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Supervision non-bank lending

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Sanctions applied to savings and loan association, published in accordance with the provisions of art. 75/3 of Law No. 548/1995 on the National Bank of Moldova

The supervision of savings and loan association is carried out by the National Bank of Moldova (hereinafter – NBM) pursuant to the Law No. 139/2007 on savings and loan association. In accordance with the provisions of art. 753 of Law No. 548/1995 on the National Bank of Moldova, information on sanctions applied by the NBM is published on its official website.

2026

As of 15.10.2026, following the controls carried out on the activity of savings and loan association, the following sanctions were applied:

Nr.	NBM Decision of the sanction application	The person against whom the sanction is applied (savings and loan association/administrator)	The sanction applied	Type and nature of the violations	Informatio to the appe administra
	Decision of the Executive Committee of the NBM No. 238 of 30.09.2026 regarding the results of the on-site control over the	Larisa Coteț (executive director)	Fine in the amount of 151 137,00 lei	Violation of rules relating to: - requirements regarding compliance with the Financial Prudential standards; - the requirements regarding the transactions with affiliated persons; - the requirements for compliance with internal regulations;	
		Maria Păcuraru (chairman of the Council)	Written warning		
		Despina Coteț (Council member)	Written warning		
		Inga Poștaru (Council member)	Written warning		
		Valentina Nabieva (Council member)	Written warning		
		Cristina Șuletea (Council member)	Written warning		
		Alexandra Cazacu (member of Committee of Censor)	Written warning		
		Alexandru Novițchi (member of Committee of	Written		

1.	site control over the activity of the Savings and Loan Association „FĂGURAȘ-VADUL LUI ISAC" for the period 01.11.2023-30.11.2025	(member of Committee of Censor)	warning	- the restriction on accepting savings deposits; - requirements for keeping accounting records; - transparency requirements; - the requirements regarding the evaluation of the organization of the internal control and risk management system, etc.	
		Efrosinia Fabian (member of Committee of Censor)	Written warning		
		Vasilisa Bogdan (former member of Committee of Censor)	Written warning		
		Maria Atanasov (chief accountant)	Written warning		
	Decision of the Executive Committee of the NBM No. 237 of 30.09.2026 regarding the results of the on-site control over the	Lidia CERNICA (executive director)	Fine in the amount of 107 044,00 lei	Violation of rules relating to: - requirements regarding compliance with the Financial Prudential standards; - the requirements for compliance with internal regulations; - the requirements regarding the transactions with affiliated persons;	
		Lidia Guzun (Council member)	Written warning		
		Tamara Mîrza (Council member)	Written warning		
		Viorel Nistor (former Council member)	Written warning		
		Elena Pasat (former Council member)	Written warning		
		Elena Popovici (member of Committee of Censor)	Written warning		
		Elena Cernica (former member of Committee of Censor)	Written warning		
		Raisa Boțan (former member of Committee of	Written		

2.	the control over the activity of the Savings and Loan Association „ VICTORIA-SĂRĂTENII VECHI” for the period 01.09.2023-31.05.2025	member of Committee of Censor)	warning	- requirements for keeping accounting records; - transparency requirements; - the requirements regarding the activities of governing bodies; - the requirements regarding the evaluation of the organization of the internal control and risk management system, etc.	
		Elena Dima (chief accountant)	Written warning		
		Maria Stratulat (head of branch)	Written warning		
		A.E.Î. „ECOCRED-DÎNGENI”	Withdrawal of license	Violation of rules relating to: - the requirements regarding the holding and maintenance of the institutional reserve ratio; - liquidity requirements; - the restriction on accepting savings deposits; - requirements regarding compliance with the	

3.	Decision of the Executive Committee of the NBM No. 215 of 03.09.2026 regarding the results of the on-site control over the activity of the Savings and Loan Association „ECOCRED-DÎNGENI" for the period 01.10.2023-30.09.2025	Tabuica Anatolie (former executive director)	Withdraw confirmation from the administrator position	Financial Prudential standards; - the requirements relating to the keeping of the Register of Members; - reporting requirements - requirements for keeping accounting records; - the requirements regarding the need for technical equipment; - transparency requirements; - the requirements regarding the evaluation of the organization of the internal control and risk management system, etc.	
		A.E.Î. „MICROÎMPRUMUT"	Written warning		
					The decisi challenge July 2026 executive A.E.Î. „MICROÎM by submit request to

