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9 September 2025

Overview of Teleworking in France and within the Group. Following our latest
Newsletters (and): reminder and additional information

Group directives that the French management should comply with:

Return to the office at 50% with a minimum of 2 days on-site per week

Implementation of individual monitoring tools

Current situation in France:

CSE Instance: Individual monitoring

The CSE representatives requested the management in a letter dated August 26 to abandon the project of implementing an individual monitoring system and to retain only the self-declaration of employee presence time in Workday. The management responded during the CSE meeting on September 1 and by letter that it will comply with the Group's directives in strict accordance with French legislation. Once ready, the management will consult the CSE for an opinion before implementing the system. No individual monitoring will be implemented until the CSE is informed and consulted.

Trade union: Teleworking agreement

The teleworking agreement was terminated on July 7. It remains applicable for 15 months (until October 6, 2026) unless a new agreement is signed in the meantime with the trade unions.

What are the consequences for you? NONE, despite some anticipatory instructions given in certain teams.

Negotiations are scheduled to begin between the management and the trade unions on September 25.

Our common interest is to reach a new agreement. Failing that, the management will unilaterally implement its own teleworking rules

The CFDT is counting on your support to conduct the negotiations for the best possible teleworking conditions.



Elections to the Supervisory Board of FCPE Funds

Voting for staff representatives for the Steering Committee that oversees the

performance of the 'FCPE' fund within our Amadeus Savings Plan (PEE), is open from Monday 8 Sept. 10am to Wednesday 17 Sept. 3pm . If you're eligible to vote (by holding shares in the fund), you should have received an email from 'Voxaly' to the address linked to your Natixis account.

Your participation matters! By casting your vote, you're helping to shape the future of your savings and the way our FCPE fund is managed within the Amadeus Savings Plan (PEE).

Every VOTE for Alex BRAN, our CFDT union candidate, is a step toward ensuring your interests are represented and you stay well informed.



Alex
BRAN

CSE member, CE European
Nice – Sophia

Why make the most of your PEE plan? It's designed to grow with you—whether you're planning for a major project or simply want to build lasting savings, this flexible, company-supported plan is here to help. Amadeus takes care of all management fees, so your investments work harder for you.

Ready to act? Check your inbox for the email from 'Voxaly' and make sure your voice is heard.

Which is the primary purpose of the PEE? This is a medium- to long-term savings plan you can use to finance your projects or build savings. Amadeus covers the management fees charged by Natixis.

What can you place on your PEE plan?

Your profit sharing, in full or in part.

Your company bonus (or complementary profit sharing), in full or in part.

Your voluntary contributions. For every voluntary contribution, Amadeus will match twice the amount contributed up to a maximum of €600 per year. These contributions are capped annually at the legal limit of 25% of your annual gross salary.

When can you withdraw your savings? Under French law, all savings placed on this type of plan are locked in for a period of 5 years. After this period, you can withdraw all or part of your savings without paying any income tax or further social contributions. However, all capital gains remain subject to social contributions (but not income tax).

Download the fund management reports, share values, and latest evolutions at: www.interepargne.natixis.com.



July and August (postponed Septembre 1st) CSE in brief

What happened at the last three CSE 2025 meetings on July 16, July 25 and September 1st (the end of August CSE was postponed).

Following the resignation of the deputy secretary, the Works Council (CSE) has appointed a replacement for this position. More information on [CSE members](#) page.

The new deputy secretary, who was also the president of the [procurement committee](#) for the CSE, has resigned from the latter to avoid any conflict of interest. A newly elected member replaces him.

Health & Security

The Health, Safety, and Working Conditions Committee (CSSCT) met on June 26 in Paris and reported to the elected representatives during the CSE on September 1.

Although the revision of the Single Document for the Assessment of Occupational Risks (DUERP) was carried out collaboratively between management, the Health, Safety, and Working Conditions Committee (CSSCT), and an external service provider, the elected representatives cast a negative vote, believing that psychosocial risks were not sufficiently taken into account.

A presentation of the health and welfare expense results for 2024 was made by the broker on July 26. In summary:

Health Insurance: An improvement in the account with a 6-point decrease in the claims ratio.

The increase in contributions is explained by a 5.4% rise in the Minimum Social Security Ceiling (PMSS) and a 5% increase in headcount.

Notable improvement in performance, despite a claims ratio still above 100%, particularly for the supplementary coverage.

Basic health expenses claims ratio: 102% vs. 108% in 2023

Supplementary health expenses claims ratio: 131% vs. 149% in 2023

Provident Scheme: The overall result has improved by 6.7 points over 5 years compared to the 2023 account. The overall positive result of the scheme is due to the death risk, which offsets the deficit in work stoppage.

Death Risk: The contract has returned to a highly profitable level since 2022, after a peak in 2021

Work Stoppage Risk: The overall result has improved by 3 points over 5 years compared to the 2023 account.

The mid-year 2025 review should be done by the end of September or October.

Social & Economics

Distribution of Employee Savings Amounts (choice of employees):

Participation: 86% amount invested, 14% amount paid

Profit-sharing: 87% amount invested, 13% amount paid

Additional profit-sharing: 87% amount invested, 13% amount paid

Supplementary profit-sharing: 86% amount invested, 14% amount paid

Reminder of the percentages paid in newsletter #142. The summary of fund investments is in the July CSE minutes.

Share Match Plan (SMP) 2025-2027 :

50.93% of employees (2297) compared to 48.2% in 2024

Average contribution of €262 compared to €254 in 2024

Maximum contribution of €400 for 46.2% compared to 42.5% in 2024

The Professional Equality Committee, which met on July 31, will present its report to the elected representatives during the CSE on September 26.

Social & Cultural Activities (ASC)

After several years of analysis conducted by a group of elected representatives, a change in the calculation methods and scales has been decided for rates 2026, with the aim of ensuring the fairest possible distribution. All information is available on the Works Council (CSE) website.

Vacation activities :

Registration for winter 2026 travel and ski club will open in September.

Children's activities :

School vouchers are now open for students and young children.

The Christmas show for children returns :

For Nice: on Saturday, December 13 with "Around the World 2" at Anthéa - Antibes.

For Paris: on Saturday, November 29 with "The Water Fairies" at 'Gand REX'.

Clubs :

Club Day at Nice: September 18 in Sophia and September 23 in Bel Air.

The volunteer club leaders' reception will take place on September 18 in Sophia at 6 p.m.

Pilates is coming to Paris

Employees' rights

The management informed the CSE at the end of July about the overhaul and update of the Internal Regulations (RI). This was shared with the elected

representatives who were able to provide comments and amendments, which were discussed during the last CSE on September 1. The CSE's consultation and opinion will be given on September 26. Then the management will inform the employees of its implementation.

The current RI can be found on the "[Internal Regulations](#)" page of Néo.

All elected representatives, regardless of their union affiliation, work together.

The approved minutes of the CSE meetings are accessible on the Néo [CSE Minutes](#) page.



Did you know ?

If you are one of the employees who has a difference between the 'Job profile' and the 'Business title' in your Workday profile, then you may have noticed the change in the 'Emploi' on your payslip since May.

Why this change? This follows a Group harmonization of 'Job Profiles' and 'Global Grades'.

What are the consequences for you? NONE, as this does not change your position and your SYNTEC coefficient in France.