



BUILDING TOGETHER A
BETTER FUTURE *for all*

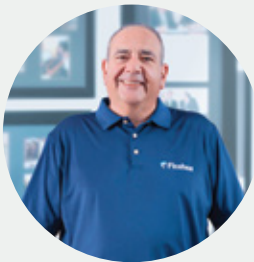
SUSTAINABILITY REPORT 2022

Scan to see the
entire document



GRI Standards in accordance With ISO26000,
SASB Standards, Indicate 2021, Global Compact.





Message from the President

Camilo Atala

In Ficohsa Financial Group we are focused on how to contribute to generating opportunities for people's well-being and therefore the relevance we give to having a Sustainability Model that addresses the needs of our employees and their families, clients, suppliers, and communities where we interact.

The Central American region will continue with its growth trend for 2023 estimated at 3.2%, although lower than in 2022, impacted by the challenge of the global economy, we are sure that the enormous obstacles can be overcome with work, unity, and commitment.

At Ficohsa Financial Group we work with transparency and integrity, two fundamental values that are part of our founding DNA, therefore presenting accountability to our various stakeholders with the Sustainability Report.



Message from the Vice-President

Luis Atala

Ficohsa Financial Group aligned its business objectives with sustainability goals and environmental, social, and governance criteria in order to adopt a model in line with global business trends.

The commitment was born with us, since the beginning of our foundation, and is accentuated when we decided to link these efforts to the Sustainable Development Goals (SDGs) of the 2030 Agenda and the principles of the Global Compact of the United Nations.

Through our Sustainability Pillars, we have created a culture of awareness and commitment among partners regarding the important role of the Ficohsa Financial Group in sustainability.

It is exciting to see when we impact the quality of life of Hondurans, as well as other countries where we operate as a group, as it allows our daily work to transcend a financial operation or an insurance or pension service.



About this Report

Key elements of the report, international sustainability standards



We present qualitative and quantitative data on our extra-financial performance, using the international standards of the Global Reporting Initiative (GRI).



For the third consecutive year, we incorporate the Sustainability Accounting Standards Board (SASB), for the sectors: Commercial Banks, Consumer Finance, Asset Management Custody Activities, Mortgage Financing, Investment Banking, Stock Exchange, and Insurance.



We report on the main contributions to the UN Sustainable Development Goals since our accession to the UN Global Compact in 2018.

For the presentation of this report, we adopted the new updates for the Communication of Progress (COP) of the United Nations Global Compact.

At FFG, we keep an eye on the evolution of the reporting ecosystem for the adoption of International Financial Reporting Standards (IFRS) once published.

Recognitions 2022



Latin Finance Magazine

Bank of the year 2022 in Honduras



Best Bank Award

Recognizes Ficohsa as Best Bank of the year 2022 in Honduras



Investor Awards 2022

Investor magazine awarded Ficohsa in two categories:

Best Central American Banking Group 2022
Best Digital Transformation Central America 2022



Fundahrs 2022

16 years recognized for driving sustainable development



Panama 2022 Carbon Footprint Inventory

Identification, calculation, reporting, and verification of the Reduce your Corporate Footprint - Carbon

Figures Outstanding 2022

E

29.64% increase in cases of credits assessed through the Environmental and Social Risk Analysis System (ESRAS).

15 projects of renewable energy financed to date.

307,980 pounds of recycled paper.

20.4% reduction of energy consumption.

4.4% reduction of the ecological footprint in Honduras.

15,300 trees planted in buffer zones.

G

50% members and 50% of external members make up the structure of the Board of Directors.

99% of our employees trained with the Anti-Corruption and Bribery Management System (ABMS).

100% of the members of the Boards of Directors in each country trained in the Environmental and Social Risk Analysis System (ESRAS).

79% of suppliers are domestic.

S

27% growth of Entrepreneur Banking's credit portfolio.

+4,500 Cajas Ficohsa in Honduras.

+700 women entrepreneurs of the Mujeres Adelante program trained.

