

## APPENDIX 1

### LIFE & SAVINGS – UL, General Account, Health and other revenues – First Nine Months 2004

<i>In million euros</i>	Gross Revenues 9M 2004	Change on comparable basis	Gross Written Premiums			Other Revenues*	% UL in Gross Revenues	
			UL	Non-UL	Health		9M 2004 <sup>(a)</sup>	9M 2003
			France	8 815	+9.6%		1 284	6 643
United States	9 502	-7.9%	5 943	3 023	103	63%	54%	
United Kingdom	4 617	+2.9%	3 335	1 282		72%	71%	
Japan	4 154	-5.9%	63	3 018	1 073	2%	1%	
Germany	2 500	+2.6%	220	1 613	667	9%	7%	
Belgium	1 490	-6.6%	128	1 362		9%	9%	
Southern Europe	918	+27.8%	198	721		22%	20%	
The Netherlands	641	+5.1%	199	204	233	31%	31%	
Australia/New-Zealand	1 162	-13.7%	381	562	104	33%	33%	
Hong-Kong	569	+6.0%	112	431	26	20%	16%	
Others	248	+0.7%	52	183	9	21%	16%	
<b>TOTAL</b>	<b>34 616</b>	<b>- 0.5%</b>	<b>11 916</b>	<b>19 040</b>	<b>3 104</b>	<b>557</b>	<b>34%</b>	<b>32%</b>

\* Other revenues include all non-insurance business (fees received from servicing business and fees on the sale of mutual funds).

(a) Using 9M 2003 exchange rates, 9M 2004 unit-linked products would represent approximately 35% of total gross revenues compared to 32% in the first nine months 2003.

## APPENDIX 2

### LIFE & SAVINGS – Split by business lines – First Nine Months 2004

#### Life & Savings in %

	Investment & Savings		Life		Health		Other premiums		Other revenues *	
	Contribution	Change **	Contribution	Change **	Contribution	Change **	Contribution	Change **	Contribution	Change **
France	67%	+ 11%	19%	+ 2%	14%	+ 13%				
United States	74%	- 14%	16%	- 1%	1%	- 5%	6%	+ 79%	4%	+ 37%
United Kingdom	87%	+ 1%	13%	+ 20%						
Japan <sup>(a)</sup>	32%	- 22%	42%	- 8%	26%	+ 32%				
Germany	19%	+ 6%	48%	+ 1%	27%	+ 15%	6%	- 26%		
Belgium <sup>(b)</sup>	71%	- 8%	11%	- 3%			18%	- 5%		
Southern Europe	85%	+ 33%	15%	+ 6%						
The Netherlands	39%	+ 19%	24%	+ 2%	36%	-5%			1%	+ 12%
Australia/New Zealand	62%	- 23%	19%	+ 5%	9%	+ 2%			10%	+ 19%
Hong Kong	26%	+ 5%	68%	+ 5%	4%	+ 22%	2%	+ 8%		
Others	35%	- 14%	48%	+ 13%	11%	+ 8%	5%	+ 15%	1%	+ 64%
<b>Total</b>	<b>63%</b>	<b>- 4%</b>	<b>23%</b>	<b>+ 1%</b>	<b>10%</b>	<b>+ 16%</b>	<b>3%</b>	<b>+ 23%</b>	<b>1%</b>	<b>+ 33%</b>

\* Other revenues include fees received from servicing and advisory business and fees on the sales of Mutual Funds (non-insurance business).

\*\* On a comparable basis.

(a) Japan gross revenues include group pension business.

(b) Other premiums for Belgium include Group investment & savings and life premiums (split unavailable).

**APPENDIX 3**  
**LIFE & SAVINGS – Annual Premium Equivalent – First Nine Months 2004**

<i>in million euros</i>	APE 9M 2004	APE 9M 2003	Change	Change on comparable basis
France	717	628	+ 14%	+ 14%
United States (a)	1 121	1 171	- 4%	- 5%
United Kingdom	518	518	- 0%	- 3%
Japan	392	361	+ 9%	+ 12%
Germany (incl. Health)	300	385	- 22%	- 22%
Belgium (b)	127	119	+ 7%	+ 2%
Southern Europe	82	70	+ 17%	+ 17%
Australia / New Zealand	281	226	+ 24%	+ 18%
Hong Kong	87	86	+ 2%	+ 12%
<b>TOTAL (11 countries)</b>	<b>3 625</b>	<b>3 563</b>	<b>+ 2%</b>	<b>+ 1%</b>

(a) 3Q04 APE include Euro 110 million from MONY, which AXA Financial acquired on July 8, 2004.

(b) Effective January 1, 2004, the minority interests of Assurances La Poste have been bought out. Belgium 9M03 APE would have been Euro 6 million higher if the minority buyout had been effective as of January 1, 2003.

