

# Controlling Operating Costs

<i>(Amount in Birr '000)</i>	Dec '01	Dec '02	Dec '03	Dec '04
Interest exp	4	7	26	81
Loan loss provision exp	-	22	109	63
Personnel & admin exp	627	654	757	878
Ave net loan portfolio (Birr)	909	1,545	2,500	2,486
Efficiency Ratio	72%	44%	36%	41%
# Active Loans per LO	202	249	333	232

- The trend shows an area to be controlled



# Controlling Operating Costs

**Victor M. Corman**



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