

## Legal/Litigation Issues 2019

In the course of conducting its business activities throughout 2019, Maybank Indonesia is involved in a number of civil lawsuits, industrial relations disputes, or criminal lawsuits, at various level of court proceedings. Maybank Indonesia conducts an analysis of the legal risks encountered, based on a variety of parameters, and the monthly legal risk evaluation results serve as part of the legal risk management and overall risk management at the Bank.

### Maybank Indonesia as Defendant/Reported

| Legal Issue                                  | Total      |           |
|--|------------|-----------|
|  | Civil      | Criminal  |
| Resolved (obtained legally binding decision) | 39         | -         |
| Still in process                             | 126        | 35        |
| <b>Total</b>                                 | <b>165</b> | <b>35</b> |

**Notes:**

- For Civil Cases :
  - There were 51 new cases up to December 2019.
  - There were 114 unresolved cases carried over from 2018.
- For Criminal Cases :
  - There were 15 new cases up to December 2019.
  - There were 20 unresolved cases carried over from 2018.

### Maybank Indonesia sebagai Penggugat/Pemohon/Pelapor

| No       | Legal Issue   | Total     |           |
|----------|---|-----------|-----------|
|          |   | Civil     | Criminal  |
| <b>1</b> | <b>Dispute related to Mortgage loans (KPR)</b>                      | -         | -         |
|          | Resolved (obtained legally binding decision)                        | 4         | -         |
|          | Still in process  | 2         | 1         |
|          | <b>Total</b>  | <b>6</b>  | <b>1</b>  |
| <b>2</b> | <b>Dispute related to the granting of other credits</b>             |           |           |
|          | Resolved (obtained legally binding decision)                        | 2         | -         |
|          | Still in process  | 16        | 18        |
|          | <b>Total</b>  | <b>18</b> | <b>18</b> |
| <b>3</b> | <b>Insolvency and Suspension of Debt Payment Obligations (PKPU)</b> |           |           |
|          | Resolved (obtained legally binding decision)                        | 1         | -         |
|          | Still in process  | -         | -         |
|          | <b>Total</b>  | <b>1</b>  | <b>-</b>  |
| <b>4</b> | <b>Other Disputes</b>   |           |           |
|          | Resolved (obtained legally binding decision)                        | 4         | -         |
|          | Still in process  | -         | 9         |
|          | <b>Total</b>  | <b>4</b>  | <b>9</b>  |

### PT WAHANA OTTOMITRA MULTIARTHA, TBK

In the course of carrying out its business activities throughout 2019, PT Wahana Ottomitra Multiartha, Tbk is involved in a number of civil lawsuits, industrial relations disputes, or criminal lawsuits, at various level of court proceedings. PT Wahana Ottomitra Multiartha, Tbk conducts an analysis of the legal risks encountered, based on a variety of parameters, and the monthly legal risk evaluation results serve as part of the legal risk management and overall risk management at the Company.

**PT Wahana Ottomitra Multiartha, Tbk sebagai Tergugat/ Terlapor**

| Legal Issue                                  | Total     |          |
|--|-----------|----------|
|  | Civil     | Criminal |
| Resolved (obtained legally binding decision) | 21        | 0        |
| Still in process                             | 25        | 0        |
| <b>Total</b>                                 | <b>46</b> | <b>0</b> |

**Note :**

- For Civil Cases/PHI :
  - a. 12 (twelve) civil cases, comprising:
    - 1) 5 (five) cases originating from 2018:
      - ✓ 4 (four) cases resolved with legally binding decision in 2019
      - ✓ 1 (one) case still in process
    - 2) 7 (seven) new cases in 2019:
      - ✓ 2 (two) cases resolved with legally binding decision in 2019
      - ✓ 5 (five) cases still in process
  - b. 34 (thirty four) cases of Industrial Relations (PHI), comprising:
    - 1) 2 (two) PHI cases originating in 2016:
      - ✓ 1 (one) case resolved with legally binding decision in 2019
      - ✓ 1 (one) case still in process
    - 2) 9 (nine) PHI cases originating in 2017:
      - ✓ 5 (five) cases resolved with legally binding decision in 2019
      - ✓ 4 (four) cases still in process
    - 3) 17 (seventeen) PHI cases originating in 2018:
      - 7 (seven) cases resolved with legally binding decision in 2019
      - 10 (ten) cases still in process
    - 4) 6 (six) new PHI cases in 2019:
      - ✓ 2 (two) cases resolved with legally binding decision in 2019
      - ✓ 4 (four) cases still in process
- For Criminal Cases :
  1. Up to December 2019, there is no criminal case of the subsidiary as a defendant / reported who entered P21, trial or sentencing process.

