CENTRAL BANK OF LIBERIA

PUBLIC NOTICE
"Enhanced Collateral Registry for Movable and Immovable Property"

The Central Bank of Liberia (CBL) hereby informs all licensed financial institutions, legal practitioners, secured creditors, borrowers, and the general public that, pursuant to Regulation No. CBL/RSD/001/2026, titled **"Amended Secured Transactions/Collateral Registry,"** issued under the relevant provisions of the Commercial Code of Liberia, the CBL has enhanced its existing Collateral Registry to include immovable property among the asset classes for the registration of security interests.

The Collateral Registry was enhanced to strengthen Liberia's secured-transactions framework.

The Registry enables secured creditors to:

- Register financing statements relating to security interests in movable and immovable property;
- Establish the priority of registered security interests under applicable laws and regulations;
- Amend, assign, or discharge financing statements electronically;
- Conduct public searches of registered financing statements; and
- Obtain official search results and registration confirmations electronically.

The Registry is available to all licensed financial institutions and credit providers including:

- Commercial banks;
- Rural Community Finance Institutions
- Deposit-Taking Microfinance Institutions;
- Credit Only Microfinance Institutions;
- Development finance Companies;
- Legal practitioners;
- Businesses; and
- Any other persons permitted under the Regulations.

All new security interests in movable and immovable assets intended to be perfected under applicable law should be registered through the Enhanced

Collateral Registry within ten (10) days of the date of the collateral agreement, in accordance with the Amended Secured Transactions/Collateral Registry Regulations.

All licensed financial institutions are required to register pre-existing secured agreements within the first one hundred eighty (180) days following the effective date of the Regulations. No registration fees will be charged during this period.

Members of the public may search the Registry in accordance with the prescribed procedures and upon payment of the applicable fees.

The Enhanced Collateral Registry is available at **www.registry.cbl.org.lr**. Authorized users may register financing statements electronically, while members of the public may conduct searches subject to applicable regulatory requirements.

Fees

Loan Category	**Loan Amount**	**Legally Effective Search (LRD)**	**Registration Fee (LRD)**	**Amendment Fee (LRD)**
Micro	USD 7,000 and below, or the equivalent in LRD	500	300	150
Small and Medium	Above USD 7,000 and up to USD 50,000, or the equivalent in LRD	500	500	250
Large	Above USD 50,000, or the equivalent in LRD	500	1,500	750

The Enhanced Collateral Registry will be officially launched on **August 27, 2026**, at the **Ellen Johnson Sirleaf Ministerial Complex**, under the theme: **“Strengthening Secured Lending and Responsible Borrowing”**

For information about the Registry, registration procedures, user-account creation, or public searches, please contact:

Regulation and Supervision Department
Central Bank of Liberia
Telephone: **0555 960 553**

Email: **registrar@cbl.org.lr**

The Central Bank of Liberia encourages all secured creditors and other stakeholders to use the Enhanced Collateral Registry to promote secure lending and responsible borrowing and to support a transparent, efficient, and inclusive credit environment in Liberia.

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