		Balan Eduard (executive director)	Fine in the amount of 314 072,61 lei	Violation of rules relating to: - the requirements for equal access of members to the provided services; - requirements regarding compliance with the Financial Prudential standards; - requirements regarding the granting of loans; - requirements regarding the acceptance of savings deposits; - the requirements regarding the transactions with affiliated persons;	request to Executive Committee NBM, seek amendme decision a sanction i him. Following examinati prior requ Executive Committee NBM deci reject the unfounded
		Cicati Sergiu (chairman of the Council)	Written warning		
		Olaru Victoria (Council member)	Written warning		
		Andrievschi Natalia (Council member)	Written warning		
		Cîrstea Lorina (Council member)	Written warning		
		Popescu Vitalie (Council member)	Written warning		
		Sîrbu Corina (member of Committee of Censor)	Written warning		
		Antonișen Ala (member of Committee of Censor)	Written warning		
		Voinescu Evghenia (member of Committee of Censor)	Written warning		
4.	Decision of the Executive Committee of the NBM No. 136 of 11.06.2026 regarding the results of the on-site control over the activity of the	Porubin Oleg (chief risk officer and member of the Credit Committee)	Written warning		
		Chiriac Alina (member of the Credit Committee and head of branch)	Written warning		

	Savings and Loan Association „MICROÎMPRUMUT" for the period 01.02.2023-28.02.2025	Gutium Tatiana (member of the Credit Committee and head of branch)	Written warning	- the requirements for compliance with internal regulations; - the requirements relating to the keeping of accounting records and disclosure of information; - the requirements regarding the evaluation of the organization of the internal control and risk management system; - requirements regarding the registration of changes made to the data recorded in the State Register etc.	
		Lupașcu Daniela (member of the Credit Committee and head of branch)	Written warning		
		Dabija Carina (member of the Credit Committee and head of branch)	Written warning		
		Burduja Agnesa (head of branch)	Written warning		
		Busuioc Mariana (head of branch)	Written warning		
		Mînza Alina (head of branch)	Written warning		
		Perciun Marina (head of branch)	Written warning		
		Polivenco Efimia (head of branch)	Written warning		
		Simin Veronica (head of branch)	Written warning		
		Toma Viorela-Codrina (head of branch)	Written warning		
		Beregoi Alexandrina (head of branch)	Written warning		
		Cunețchi Oxana (head of branch)	Written warning		
		Gangan Olesea (head of branch)	Written warning		
		Șapteboi Calina (head of branch)	Written warning		
		Țuruc Irina (head of branch)	Written warning		
		Sandul Zinaida (head of branch)	Written warning		
		Scilita Olesea (head of	Written		

		Șolița Olesea (head of branch)	Written warning		
		Budaianu Ion (director of development and planning)	Written warning		
		Triboi Ludmila (former chief accountant)	Written warning		
		Sula Efimia (executive director)	Fine in the amount of 285 374,48 lei	Violation of rules relating to: - the requirements concerning the association's risk minimization principle; - the requirements relating to the convening and conduct of the general meeting of members; - requirements regarding compliance with the Financial Prudential standards; - the requirements relating to the procedure for admission to the association; - the requirements relating to the keeping of the Register of Members;	
		Meriacre Parascovia (chairman of the Council)	Fine in the amount of 8 999,58 lei		
		Borta Svetlana (Council member)	Written warning		
		Luca Elena (Council member)	Written warning		
		Mereacare Natalia (Council member)	Written warning		
		Ionaș Galina (Council member)	Written warning		
		Meriacare Maria (member of Committee of Censor)	Written warning		
		Marandici Nina (member of Committee of Censor)	Written warning		
		Borta Ana (member of Committee of Censor)	Written warning		
	Decision of the Executive Committee of the NBM No. 131 of 04.06.2026 regarding				

5.	the results of the on-site control over the activity of the Savings and Loan Association „BOTNA" for the period 01.09.2023-31.07.2025	Ababii Liuba (chief accountant)	Written warning	Members; - the requirements for compliance with the statutes and internal regulations; - the requirements regarding the transactions with affiliated persons; - accounting software requirements, adapted to the needs of associations; - the requirements relating to the keeping of accounting records and disclosure of information; - the requirements regarding the evaluation of the organization of the internal control and risk management system etc.	