**PT Wahana Ottomitra Multiartha, Tbk sebagai Penggugat/Pelapor**

| Legal Issue                                  | Total    |           |
|--|----------|-----------|
|  | Civil    | Criminal  |
| Resolved (obtained legally binding decision) | -        | 11        |
| Still in process                             | -        | 3         |
| <b>Total</b>                                 | <b>-</b> | <b>14</b> |

**Note:**

- For Civil Cases/PHI:
  1. Up to December 2019, there is no Civil/PHI Cases with the subsidiary as Plaintiff/Claimant entering Court proceedings.
- For Criminal Cases:
  1. Up to December 2019, there is no new Criminal Case entering the P21, court proceedings or sentencing.
  2. 14 (fourteen) criminal cases in 2019 comprised of:
    - a. 11 (eleven) criminal cases resolved in 2018:
      - 6 (six) criminal cases from 2017
      - 5 (five) criminal cases from 2018
    - b. 3 (three) criminal cases still in process:
      - 1 (one) criminal case from 2017
      - 1 (one) criminal case from 2018
      - 1 (one) criminal case from 2018 and is in P21 (Attorney General), waiting for court agenda.

**PT MAYBANK INDONESIA FINANCE**

In the course of carrying out its business activities throughout 2019, PT Maybank Indonesia Finance is involved in a number of civil lawsuits, industrial relations disputes, or criminal lawsuits, at various level of court proceedings.

PT Maybank Indonesia Finance conducts an analysis of the legal risks encountered, based on a variety of parameters, and the monthly legal risk evaluation results serve as part of the legal risk management and overall risk management at the Company.

**PT Maybank Indonesia Finance sebagai Tergugat/ Terlapor**

| Legal Issue                                  | Total     |          |
|--|-----------|----------|
|  | Civil     | Criminal |
| Resolved (obtained legally binding decision) | 9         | 1        |
| Still in process                             | 7         | 1        |
| <b>Total</b>                                 | <b>16</b> | <b>2</b> |

**Note :**

- For Civil Cases:  
17 (seventeen) new cases up to December 2019  
7 (seven) unresolved cases in 2019
- For Criminal Cases:  
4 (four) ) new cases up to December 2019  
3 (three) unresolved cases in 2019

**PT Maybank Indonesia Finance sebagai Penggugat/Pelapor**

| Legal Issue                                  | Total    |          |
|--|----------|----------|
|  | Civil    | Criminal |
| Resolved (obtained legally binding decision) | 1        | -        |
| Still in process                             | 0        | 2        |
| <b>Total</b>                                 | <b>1</b> | <b>2</b> |

**SIGNIFICANT LEGAL DISPUTES ENCOUNTERED BY PT BANK MAYBANK INDONESIA TBK**

During 2019, the dispute encountered by Maybank Indonesia were generally related to the resistance to the execution of the collateral held by Maybank as the separatis creditor. If there are disputes encountered by Maybank to which the Courts verdict not in the Bank's favor, such verdict will not have a negative material impact on the financial condition or on the business continuity of Maybank Indonesia. The dispute database that contains all the list of disputes encountered by the Company is monitored and evaluated by the Litigation Unit, one of the units within the Compliance Director's control.

**SIGNIFICANT LEGAL DISPUTE FACED BY INCUMBENT MEMBERS OF THE BOARD OF COMMISSIONERS AND DIRECTORS**

During 2019, the respective members of the Board of Commissioners and Board of Directors were not implicated or involved in any civil and/or criminal case.

**SIGNIFICANT LEGAL DISPUTE FACED BY MAYBANK'S SUBSIDIARIES**

During 2019, there were no disputes which could be categorized as significant/material and/or which may impact on Maybank Indonesia performance encountered by PT Wahana Ottomitra Multiartha, Tbk and PT Maybank Indonesia Finance.

