

Our view of sustainability

At Serneke, we believe that focused sustainability work and strong community involvement go hand-in-hand with long-term growth with good profitability. By virtue of our size, we have both an opportunity and a responsibility to contribute to a more sustainable development. Through our business, we contribute to developing cities, towns and society in general. The tenant-owner association Solkvarteret in Malmö is a good example of this.

» Greater interest in sustainable projects

More and more people are choosing to live in cities. Urbanization has been taking place for a long time, but accelerated quickly in recent years. 85 percent of Sweden's population lives in the metropolitan regions and the larger towns today. This trend places extensive demands on the construction of new areas, as well as the further development of existing areas.

Properly done, this can contribute to continued growth and a better, safer and more inclusive community. At the same time, this trend also entails environmental challenges. In construction, large amounts of material resources and energy

are used. In addition to this is also the impact on use and in connection with demolition.

Within the construction industry and among the clients, knowledge and interest in sustainability increased strongly in recent years. This is noticed among other things through a strong increase in the number of projects with some kind of environmental certification.

SERNEKE & SUSTAINABILITY

23 implemented environmentally certified projects 2019.

"Malmö's smartest homes"

The Solkvarteret tenant-owner association consists of 83 apartments in an intelligent and sustainable apartment building in the Hyllie district of Malmö. Carl Knutsson is the Project Developer at Serneke.

"The Solkvarteret tenant-owner association is a bold project that stands out not only for design, but also with new and innovative solutions. The solar panels give the residents access to renewable energy, and there are batteries that store energy to be able to be used even when the sun is not shining. The energy from the elevator's braking is also utilized."

