

INDEPENDENT AUDITOR'S REPORT ON THE SUMMARY FINANCIAL STATEMENTS TO THE MEMBERS OF MANYA KROBO RURAL BANK LIMITED

Our Opinion

In our opinion, the accompanying summary financial statements of Manya Krobo Rural Bank Limited are consistent, in all material respects, with the audited financial statements of the Bank for the year ended 31 December 2019, on the basis described in the notes.

The summary financial statements

The summary financial statements derived from the audited financial statements for the year ended 31 December 2019 comprise:

- the summary statements of financial position as at 31 December 2019;
- the summary statements of profit or loss and other comprehensive income for the year then ended;
- the summary statements of cash flows for the year then ended
- the summary statements of changes in equity for the year then ended, and
- the related notes to the summary financial statements.

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards and the Companies Act, 1963 (Act 179) and the Banks and Specialised Deposit-taking Institutions Act, 2016 (Act 930).

Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The audited financial statements, and the summary financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The audited financial statements and our report thereon

We expressed an unmodified audit opinion on the audited financial statements in our report. That report also include the communication of key audit matters. Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the audited financial statements of the current period.

Directors' Responsibility for the summary financial statements

The Directors are responsible for the preparation of the summary financial statements on the basis described in the notes.

Auditor's responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standards on Auditing 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

The engagement partner on the audit resulting in this independent auditor's report is **Adom Adu-Amoah (ICAG/P/1294)**

Morrison & Associates (Licence Number: ICAG/F/2020/097)
(Chartered Accountants, Tax & Management Consultants)
Accra, Ghana

....., 2020