Legal

**LEGAL ISSUES/LITIGATION 2019**

Information on details of Legal/Litigation issues in 2018 with a value of more than Rp10 billion as follows:

| No | Important Cases Facing the Company/ subsidiary/ member of the BoD/ members of the BoC In office (period 2018); Case Value> Rp10 Billion | Parties Involved                |                   | Legal Case               | Settlement Status   | Impact on the Company | Potential Risk |
|----|---|---------------------------------|-------------------|--------------------------|---|-----------------------|----------------|
|    |   | Plaintiff                       | Defendant         |                          |   |                       |                |
| 1  | Petition for Arbitration filed by the Bank's Partner to BANI  | Indonesia<br>The Bank's Partner | Maybank Indonesia | Termination of Agreement | 1. On June 26, 2019, Maybank Indonesia and this plaintiff partner signed a peace agreement at the notary public where Maybank Indonesia made a payment of Rp250,000,000,000.-<br><br>2. on July 2, the partner revoked its legal file from BANI and on the same day, Maybank Indonesia withdrew the lawsuit in court.<br><br>Case Status: settled | Significant           | Financial Loss |



Corporate  
Governance

| No | Important Cases Facing the Company/ subsidiary/ member of the BoC In office (period 2018); Case Value: Rp10 Billion | Parties Involved                            |  | Legal Case  | Settlement Status  | Impact on the Company | Potential Risk |
|----|---|---|--|---|--|-----------------------|----------------|
|    |   | Plaintiff                                   | Defendant  |   |  |                       |                |
| 2  | Request for Arbitration submitted by the Bank's Partner to BANI Sovereign   | Indonesia<br>The Bank's Partner             | Maybank Indonesia  | Termination of Agreement  | On January 30, 2019, Maybank Indonesia and this plaintiff partner signed a Peace Agreement to settle the legal case between the two where the Bank returned the partner's deposit of Rp. 30,000,000,000.<br><br>Case Status: Settled | Signifikan            |                |
| 3  | Lawsuit Against Unlawful Act filed by Debtor's former shareholder   | Debtor's former Shareholder                 | Maybank Indonesia<br>Private Banks<br>Debtors<br>KK                      | Lawsuit for Option Rights for share repurchases                           | Cassation  | Significant           | Financial Loss |
| 4  | Lawsuit Against Unlawful Act filed by Maybank Indonesia Customer's Heir   | The Bank's Customer's Heir                  | Maybank Indonesia  | Lawsuit filed by Heir of Customer on Customer Deposits                    | High Court   | Significant           | Financial Loss |
| 5  | Lawsuit Against Unlawful Act filed by Debtor  | Debtor                                      | Maybank Indonesia  | Rejection on Foreclosure Execution  | 1. On March 22, 2019, the Debtor paid off his financial obligation to Maybank Indonesia and has signed a Peace Agreement.<br><br>2. The debtor has revoked the appeal.<br><br>Case Status: settled                                   | Not significant       |                |
| 6  | Lawsuit Against Unlawful Act filed by Debtor  | Debtor                                      | Maybank Indonesia  | Rejection on Foreclosure on Execution                                     | High Court   | Not significant       |                |
| 7  | Lawsuit Against Unlawful Act filed by one of the Heir of Maybank Indonesia Customer                                 | One of the heirs of Maybank's late Customer | Maybank Indonesia<br>Debtors<br>Several heirs of Maybank's late customer | Legal claim on Deposit Withdrawal   | High Court   | Significant           |                |
| 8  | Lawsuit Against Unlawful Act filed by Debtor  | Debtor                                      | Maybank Indonesia  | Counter lawsuit for Debtor's Credit Disbursement                          | Case status: legally settled   | Not significant       |                |
| 9  | Lawsuit Against Unlawful Act filed by Debtor  | Debtor                                      | Maybank Indonesia  | Lawsuit on Debtor Loan and Rejection on Foreclosure Execution             | High Court   | Not significant       |                |
| 10 | Default Lawsuit filed by the Bank's Partner   | The Bank's Partner                          | Maybank Indonesia  | Bank Guarantee Claim  | Cassation  | Not significant       |                |
| 11 | Lawsuit Against Unlawful Act filed by Debtor  | Debtor                                      | Maybank Indonesia  | Unlawful Actions by Including the Standard Clause In the Credit Agreement | High Court   | Not significant       |                |
| 12 | Lawsuit Against Unlawful Act filed by Debtor  | Debtor                                      | Maybank Indonesia  | Unlawful Actions by Including the Standard Clause In the Credit Agreement | Case Status: Legally settled   | Not significant       |                |