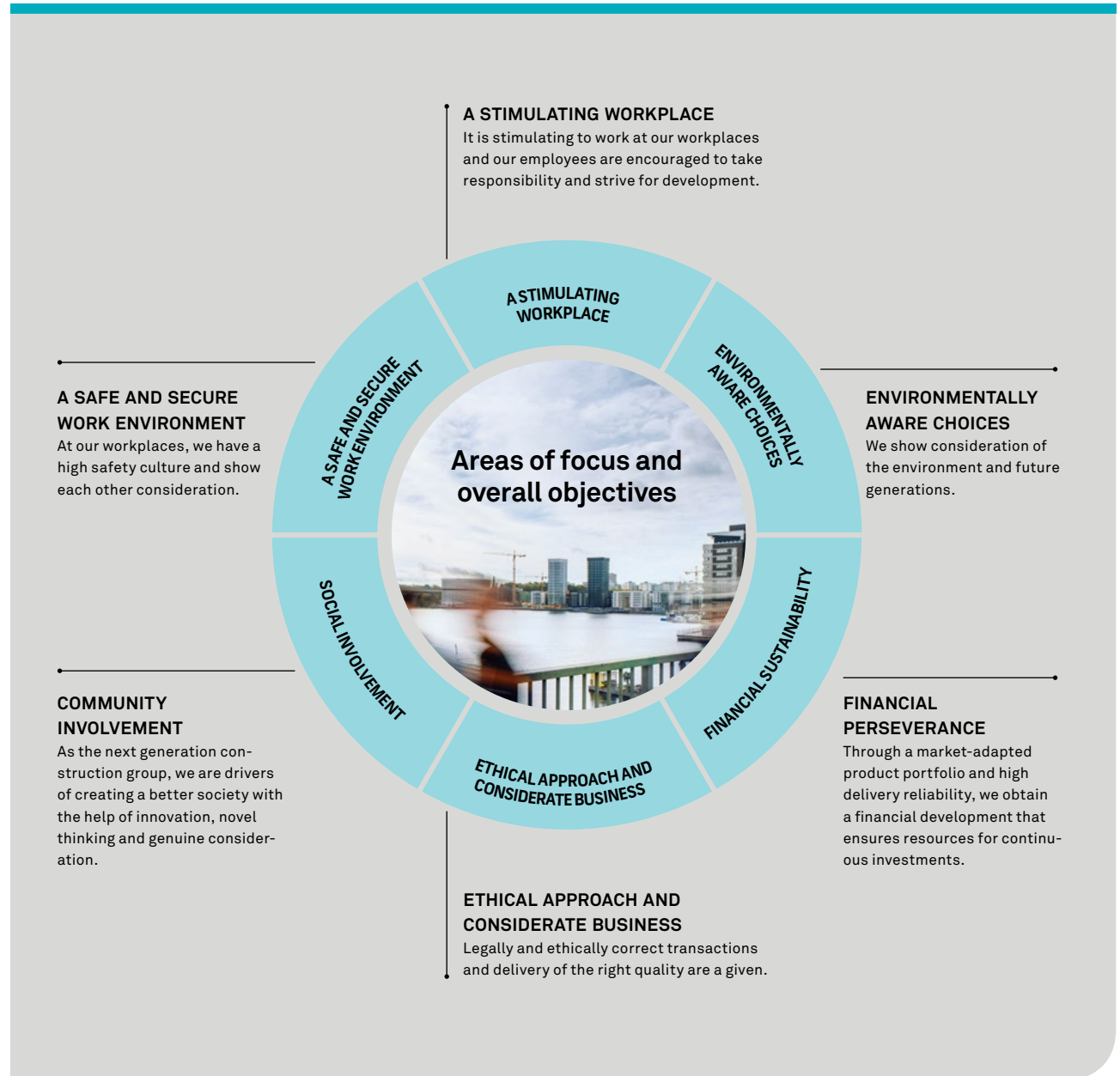


Our focus areas

The central parts of Serneke's sustainability work focus on an active commitment to society and minimizing the risk of injury to persons, property and the environment, as well as continuously reducing the direct and indirect impact on the environment. Other areas that are highly relevant for the construction industry are social responsibility, ethics and anti-corruption issues. There are also structured efforts being conducted regarding these issues in connection with all activities carried out within the Group.

ABOUT THE SUSTAINABILITY REPORT

This statutory sustainability report is submitted by the Board of Serneke Group AB, but does not form part of the formal annual report. Serneke's business model is presented on page 5 and the sustainability framework on pages 14-23. Governance and outcome regarding the work environment are described on page 16, the environment on pages 19-20, human rights on page 22 and anti-corruption on page 23. Risk descriptions can be found on pages 30-32. Unless otherwise stated, the information relates to the entire Serneke Group, including subsidiaries.



A safe and secure work environment

All construction operations include work activities that may be associated with risks for the individual employee. Serneke conducts extensive efforts to minimize the risk of serious incidents and accidents to the greatest degree possible.

The basis of a safe and secure work environment is about identifying and addressing risks early on, but also learning from the incidents and accidents that occur.

Coordination responsibility for the work environment

The fact that there are most often several different contractors in a single project affects the work environment and safety at the work site. In most of our projects, we have the coordination responsibility for the work environment, which means that we, among other things, demand risk assessments and job preparation plans from all contractors to ensure that everyone works safely. We also have responsibility for coordinating the daily jobs so that the various contractors do not subject each other to risks.

Identifying risks

Work environment-related issues, physical as well as social, constitute an integral part of daily operations and are in focus both at the Group and regional levels and in the projects. There is collaboration at all levels in terms of health and safety aspects.

Preventative measures

Serneke works actively to identify risks, both overall and in each project. The work is based on a regular annual overall risk assessment, in which different types of operational risks are analyzed, assessed and monitored. Collected data on incidents and accidents, as well as outcomes from employee surveys and health surveys are used as a basis. The risk analysis is then used to develop the relevant measures and a plan to implement them.

A new system for reporting and follow-up

In 2019, the implementation of a new system support was concluded, the Work Environment Information System (IA), with a focus on reporting and follow-up

of work environment events. The system makes it possible to share information within the Group on work environment events, investigations and actions, in real time. IA was developed by the Confederation of Swedish Enterprise, the Trade Union Confederation (LO), PTK, AFA Försäkring and their member industries.

“Keep the zero”

Since 2018, Serneke has been affiliated with the collaboration project “Keep the zero” with the overall purpose of preventing and eliminating accidents in the construction industry. A number of actors are behind the project that in various ways are involved in the various phases of a building project, both entrepreneurs and developers. Among the main focus areas are leadership and culture, knowledge and expertise, common approaches and standards, for both requirement setter and client.

FOLLOW-UP OF INCIDENTS AND ACCIDENTS

In addition to annual follow-up procedures, structured and regular monitoring of risk observations, incidents and accidents takes place at both the Group and regional level. Within the project, a risk analysis is always done of all work steps and actions are taken to help or minimize the risks. Serneke has a Quality, Environment and Work Environment department (KMA) that visits the Group’s projects to monitor and identify improvement areas. Once a year, joint meetings with safety officers are held to review procedures and improvement areas.

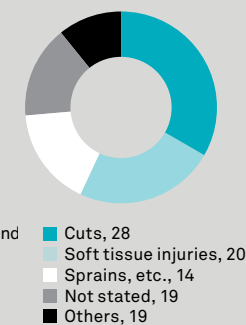
OUTCOME 2019

In 2019, reporting turned around compared with the year before and there are more incidents than accidents. Incident reporting increasing partly indicates a greater safety focus and possibly that it is now easier to report work environment events through the IA app. Based on reported events, it can be noted that the most common cause of risk observations is a fall from a height. For incidents, the most common cause is being struck by flying or falling debris. The most common cause for accidents is contact with a sharp object, which also contributed to the most common injury type being a cut. Lost time injury amounted to 6.8 in 2019.

