APPOINTMENT RELEASE

PARIS, JULY 22, 2013

Béatrice Derouvroy-Bernard is appointed *Direttore Generale* of AXA MPS

The AXA Group announced today the appointment of Béatrice Derouvroy-Bernard as *Direttore Generale* (CEO) of AXA MPS, AXA's Italian bancassurance joint venture with Banca Monte dei Paschi di Siena.

Commenting on this appointment, **Jean-Laurent Granier, Chief Executive Officer of the Mediterranean and Latin America (MedLa) Region and a member of AXA Group Management Committee**, said: *"I warmly welcome Beatrice in our MedLa Region Executive Team. I am fully confident in Beatrice's ability to lead AXA MPS towards a new level of development thanks to her leadership, her strong technical skills, as well as the business acumen she has demonstrated as Head of the Ile-de-France Region at AXA France. Together with Frédéric de Courtois, they will continue to develop the mutually fruitful partnership we have built with the Banca Monte dei Paschi di Siena in Italy"*

"I am very pleased to welcome Béatrice in Italy" declared **Frédéric de Courtois, Amministratore Delegato of AXA's main insurance entities in Italy, AXA MPS and AXA Assicurazioni**. *"Her in-depth understanding of the insurance industry, coupled with her leadership qualities and her many years of experience within the AXA Group will strongly contribute to the successful development of AXA MPS, and I know she will efficiently lead the AXA MPS teams to continue to better serve and protect our clients"*

This appointment will be effective September 15, 2013.

Biography

Béatrice Derouvroy-Bernard joined AXA in 1989 after a first experience in audit at PWC. She held various roles at AXA France and at the Group's headquarters, including Head of Group Accounting & Controlling between 2003 and 2007. Since 2007, she has been Head of the Ile-de-France region at AXA France. She has been in charge of the distribution of the whole range of AXA products to both Retail and Professional individuals customers within this region, generating annual revenues of Euro 1.6bn, through three different sales channels (exclusive agents, brokers and salaried sales force).

Beatrice Derouvroy-Bernard is a graduate from HEC, studied actuaries and is a Certified Public Accountant.

ABOUT THE AXA GROUP

The AXA Group is a worldwide leader in insurance and asset management, with 160,000 employees serving 102 million clients in 57 countries. In 2012, IFRS revenues amounted to Euro 90.1 billion and IFRS underlying earnings to Euro 4.3 billion. AXA had Euro 1,116 billion in assets under management as of December 31, 2012.

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.

It is a founding member of the UN Environment Programme's Finance Initiative (UNEP FI) Principles for Sustainable Insurance and a signatory of the UN Principles for Responsible Investment.

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