

21.10.2025

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.

2025

As of 21.10.2025, 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	A.E.Î. "PLOPI"	Written warning	Violation of rules relating to: <ul style="list-style-type: none"> — 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. 	
		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		

	01.12.2022-31.01.2025	Malcocean Elena (Council member)	Written warning	<ul style="list-style-type: none"> — the requirements regarding the evaluation of the organization of the internal control and risk management system. — requirements for administrators. — transparency requirements etc. 	
		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		
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	<p>Violation of rules relating to:</p> <ul style="list-style-type: none"> — 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		
		Secieru 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	A.E.Î. „COLUMNNA MANTA”	Written warning	<p>Violation of rules relating to:</p> <ul style="list-style-type: none"> — the requirements regarding the transactions with affiliated persons; — the requirements for equal 	
		Arseni Gheorghe (executive director)	Fine in the amount of 58 193,20 lei		
		Popov Natalia (chief accountant)	Written warning		
		Caminschi Ecaterina	Written warning		

3.	19.06.2025 regarding 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	(Council member)		<ul style="list-style-type: none"> access of members to the provided services; — 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. 	
		Pascal Alexandru (Council member)	Written warning		
		Hîncu Gheorghe (Council member)	Written warning		
		Giscă 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 FÎNULUI” for the period	Apostol Constantin (executive director)	Fine in the amount of 98 686,48 lei	<ul style="list-style-type: none"> Violation of rules relating to: <ul style="list-style-type: none"> — 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 	
		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		

	01.07.2022-30.06.2024	Bugă Olga (former head of Branch no. 1)	Withdraw confirmation from the administrator position	Financial Prudential standards; — the requirements regarding the evaluation of the organization of the internal 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	A.E.Î. „BUSINESS CREDIT”	Fine in the amount of 124 868 lei		Violation of rules relating to: - the requirements regarding the holding and
		Fedotov Roman (executive director)	Written warning		
		Paniş Mariana	Written		

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 period from 30.01.2024 to 24.04.2024	(Council member)	warning	maintenance of the institutional reserve ratio;
	Gorban Viorica (Council member)	Written warning	- liquidity requirements; - the restriction on accepting savings deposits;
	Bobicov Mihail (Council member)	Written warning	- requirements for keeping accounting records; - the requirements regarding the need for technical equipment;
	Ciobanu Ion (Council member)	Written warning	- transparency requirements;
	Suvac Diana (member of Committee of Censor)	Written warning	- reporting requirements - the requirements regarding the evaluation of the organization of the internal control and risk management system, etc.
	Catanoi Irina (member of Committee of Censor)	Written warning	
	Brînză Valentina (chief accountant)	Written warning	

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