5,470 employees regionally.

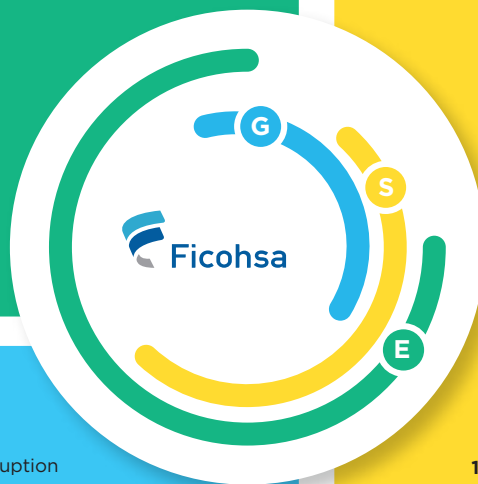
57.4% of our payroll are women.

+100 communities benefited of the Mi Tierra program.

150,600 boys and girls benefited through Ficohsa Foundation.

192 young Honduran people benefited from Hondufuturo through educational grants.

+8.6 million people reached through the regional financial education program.



Our Company



Corporate Governance

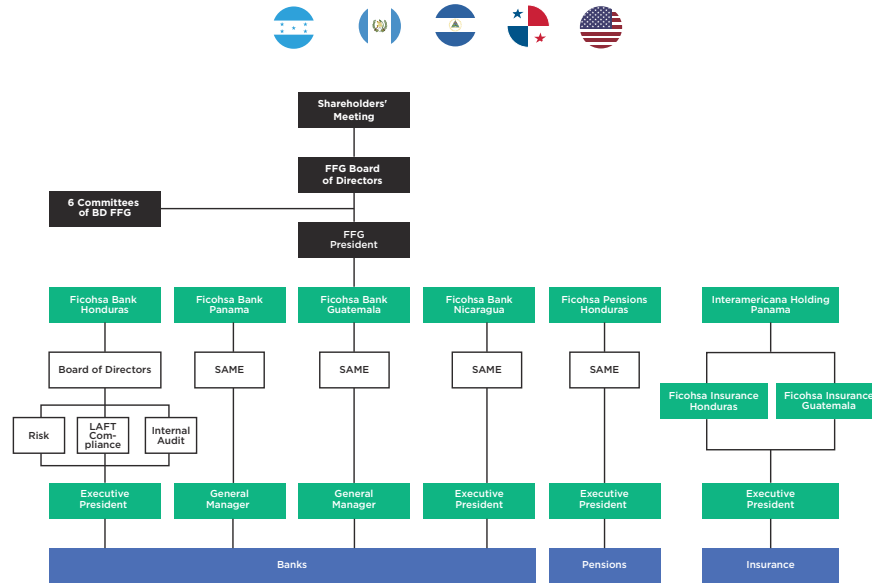
We are aware that the basis to promote sustainable economic development to achieve the well-being of all is corporate governance with a vision to generate a positive impact with the operation, working hand in hand with our stakeholders in relation to their expectations and needs.

Competencies and Guidelines for Corporate Governance

- Long-term development and growth on firm sustainable foundations.
- Respect for the requirements imposed on the legal framework.
- Fulfillment of commitments to different stakeholders.
- Observance of ethical duties.

We have Boards of Directors for each subsidiary according to the regulations of each country.

Corporate Governance Structure in FFG





Risk Management

We have a regional Risk Committee and local committees by country.

