

18.06.2026

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 18.06.2026, 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	Information related to the appeal of the administrative act
		A.E.Î. „MICROÎMPRUMUT”	Written warning		
		Balan Eduard (executive director)	Fine in the amount of 314 072,61 lei		
		Cicati Sergiu (chairman of the Council)	Written warning		
		Olaru Victoria (Council member)	Written warning		
		Andrievschi Natalia (Council member)	Written warning		
		Cirstea Lorina (Council member)	Written warning		
		Popescu Vitalie (Council member)	Written warning		
		Sîrbu Corina (member of Committee of Censor)	Written warning		

1.	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 Savings and Loan Association „MICROÎMPRUMUT” for the period 01.02.2023-28.02.2025	Antonîşen Ala (member of Committee of Censor)	Written warning	Violation of rules relating to: <ul style="list-style-type: none"> — 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; — 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. 	
		Voinescu Evghenia (member of Committee of Censor)	Written warning		
		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		
		Gutium Tatiana (member of the Credit Committee and head of branch)	Written warning		
		Lupaşcu 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		
Cuneţchi 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		
		Șoilița Olesea (head of branch)	Written warning		
		Budaianu Ion (director of development and planning)	Written warning		
		Triboi Ludmila (former chief accountant)	Written warning		
2.	Decision of the Executive Committee of the NBM No. 131 of 04.06.2026 regarding 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	Sula Efimia (executive director)	Fine in the amount of 285 374,48 lei	Violation of rules relating to: <ul style="list-style-type: none"> — 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; — 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 	
		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		

				disclosure of information;	
		Borta Ana (member of Committee of Censor)	Written warning	— the requirements regarding the evaluation of the organization of the internal control and risk management system etc.	
		Ababii Liuba (chief accountant)	Written warning		

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	
		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		
		Gaidim Lilia (Council member)	Written warning		
		Malcocean Elena (Council member)	Written warning		
		Jechiu Maria (member of	Written		

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

3.	of the Savings and Loan Association „COLUMNA MANTA” for the period 01.10.2022-30.09.2024	Hîncu Gheorghe (Council member)	Written warning	— requirements for keeping accounting records;	
		Giscă Elena (Council member)	Written warning	— transparency requirements;	
		Grăsun Elena (Council member)	Written warning	— requirements regarding compliance with the Financial Prudential standards;	
		Grecu Maria (member of Committee of Censor)	Written warning	— the requirements regarding the evaluation of the organization of the internal control and risk management system, etc.	
		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 FÎNULUI” for the period 01.07.2022-30.06.2024	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 requirements; — requirements regarding compliance with the Financial Prudential standards; — the requirements regarding the evaluation of the organization of the internal	
		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		
		Bugă Olga (former head of Branch no. 1)	Withdraw confirmation from the administrator position		

				control and risk management system, etc.	
		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 to 15.07.2024	Sandu Tatiana (executive director)	Fine in the amount of 221 016,75 lei	Violation of rules relating to:	
		Gurițanu Eugenia (Council member)	Written warning	- the requirements regarding the holding and maintenance of the institutional reserve ratio;	
		Gribincea Andriana (Council member)	Written warning	- the requirements regarding the transactions with affiliated persons;	
		Manole Zinaida (Council member)	Written warning	- the requirements regarding the examination of the expiration status of loans and related interests;	
		Scorpan Evghenia (Council member)	Written warning	- liquidity requirements;	
		Rusu Eugenia (member of Committee of Censor)	Written warning	- the restriction on accepting savings deposits;	
		Gurițanu Aliona (member of Committee of Censor)	Written warning	- requirements for keeping accounting records;	
		Gabuja Nelea (member of Committee of Censor)	Written warning	- the requirements regarding the need for technical equipment;	
				- transparency requirements;	
		Borș Natalia (chief accountant)	Written warning	- 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 Savings and Loan Association „VORNICENI”, carried out during the period from 11.03.2024 to 07.06.2024	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 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.	
		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		
		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	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
		Fedotov Roman (executive director)	Written warning		
		Paniş Mariana (Council member)	Written warning		
		Gorban Viorica	Written warning		

<p>on-site control over the activity of the Savings and Loan Association „BUSINESS CREDIT”, carried out during the period from 30.01.2024 to 24.04.2024</p>	(Council member)		accepting savings deposits;
	Bobicov Mihail (Council member)	Written warning	- requirements for keeping accounting records;
	Ciobanu Ion (Council member)	Written warning	- the requirements regarding the need for technical equipment;
	Suvac Diana (member of Committee of Censor)	Written warning	- transparency requirements;
	Catanoi Irina (member of Committee of Censor)	Written warning	- reporting requirements
	Brinză Valentina (chief accountant)	Written warning	- the requirements regarding the evaluation of the organization of the internal control and risk management system, etc.

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