2025

During 2025, following the controls carried out on the activity of savings and loan association, the following sanctions were applied:

Nr.	NBM Decision of the sanction application	The person against whom the sanction is applied (savings and loan association/administrator)	The sanction applied	Type and nature of the violations	Information related to the appeal of the administrative act
1.	Decision of the Executive Committee of the NBM No. 228 of 02.10.2025 regarding the results of the on-site control over the activity of the Savings and Loan Association „PLOPI" for the period 01.12.2022-31.01.2025	A.E.Î. "PLOPI"	Written warning	Violation of rules relating to: — the requirements for equal access of members to the provided services; — liquidity requirements. — requirements regarding compliance with the Financial Prudential standards. — the requirements for compliance with internal regulations. — the requirements regarding the transactions with affiliated persons. — restrictions on the association's activity. — accounting software requirements, adapted to the needs of associations. — requirements for keeping accounting records. — the requirements regarding the evaluation of the organization of the internal control and risk management system. — requirements for administrators. — transparency	
		Mungiu Andrei (executive director)	Fine in the amount of 109 173,99 lei		
		Caraman Nadejda (chief accountant)	Fine in the amount of 55 234,38 lei		
		Capșuna Petru (chairman of the Council)	Fine in the amount of 11 197,00 lei		
		Ababii Grigorii (Council member)	Written warning		
		Balan Elena (Council member)	Written warning		
		Gaidîm Lilia (Council member)	Written warning		
		Malcocean Elena (Council member)	Written warning		
		Jechiu Maria (member of Committee of Censor)	Written warning		
		Ipati Vadim (member of Committee of Censor)	Written warning		
		Malcocean Lidia (member of Committee of Censor)	Written warning		

				requirements etc.	
2.	Decision of the Executive Committee of the NBM No. 191 of 14.08.2025 regarding the results of the on-site control over the activity of the Savings and Loan Association „VALEA VÎLCULUI" for the period 01.11.2022-30.10.2024	A.E.Î. „VALEA VÎLCULUI"	Written warning	Violation of rules relating to: — the requirements regarding the transactions with affiliated persons; — the requirements for equal access of members to the provided services; — the requirements for compliance with internal regulations; — requirements for keeping accounting records; — the requirements regarding the need for technical equipment; — transparency requirements; — requirements regarding compliance with the Financial Prudential standards; — the requirements regarding the evaluation of the organization of the internal control and risk management system etc.	
		Onuță Zinaida (executive director)	Fine in the amount of 177 080,65 lei		
		Bîrladeanu Vera (chief accountant)	Written warning		
		Secrieru Ecaterina (Council member)	Written warning		
		Sofrone Sava (Council member)	Written warning		
		Doboș Vladimir (Council member)	Written warning		
		Stempovschi Maria (Council member)	Written warning		
		Corja Tatiana (member of Committee of Censor)	Written warning		
		Grimalovschi Olga (member of Committee of Censor)	Written warning		
	Decision of the Executive Committee of the NBM No. 147 of 19.06.2025 regarding the results	A.E.Î. „COLUMNA MANTA"	Written warning	Violation of rules relating to: — the requirements regarding the transactions with affiliated persons; — the requirements for equal access of members to the provided services; — the requirements for	
		Arseni Gheorghe (executive director)	Fine in the amount of 58 193,20 lei		
		Popov Natalia (chief accountant)	Written warning		
		Caminschi Ecaterina (Council member)	Written warning		

3.	the results of the on-site control over the activity of the Savings and Loan Association „COLUMNA MANTA" for the period 01.10.2022-30.09.2024	Pascal Alexandru (Council member)	Written warning	the requirements for compliance with internal regulations; — requirements for keeping accounting records; — transparency requirements; — requirements regarding compliance with the Financial Prudential standards; — the requirements regarding the evaluation of the organization of the internal control and risk management system, etc.	
		Hîncu Gheorghe (Council member)	Written warning		
		Gîscă Elena (Council member)	Written warning		
		Grăsun Elena (Council member)	Written warning		
		Grecu Maria (member of Committee of Censor)	Written warning		
		Munteanu Ștefan (member of Committee of Censor)	Written warning		
		Zaporojan Elena (member of Committee of Censor)	Written warning		
4.	Decision of the Executive Committee of the NBM No. 105 of 08.05.2025 regarding the results of the on-site control over the activity of the Savings and Loan Association „VALEA	Apostol Constantin (executive director)	Fine in the amount of 98 686,48 lei	Violation of rules relating to: — the requirements regarding the transactions with affiliated persons; — the requirements imposed on certain administrators; — the requirements for equal access of members to the provided services; — the requirements for compliance with internal regulations; — requirements for keeping accounting records; — the requirements regarding the need for technical equipment; — transparency	
		Guzun Maria (chief accountant)	Fine in the amount of 63 755,41 lei		
		Lutencu Valentin (Council member)	Written warning		
		Șargarovschi Andrei (Council member)	Written warning		
		Lutenco Anatolie (Council member)	Written warning		
		Ciobanu Ina (Council member)	Written warning		
		Vetrici Parascovia (member of Committee of Censor)	Written warning		
		Timuș Silvia (member of Committee of Censor)	Written warning		
		Țaran Constantin (person authorized according to the legislation)	Written warning		