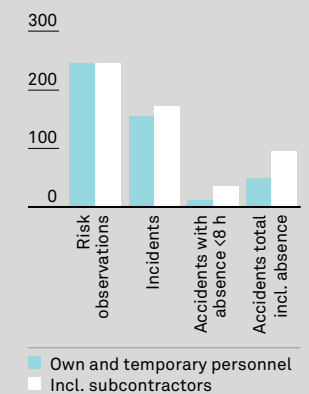
ACCIDENT RATE



THE MOST COMMON KIND OF ACCIDENTS AND INJURIES



INCIDENT REPORTING



A stimulating workplace

Serneke has a strong employer brand characterized by ambitious, long-term growth objectives. This provides a good opportunity for employees who want to develop and grow in responsibility.

Serneke's ability to identify, develop, attract and retain the right employees with the right skills and attitude is crucial to the Group's continued success. Employees' skills and performance are crucial for achieving set goals and continuing to develop as a company.

Continuous development of the employee offering

Competition among talented, experienced and dedicated employees is high. At Serneke, continuous work is conducted to develop the employee offering. This is partly done by striving to offer market-based terms of employment and benefits, as well as by offering good opportunities to develop skills, as well as a stimulating, safe and healthy work environment. In addition to extensive external recruitment, goal-oriented work is also carried out to enable internal mobility and career development.

A year of consolidation and organizational development

At year-end, the number of employees in the Group was 1,125. During the year, the work was largely about consolidating the Group's operation, with a particular focus on organizational development. During the autumn, a large reorganization was carried out with the aim of moving decisions and resources closer to the local business. Recruitments have been made in all areas of the Group, both in the core business and our staff functions. The high portion of white-collar employees, nearly three fourths of the total number of full-time employees, provides good possibilities to govern and control the entire process from tender to delivery.

Skills development

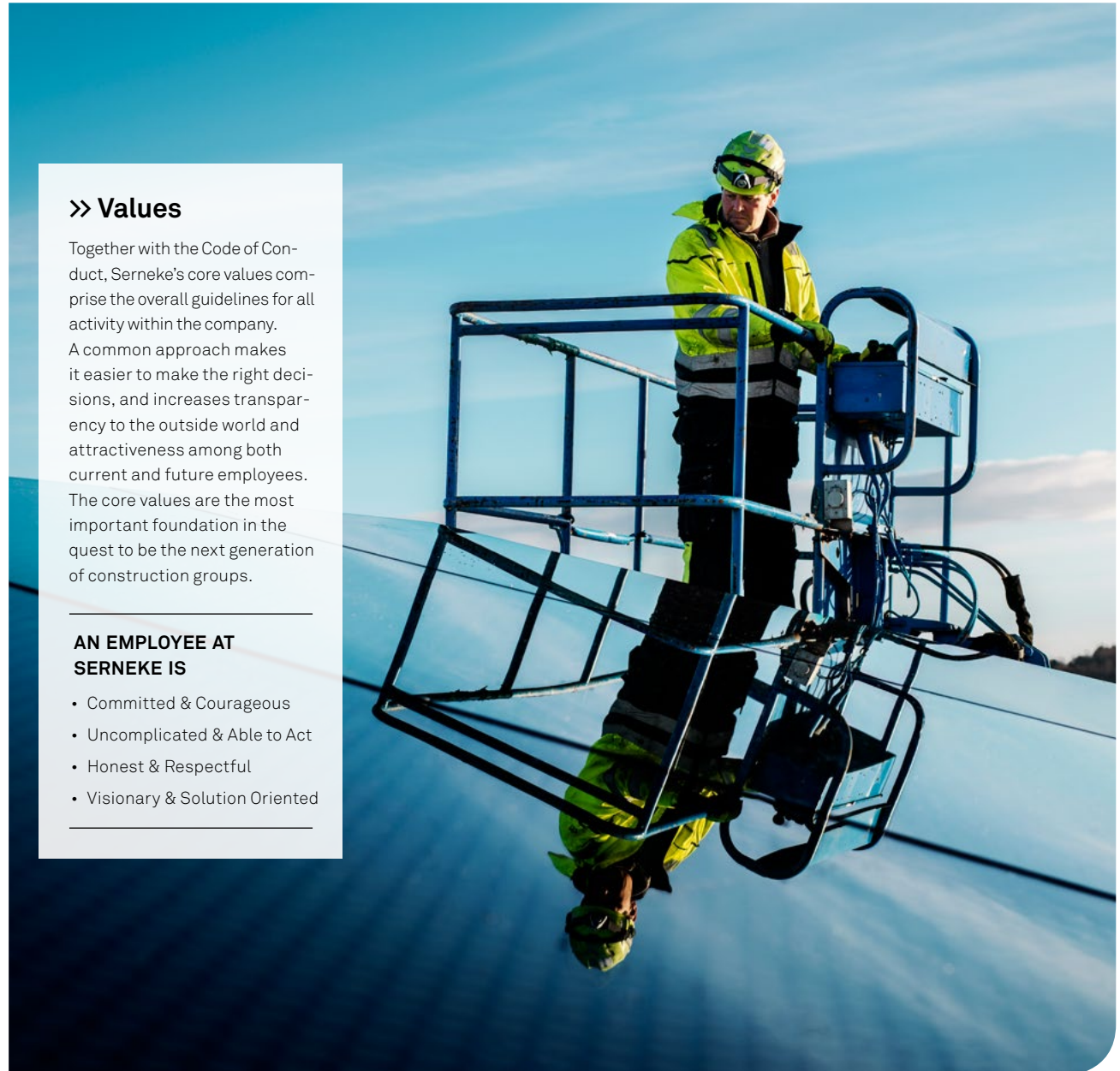
Serneke offers a large range of continuous skills development for all personnel. In addition to the compulsory courses in areas such as health and safety and environmental protection, opportunities for further training are offered based on function and skills profile. The courses are based on our overall strategic development in combination

