No: 3607 /BCEL. 2025
Date: 19 NOV 2025

Notice

To: Shareholders, Investors, General Public and Our Valued Customers;
Subject: Clarification on Social Media Issue Regarding Cash Deposit to Bank Account

- In accordance to the social media reports regarding a bank account deposit where the amount was allegedly incomplete on November 5, 2025;
- In accordance to the evidence verification through CCTV footage reviewed with the customers on November 7, 2025

Banque Pour Le Commerce Exterieur Lao Public (BCEL) would like to inform all concerned parties that on November 5, 2025, there was report appeared on social media regarding a cash deposit transaction where the deposited amount allegedly did not match the amount claimed by the customers. Upon receiving notification, BCEL has conducted a thorough investigation to determine the facts surrounding this case. The investigation confirmed that on the aforementioned date, a customer visited BCEL Service Unit to deposit cash into an account. However, following detailed examination and verification of evidence through closed-circuit television (CCTV) footage, it was determined that the procedures for receiving cash from the customer through to the actual counting process were conducted properly using money counting machines in accordance with BCEL's procedures. The cash amount brought by the customer was less than the initial amount the customer had written on the deposit form.

To ensure customer understanding and confidence in BCEL's operational procedures, BCEL invited both customers (the social media poster and the actual depositor) to visit the bank on November 7, 2025, to review evidence of the transaction from that day. After reviewing the evidence from the CCTV recordings, both customers acknowledged that BCEL staff had received and counted the money correctly and completely according to the actual amount the customer had brought. The inadequate amount of money that was posted on social media was due to the customer's misunderstanding, as when the customer brought the money from out of the bag to hand over to the teller, the money was not bundled or took tied in any way. Following this incident, both customers acknowledged that the money was indeed inadequate from the beginning and expressed their appreciation to BCEL for the clarification and transparency provided through data and evidence. They also apologized to BCEL for posting on social media, which caused widespread criticism.

BCEL confirms to customers and society that the bank has always adhered to conducting business with transparency and prioritizing customer interests. Should customers have any inquiries or concerns regarding BCEL's services, they may contact bank staff directly or through BCEL's official communication channels for explanations and clarification. Posting on social media without knowing the true facts should be avoided.

Furthermore, BCEL calls upon social media users to make sure they have accurate and relevant evidence before posting. News readers and commenters should also exercise discretion and careful consideration before expressing opinions. In the future, should BCEL encounter posts or comments that lead to direct or indirect damage to BCEL's reputation and credibility, BCEL reserve the rights to pursue legal action strictly in accordance with the laws and regulations related.

BCEL expresses gratitude to all customers, shareholders, and investors who have consistently placed their trust and support in BCEL.

Therefore, BCEL would like to make this notification for your kind information

Managing Director

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