Model 3 Defense Lines



Risk Identification and Management Process in FFG



Operation Risk management methodology



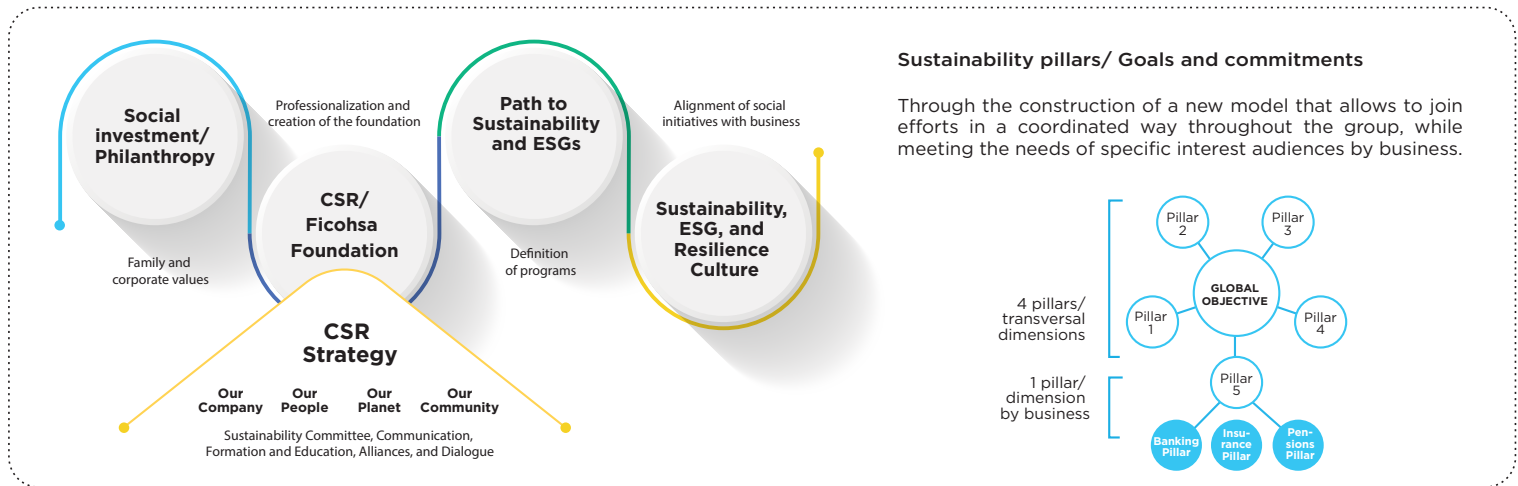


Sustainability Strategy

Model of Social Responsibility

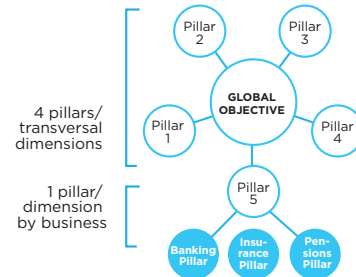
At FFG, we continue to evolve over the years from Corporate Social Responsibility (CSR) to sustainability and resilience, working hand in hand with our stakeholders, committed to generating economic, social, and environmental value in the communities where we operate; we have confirmed that the best way is when we work together for the welfare of all.