	FÎNULUI" for the period 01.07.2022-30.06.2024			requirements; — requirements regarding compliance with the Financial Prudential standards; — the requirements regarding the evaluation of the organization of the internal control and risk management system, etc.	
		Buga Olga (former head of Branch no. 1)	Withdraw confirmation from the administrator position		
		Bulbuc Mihail (former Council member)	Withdraw confirmation from the administrator position		
		Flocea Grigore (former member of Committee of Censor)	Withdraw confirmation from the administrator position		
5.	Decision of the Executive Committee of the NBM No. 2 of 09.01.2025 regarding the results of the on-site control over the activity of the Savings and Loan Association „HILIUȚI-RÎȘCANI", carried out during the period from 29.04.2024	Sandu Tatiana (executive director)	Fine in the amount of 221 016,75 lei	Violation of rules relating to: - the requirements regarding the holding and maintenance of the institutional reserve ratio; - the requirements regarding the transactions with affiliated persons; - the requirements regarding the examination of the expiration status of loans and related interests; - liquidity requirements; - the restriction on accepting savings deposits; - requirements for keeping accounting records; - the requirements regarding the need for technical equipment; - transparency	
		Gurițanu Eugenia (Council member)	Written warning		
		Gribincea Andriana (Council member)	Written warning		
		Manole Zinaida (Council member)	Written warning		
		Scorpan Evghenia (Council member)	Written warning		
		Rusu Eugenia (member of Committee of Censor)	Written warning		
		Gurițanu Aliona (member of Committee of Censor)	Written warning		
		Gabuja Nelea (member of Committee of Censor)	Written warning		

	to 15.07.2024	Borș Natalia (chief accountant)	Written warning	- transparency requirements; - requirements regarding compliance with the Financial Prudential standards; - the requirements regarding the evaluation of the organization of the internal control and risk management system, etc.	

2024

During 2024, following the controls carried out on the activity of savings and loan association, the following sanctions were applied:

Nr.	NBM Decision of the sanction application	The person against whom the sanction is applied (savings and loan association/administrator)	The sanction applied	Type and nature of the violations	Information related to the appeal of the administrative act
1.	Decision of the Executive Committee of the NBM No. 276 of 07.11.2024 regarding the results of the on-site control over the activity of the	A.E.Î. „VORNICENI”	Withdrawal of license	Violation of rules relating to: - the requirements regarding the holding and maintenance of the institutional reserve ratio; - liquidity requirements; - the restriction on accepting savings deposits; - requirements for keeping accounting records; - the requirements	
		Luchian Ion (Council member)	Withdraw confirmation from the administrator position		
		Calestru Elvira (Council member)	Withdraw confirmation from the administrator position		
		Rusu Zinaida (Council member)	Withdraw confirmation from the administrator position		
		Macari Nina (member of Committee of Censor)	Written warning		

	Savings and Loan Association „VORNICENI", carried out during the period from 11.03.2024 to 07.06.2024			regarding the need for technical equipment; - transparency requirements; - requirements regarding compliance with the Financial Prudential standards; - the requirements regarding the evaluation of the organization of the internal control and risk management system, etc.	
		Tutunaru Violeta (member of Committee of Censor)	Written warning		
		Ciocan Ecaterina (member of Committee of Censor)	Written warning		
	Decision of the Executive Committee of the NBM No. of 17.10.2024 regarding the results of the on-site control over the activity of the Savings and Loan Association „BUSINESS CREDIT", carried out during the	A.E.Î. „BUSINESS CREDIT"	Fine in the amount of 124 868 lei	Violation of rules relating to: - the requirements regarding the holding and maintenance of the institutional reserve ratio; - liquidity requirements; - the restriction on accepting savings deposits; - requirements for keeping accounting records; - the requirements regarding the need for technical equipment;	
		Fedotov Roman (executive director)	Written warning		
		Paniș Mariana (Council member)	Written warning		
		Gorban Viorica (Council member)	Written warning		
		Bobicov Mihail (Council member)	Written warning		
		Ciobanu Ion (Council member)	Written warning		
		Suvac Diana (member of Committee of Censor)	Written warning		
		Catanoi Irina			

	period from 30.01.2024 to 24.04.2024	(member of Committee of Censor)	Written warning	- transparency requirements; - reporting requirements - the requirements regarding the evaluation of the organization of the internal control and risk management system, etc.	
		Brînză Valentina (chief accountant)	Written warning		

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