» Values

Together with the Code of Conduct, Serneke's core values comprise the overall guidelines for all activity within the company. A common approach makes it easier to make the right decisions, and increases transparency to the outside world and attractiveness among both current and future employees. The core values are the most important foundation in the quest to be the next generation of construction groups.

AN EMPLOYEE AT SERNEKE IS

- Committed & Courageous
- Uncomplicated & Able to Act
- Honest & Respectful
- Visionary & Solution Oriented



with a structured skills inventory at an individual level. In recent years, the number of implemented training hours increased sharply, not least as a result of higher investments in contract law and internal business systems.

In 2019, the initiative continued with Serneke's internal management program – Serneke Management Academy. During the year, around 55 managers participated in the program, where they received an opportunity to obtain in-depth knowledge in management and Serneke's management strategy. In addition to this, educational efforts took place in the form of a simplified version of the Serneke Management Academy for talents and

identified future managers in the organization.

Equality and diversity

Everyone within Serneke, regardless of gender identity, ethnicity, sexual orientation, age, religion or other beliefs is given the same opportunity of recruitment and career development. Diversity and equality are undisputed values and we are convinced that a clear position strengthens our brand in relation to both customers and employees.

Since 2015, the proportion of women in the organization increased from 10 percent to 18.5 percent. The stated objective is that both men and women should be represented among final candidates in all recruitment processes. The

goal for 2020 is to reach a 40 percent gender distribution in all recruitment and senior positions. In 2019, the percentage was 24.5 percent.

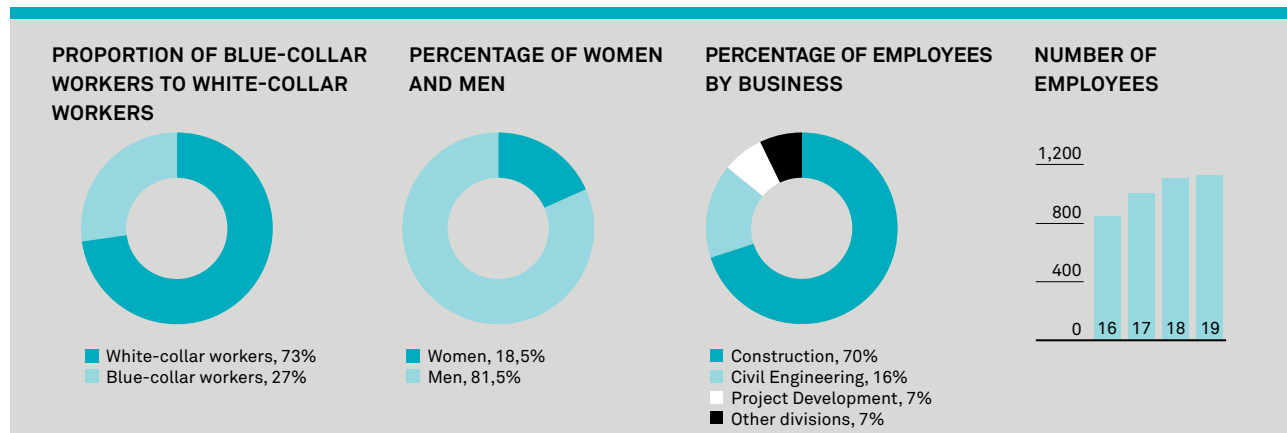
Health promotion

At Serneke, movement is encouraged. In addition to health care contributions, a variety of exercise opportunities are provided. The Company's own sports association Serneke IF arranges ski trips, running training, yoga and cycling, as well as the possibility to participate in many different exercise competitions. Serneke also has an internal Health Promotor with the task of continuing to develop the health promotion work, increasing knowledge and

understanding and inspiring a sound lifestyle. The health-promoting work is also something that contributes strongly to Serneke's culture and creates joy and community for employees in various roles and regions.