Evolution from CSR to Sustainability and ESGs



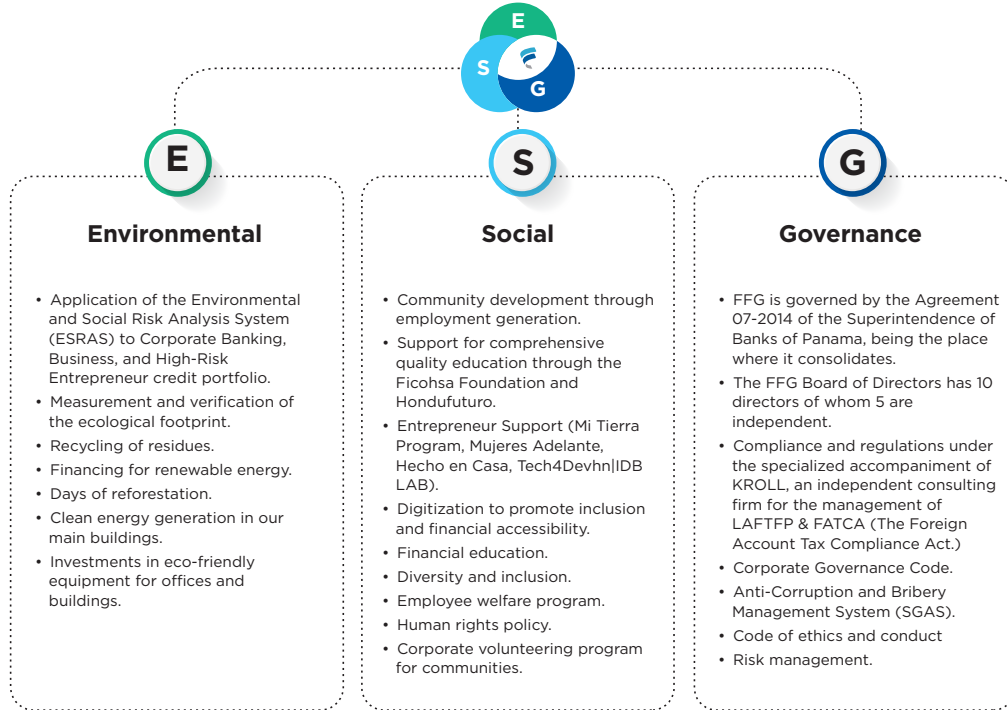
Sustainability pillars/ Goals and commitments

Through the construction of a new model that allows to join efforts in a coordinated way throughout the group, while meeting the needs of specific interest audiences by business.



Our ESG Priorities

The ESG criteria are the environmental, social, and corporate governance aspects related to human progress and therefore to the business and financial world to ensure sustainability and ensure a better future for all.



Our Priority SDGs

In turn, this materiality analysis allowed us to improve our contribution to the Sustainable Development Goals (SDGs), identifying those SDGs to which we contribute directly from the sustainability strategy.





Ethics and Compliance

Anti-Corruption and Bribery Management System (ABMS)

At Ficohsa we care about generating business by ensuring the value of integrity in practice. The Anti-Corruption and Bribery Management System (ABMS) emerged as an initiative of the management team, with the aim of consolidating our culture of integrity, facilitating the identification, evaluation, and monitoring of real or potential risks related to corruption and bribery issues.

Objectives of the Anti-Corruption and Bribery Management System

04
Communicate the guidelines of expected conduct with a policy of zero tolerance and sanctions.

01
Promote a culture of transparency, integrity, and honesty in business relationships.

ABMS
Objectives

03
Culture of due diligence and reporting on any suspicion of corrupt practices or bribery.

02
Identify and prevent corruption and bribery events or incidents by ensuring proper risk management.



Policies and rules that ensure transparency in each of our operations

- Anti-Corruption and Bribery.
- Integrity Committee Regulation.
- Ethics and Conduct Regulation.
- Ethical Requirements for FFG Business Partners.
- Minutes - Ethical Requirement for FFG Business Partners.
- Conflicts of Interest Policy.
- Conflict of Interest Policy for Family Relations for Employees.
- Supplier Certification Policy.
- Donation Policy and Process.
- Sponsorship Policy.
- Channel of Complaints.

ABMS Governance



Attributions

- Reception, investigation, and resolution of complaints.
- Administer appropriate disciplinary measures or actions.
- Ensure that all personnel know and access confidential reporting procedures.
- Coordinate and promote ongoing training.

Integrity Committee:

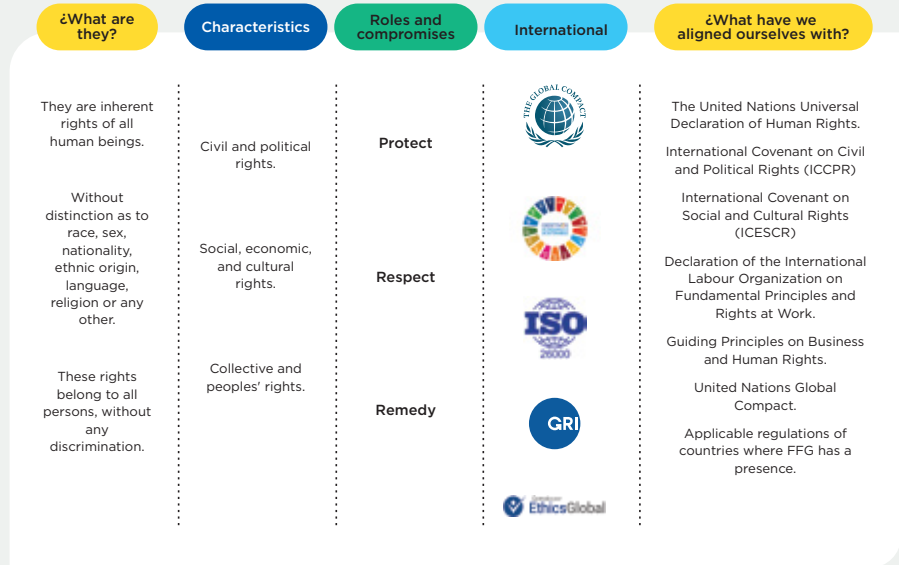
It aims to ensure system-wide application, implementation, and maintenance.



Compliance with Human Rights

Aligned with our ethical conduct, principles, and values, at FFG we are committed to strengthening a human rights culture in all our companies and countries where we have a presence; this is a fundamental element in the Group's vision that strengthens our practices of responsible and sustainable business conduct.

We have a Human Rights policy.



In 2022 we were part of the pilot project "Human Rights Management" led by the Honduran Council of Private Enterprise (COHEP), with the purpose of strengthening our actions in the field of Human Rights.



We continue working every day to improve our business practices to ensure compliance and respect for human rights; by 2023 we will be socializing our policy initiatives with different stakeholders.



Our trajectory goes hand in hand with the value proposition for our customers. We are strongly committed to responsible banking, which materializes in the understanding of promoting change from the business and being able to be your trusted advisors.

Environmental and Social Credit Assessment

Analysis at the regional level	2021	2022	Δ2022-2021
Honduras (Total cases analyzed)	384	501	30.47%
A%	15%	10%	-5%
B%	65%	37%	-28%
C%	20%	53%	33%
Guatemala (Total cases analyzed)	54	65	20.37%
A%	7%	8%	1%
B%	30%	28%	-2%
C%	63%	64%	1%
Nicaragua (Total cases analyzed)	20	49	145%
A%	10%	8%	-2%
B%	65%	43%	-22%
C%	25%	49%	24%
Panama (Total cases analyzed)	129	146	13.18%
A%	7%	8%	1%
B%	53%	39%	-14%
C%	40%	53%	13%
Total cases analyzed at a regional level	587	761	29.64%

+200 employees were trained on the environmental and Social Risk Analysis System (ESRA).

Green Financing

15 projects of renewable energy (solar, eolic, hydroelectric, biomass) financed.

During 2022 disbursements were: **USD\$10.2 MM**

Adding up to date the disbursement is of: **USD\$229.2 MM**

Financial Inclusion and Support for Entrepreneurs

In 2022 Entrepreneur Banking achieved a credit portfolio growth of **27%**

Mujeres Adelante Ficohsa



At the beginning of 2022 we launched this program in Honduras and later this year in Guatemala. A value proposition aimed at the economic improvement and personal well-being of professional women, heads of household and entrepreneurs in the region.

+60 nominations for the Mujeres Adelante Award.

+700 women trained in different areas.

+90 women entrepreneurs participated in fairs to showcase their products and services.



To date we have granted **+2,600 credits** in 11 departments of the country, benefiting from this **+100 communities**.

+USD\$6.9 Million in agricultural financing.

+40 products harvested with this financing.

Financial Education **TUCONCIENCIA FINANCIERA.COM**

+8.6 million people reached at a regional level through educational campaigns in 2022.