Periodic employee surveys

A great focus is placed on measuring and following up the employees' attitude and the initiatives undertaken within the Group. Since 2018, web-based pulse measurements are taken at frequent intervals. With this tool, we are building a feedback culture to create a work environment with continuous follow-up, greater transparency and increased opportunities to more quickly take the right kind of action.



Environmentally aware choices

Serneke strives to continuously reduce consumption of resources and environmental impact in all business areas. The work occurs at all levels of the organization and is an integral part of all activities within the Group, from purchasing that takes this into consideration to sorting and handling of waste.

One of the construction and civil engineering industry's biggest sustainability challenges is to reduce the environmental impact from construction and production. The construction industry uses large amounts of material resources and energy. According to the Swedish National Board of Housing, Building and Planning's environmental indicators, the industry accounts for around 20 percent of the greenhouse gases and 30 percent of the energy consumption and the waste in Sweden. For several years, Serneke has made active efforts to continuously make improvements in all stages of the value chain. These efforts are conducted within our own organization, but also in collaboration with customers, partners and suppliers.

Direct and indirect impact

The environmental impact of construction and civil engineering projects comprises a direct impact from the project itself and an indirect impact as a consequence of the operation and use of the property or building. Serneke strives to minimize the environmental impact through the entire value chain, both in the building phase and the operating and final phase. Through planning, active choices and good documentation, the environmental performance is optimized. In the investment properties, continuous work is conducted to improve the efficiency of the energy use and to offer tenants and visitors good possibilities for environmentally smart action.

Climate impact

Among the processes with the highest climate impact in the construction phase is the production of construction materials, mainly cement and steel. The buildings' energy consumption after completion also contributes to the climate impact, but decreases as the buildings become more energy efficient

and electricity production transitions to more renewable sources. In 2019, work continued to map and measure climate impact from Serneke's operations. At a company level, greenhouse gases are estimated according to the guidelines of the Green House Gas Protocol. Today, Serneke's climate survey encompasses Scope 1 and Scope 2, meaning direct emissions from the company's own transports and purchased energy. The reporting of production fuel is made difficult by the company owning few of its own vehicles and work machines, but instead engaging subcontractors including machinery and fuel. This combined with several large transactions in 2019 gives a low key indicator for climate impact (0.5). The key indicator is probably not fully representative of the actual climate impact, which is why focus in the future is to find effective measurement methods for the total direct emissions and the indirect climate impact in Serneke's value chain, from for example material production and the buildings' environmental impact

after completion. On a project level, focus was on developing a model to implement climate estimates in projects. Doing climate estimates early enables better prerequisites to adjust material selections and selections of transports to get a lower climate impact.

Climate neutrality 2045

Serneke is behind the national road map for climate neutral construction and shares the objective of being climate neutral by 2045. The road map was developed by the Swedish Construction Federation, industry representatives, researchers and the organization the Fossil Free Sweden Initiative. The objective is to unite politicians, authorities and industry actors in the vision for a climate-neutral industry. In May 2019, Serneke also signed the Local Road Map Malmö 2030 (LFM30).

Energy consumption and transports

Serneke conducts a systematic effort with the aim of reducing energy use from the operations and minimizing the impact from



LOCAL ROAD MAP MALMÖ 2030

LFM30 is an industry initiative and rallying of forces for a climate neutral construction and civil engineering sector in Malmö by 2030. Malmö is the first in Sweden with this kind of local initiative. With a goal-oriented local climate effort, it is hoped that rings are made in the water that make a difference nationally and even internationally. Serneke actively participates in the work with representatives in reference and workgroups. Read more at <http://lfm30.se/>.

transports. Energy mapping is done continuously in every part of the operations.

Serneke's vehicle fleet comprises service vehicles and company cars; vehicles and work machines for production are leased and procured in the projects. In order to reduce the environmental impact from transports, the company is gradually working to replace fossil-powered vehicles with hybrid solutions. Together with procured fuel suppliers, work is under way to map the location of large projects and match them with refilling stations that can provide renewable fuels, such as HVO.

Outcome 2019

In 2019, a new system for energy follow-up was implemented, Vitec Energi. Through the system, the energy consumption could be more easily continuously monitored. In terms of total sales (MWh/SEK million), energy consumption was the same during the year as in the previous year (5.1 MWh/SEK million). Both operating energy and building energy have decreased while energy for transports increased.

The energy consumption varies depending on the construction and civil engineering projects phase and scope, which makes it difficult to extrapolate any trends in the statistics. Too further improve the follow-up,

measurement of fuel consumption from transports and work machines in production will be the focus moving forward.

Investments in renewable electricity

In the middle of 2019, solar cells were installed on part of the roof of Prioritet Serneke Arena, which is the property in the Group including our interest holdings, with the largest energy consumption. From when the installation was completed until year-end, 96.26 MWh of electricity was produced. In terms of total electricity consumption in the Group, renewable electricity accounted for approximately 99 percent (98) in 2019.

Materials – and resource efficiency

Resource consumption and waste management constitute one of Serneke's highest priority environmental issues. The construction and civil engineering industry accounts for about one-third of all waste generated in Sweden and about a quarter of the hazardous waste. The objective for the Group is minimizing material and resource consumption and thereby the waste amounts, reducing the proportion of waste that goes to landfills and increasing the sorting of waste from building production.

In order to achieve the goals, greater precision is needed in the calculation of material amounts, selection of materials with low negative environmental impact and that the waste generated is handled in the right way. By at least assessing all chemical products in BASTA's database, it is ensured that hazardous content is avoided. In 2019, 70 percent of Serneke's projects worked on the material assessment in Byggsvaru-bedomningen or SundaHus.

Outcome 2019

The amount of building and construction waste in relation to sales decreased in the past year, from 1.8 times in 2018 to 1.6 times in 2019. The sorting degree increased, which unfortunately the landfill fraction also did.

In 2019, Serneke signed a framework agreement with a small number of waste contractors. Through strategic cooperation with selected framework agreement contractors, the work is strengthened to achieve set waste targets.

Biodiversity

New buildings in the cities not only affect the cityscape, but also the conditions for biodiversity in the area. Through well-designed buildings and proactive solutions, conditions are provided to preserve biodiversity. Serneke strives to have

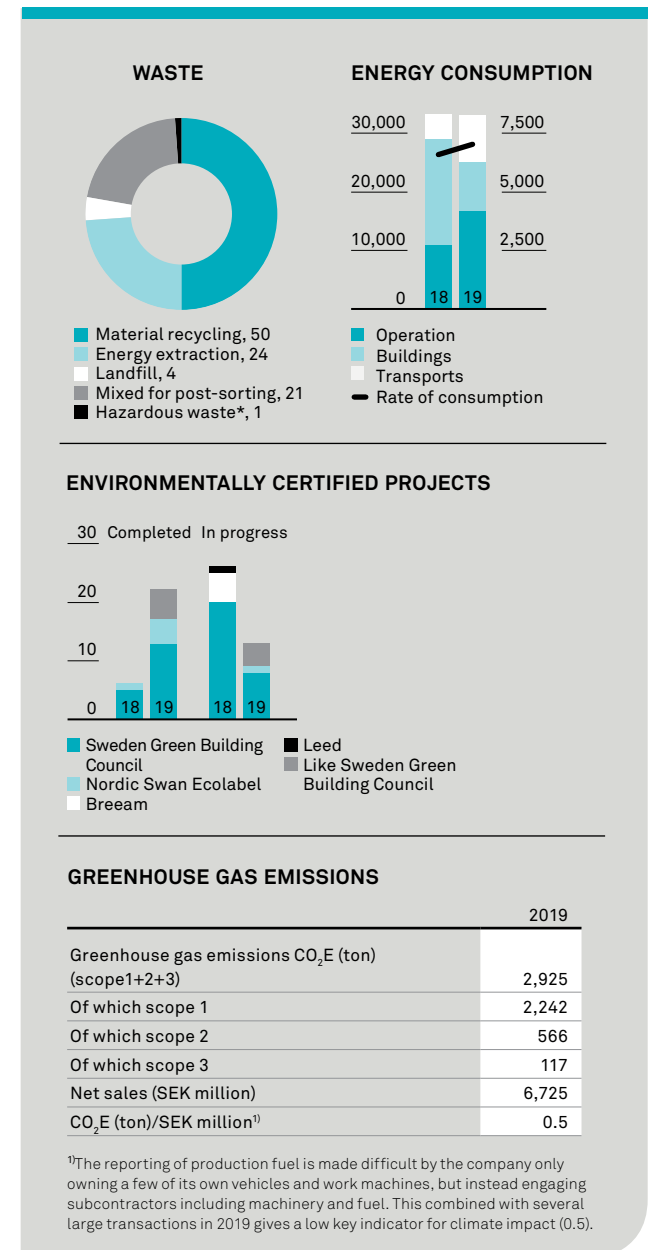
as little negative impact on the natural environment as possible. In 2019, an inspiration bank was developed. It provides examples of solutions that promote biodiversity, such as green roofs, plants that benefit bees and insects and insect hotels.

Environmentally certified projects

We have extensive experience and are well-versed in working with different types of environmental certifications. Within the organization, there is qualified competence within the certification systems BREEAM, LEED, the Nordic Swan ecolabel, and the Sweden Green Building Council. Through the certifications, systematic work on environmental and sustainability issues is facilitated all the way from planning to operation. Examples of this include more efficient use of energy in operation, a healthier indoor climate and reduced use of building materials with hazardous substances.

Outcome 2019

In 2019, around 50 percent of Serneke's on-going projects with a tender amount of over SEK 30 million worked based on the requirements in one of the aforementioned certification systems.



More exercise for the people

Physical activity entails a number of positive health effects, both physical and mental. At the same time, we know that too many young people exercise too little. It is therefore important to stimulate and provide the conditions for more exercise among children and young people. All of Sweden's associations are making a huge contribution here.

» The associations contribute to better health

In many ways, voluntarily organized sports form the hub of the work for a positive development for children and young people. In addition to better fitness and pure health aspects, sports provide training in cooperation with others, conflict management, handling of both successes and setbacks – and a possibility of meeting friends outside school.

The hub of this work is extensively comprised of local sports associations, often conducted

voluntarily. Today, around two million people in Sweden are involved in roughly 20,000 sports associations.

SERNEKE & SPONSORSHIP

The overall goal of Serneke's sponsorship program is to strengthen the brand and at the same time contribute to a better society.

“ For the next generation”

Serneke supports a large number of associations and sports clubs. Catharina Gorthon is the Marketing Manager at Serneke and is responsible for sponsorship.

“Serneke seeks to contribute to a better society. This approach permeates our entire organization and is deeply rooted in our culture and is reflected in our brand. Sponsorship is an important tool to take our responsibility as a society builder and a responsible society actor together with various actors. This also contributes to a sense of community and pride internally. Several of the projects we support aim to contribute to safe environments, good role models and a meaningful leisure time in disadvantaged areas.”



Governance and Framework

As a complement to the existing legislation, Serneke's Board of Directors and management have together formulated and adopted a framework that sets the guidelines for Serneke's actions as a responsible company and employer. The framework consists of both internal regulations and guidelines as a link to external principles and recommendations. Key regulations and guidelines are presented below.

Code of Conduct

The Code of Conduct describes Serneke's guidelines for employees, suppliers and partners. The company's attitude to gifts and bribes is described here. It applies to the Board of Directors and all employees of Serneke. All employees must abide by its principles in their daily work. Serneke's Group Management is responsible for compliance with the Code.

Group policies

With the aim of clarifying regulations and instructions, Serneke has adopted several policies. The Purchasing Policy clarifies ethical standpoints, internally and towards suppli-

ers. The Environmental Policy describes Serneke's comprehensive approach to environmental issues and overall principles for the management and monitoring of the environmental work. The Work Environment Policy describes the framework for the physical, organizational and social work environment. The Diversity and Equal Opportunity Policy describes Serneke's ambitions with regard to gender equality, diversity and equal opportunity issues. The Alcohol and Drug Policy describes Serneke's view of alcohol and drugs.

Global Compact

Serneke adheres to both the UN Global Compact and the Universal Declaration of Human Rights. The Global Compact was introduced in 1999 by the UN former Secretary General Kofi Annan and is currently, with over 10,000 corporate members from 161 countries, the largest global initiative for corporate responsibility and sustainability issues. Corporate members commit themselves to live up to ten principles on human rights, environment, labor standards and anti-

corruption, and respect these throughout the value chain.

Human rights and working conditions

Serneke follows the International Labor Organization's (ILO) eight Core Conventions. This regards basic human rights in the workplace.

Serneke also supports and respects the UN's Universal Declaration of Human Rights and the International Labor Organization's (ILO) international program on the elimination of child labor (IPEC). The principles are applied through supplier evaluations and audits; follow-up tools that are directly linked to the goals in the Code of Conduct. Through a close and long-term cooperation with suppliers and contractors, shortcomings are caught and addressed in collaboration.

Industry-wide agreements

In addition to the aforementioned framework, Serneke adheres to a number of industry-wide agreements and guidelines. Among them are the "Keep the zero" (collaboration to prevent accidents in the construction industry), the shared

road map for how the construction and civil engineering sector can enable a transition to a fossil-free Sweden, the Local Road Map Malmö 2030 and an industry-wide agreement that aims to combat bribes and corruption in the publicly financed construction and property sector.

Certifications

In 2019, Serneke Bygg AB and Serneke Anläggning AB were certified according to ISO 14001:2015 (environment), ISO 1090:2 (quality), EN 1090:2 (construction steel). As of 2020, it is Serneke Sweden that is certified according to ISO 14001:2015 (environment), ISO 9001:2015 (quality) and Nyberg Svets (a company in the Group) that holds the certification EN 1090:2 (construction steel).



ORGANIZATION AND RESPONSIBILITY

Serneke's operating activities are conducted based on a regional structure. The ongoing sustainability efforts are in close cooperation with clients and customers. Collaboration and the central support functions enables high quality and a continuous exchange of experience. The CEO is responsible for the continuous reporting to the Board of Directors.

MONITORING AND CONTROLS

The construction and civil engineering industry is subject to extensive regulations and continuous external review regarding environmental and technical aspects as well as safety and working environment laws. Along with the internal regulations and clear processes regarding internal control, these control procedures ensure a consistently high level of quality. The principal external controls include audits in relation to ISO certification and re-certification, audits from customers and clients, inspections by the Swedish Work Environment Authority and the Swedish Tax Agency's control of personnel ledgers and the trade unions' job site and workplace inspections and ongoing monitoring.

Ethical approach and considerate business

For Serneke, it is important to act ethically. It strengthens competitiveness and contributes to a high level of trust among employees, customers, suppliers, capital market and society as a whole.

Serneke respects the laws and regulations of the jurisdiction where we operate. The corporate Code of Conduct describes the basic principles of how managers and employees throughout the organization are to conduct their daily work and contact with suppliers, competitors and other third parties.

Whistle-blower system

If an employee discovers something that violates Serneke's Code of Conduct, values, policies or applicable law, there is the possibility of anonymously and through a third party reporting improprieties over the WhistleB service. The purpose of the function is to ensure that any irregularities are brought to the attention of Serneke in the event the communication channel via the immediate supervisor or HR function is not possible for some reason. In 2019, no cases were received with a bearing on Serneke's operations, employees or management.

Anti-corruption

We have zero tolerance for all forms of corruption, including all types of bribery and corruption. Serneke's Code of Conduct also defines policies on gifts, drugs and alcohol, and potential conflicts of interest. In 2019, no cases were reported linked to corruption.

Industry agreement on bribery

In December 2015, several major players in the Swedish construction industry signed an agreement to combat bribery and corruption in the publicly-funded construction and property sector. Apart from several nationwide construction companies, the Swedish Construction Federation and the Swedish Association of Local Authorities and Regions are parties to the agreement.

The overall aim of the agreement is to meet external demands for greater transparency. In addition to principal positions, it also provides concrete guidance on topics such as business entertainment and sponsorship. Serneke wholeheartedly backs the agreement and it is compulsory for all white-collar employees to attend the training provided in

the subject by the Swedish Construction Federation.

Purchasing

On a larger scale, purchasing activities and supplier relationships are regulated in accordance with the applicable Code of Conduct, adopted purchasing policy and environmental policy. At the project level, the purchasing work is also governed by defined requirements from clients and customers. It can be anything from special materials to ensuring the projects at the overall level meet specific assessment criteria, such as SundaHus and Byggvarubedomningen, or requirements of new start work and interns. Environmental considerations should always be used as a parameter in each procurement process.

Serneke has a number of cooperation agreements with recurring suppliers where the cooperation is followed up twice a year. The set agenda for this meeting has the follow-up of the Code of Conduct as a standing item.

In 2019, two project groups worked to evaluate Serneke's need for IT support and to clearly define Serneke's

purchasing process. The background of these project efforts is the need to create a clear structure in the purchasing work both in the purchasing department and out in the projects. The goals of a new IT support is to obtain control of suppliers and contractors and develop a traceability from the tender phase to the after-market phase in the respective procurement.

Subcontractors

In the construction and civil engineering projects, the work is often conducted together with subcontractors and collaborative partners. To ensure that all procured parties comply with the guidelines that Serneke and the client set up, clarity in contractual terms and communication early on are important. The documentation for both tender requests and contracts includes the Code of Conduct and the rules of safety and order as contractual terms.

With the supplier level in several stages, Serneke strives to promote transparency and ensure that these terms are also regulated in agreements with third parties (supplier's sub-suppliers). By keeping personnel ledgers in InfoBric, or a similar

system, it is ensured that everyone who is in the work area is approved according to ID06.

In order to achieve financial sustainability, checks are done in each procurement through credit rating tools, the Swedish Tax Agency and continuous monitoring of contractors'

financial status to capture changes at an early stage. Financial sustainability is, however, also achieved through a close relationship with contractors and a good continuous dialog. Many risks are captured through long-term cooperation with contractors.

AUDITOR'S OPINION REGARDING THE STATUTORY SUSTAINABILITY REPORT

To the General Meeting of SERNEKE Group AB (publ), corporate identity number 556669-4153

Assignments and responsibilities

The Board is responsible for the sustainability report for the financial year 2019 on pages 14-23 and for its preparation in accordance with the Annual Accounts Act.

Focus and scope of the audit

Our audit has been conducted in accordance with FAR's recommendation RevR 12 Auditor's opinion on the statutory sustainability report. This means that our review of the Sustainability Report has another focus and is substantially less in scope compared with the focus and scope of an audit conducted in accordance with International Standards on Auditing and generally accepted auditing practices in Sweden. We believe this audit provides us with sufficient grounds for our statement.

Statement

A sustainability report has been prepared.

Gothenburg, April 14, 2020
Deloitte AB

Harald Jagner
Authorized Public Accountant