Initiative to promote the inclusion and financial accessibility of young people in Honduras

Ficohsa Financial Group in partnership with Glasswing Honduras under its project "Young Impact Leaders for Central America", which is financed by the Howard G. Buffett Foundation, joined forces to provide education and financial inclusion to more than 1,400 young Hondurans in the departments of Francisco Morazán and Cortés, contributing to breaking the gaps that these young people find when they want to insert themselves in the banking system.



Client Experience and Quality

Service Points 2022

Total



3204



40



1452



89



15

Corporate Business Banking

- Updates were made on our platform such as customization of notifications, visualization of transactional history.
- From 2022, the use of the ONE SPAN platform is available, with it the electronic signature is formalized, it is no longer necessary to request physical documentation.

Entrepreneur Banking

- We partner with Latin American Trading, also known as Tienda Catracha store: An e-commerce platform specialized in exporting Honduran made products.
- We made available to our clients the automatic disbursement under line of credit by Interbanca.

Personal Banking

- Launching of Caja Ficohsa: This year we launched the services and advertising campaign "Caja Ficohsa, a step away from you", which reflects the ease, and convenience of performing all your banking transactions 365 days a year, at any time, in more than 4,500 boxes nationwide.

Private Banking

- During the last years, we have positioned ourselves as the best alternative for this segment of clients in the region, providing the best experience and the highest quality of service.
 - We have a preferential hotline for our clients, available 24 hours a day, 365 days a year.

Mortgage Banking

- We offer plans that fit different payment possibilities to obtain a real estate property, with preferential interest rates according to the payment currency of our customers.



Ficohsa Express

- We facilitate the sending of remittances throughout Latin America and the payment of basic services in Honduras.
- During 2022 we dedicated ourselves to consolidating the growth of our digital platform with our FicoSend product.

Remittances

- This year we made an alliance for Western Union remittance payments at TENGO points: This alliance allows people who receive remittances through this remittance company to collect them at 39 new points of attention, which facilitates and expedites collection.

Mujeres Adelante

- We create spaces for companies led by women to offer their products and services to our clients and employees, we also sponsor fairs for women entrepreneurs in different parts of the country.

Brokerage House

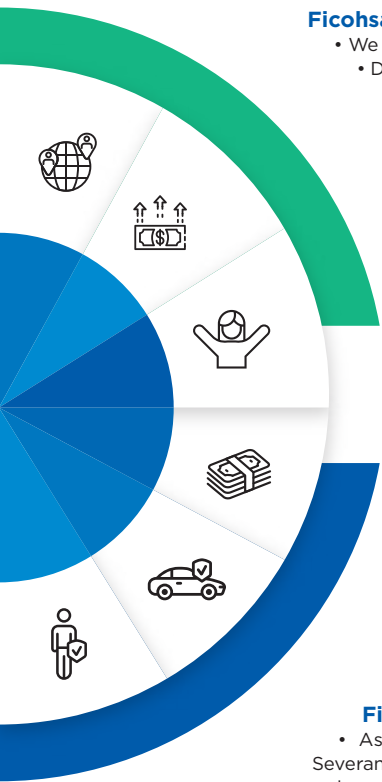
- In 2022 we conducted the negotiation of international bonds. Brokerage House Honduras continued to rank first in the secondary market.
- We opened custody accounts for clients of the brokerage house in Bank of New York Mellon, being the first Honduran brokerage house to provide this service.

Ficohsa Insurance

- During 2022 we were recognized as the #1 brand in the preference of Hondurans, in the category of insurers according to the regional study of Top of Mind conducted by Kantar Mercaplan for the renowned international magazine Estrategia & Negocios.
- We continue to provide digital attention through the Online Insurance platform where the insured can know, review, and track their policies.

Ficohsa Pensions and Severances

- As part of our innovation strategy, in 2022 we relaunched the Ficohsa Pensions and Severances mobile app where affiliates can consult their fund information at any time and from anywhere.



Digital Evolution

During 2022 we implemented 20 new improvements in the interbanking platform and mobile app at a regional level, where the incorporation of new technologies in the safekeeping and security of transactions is highlighted, among them the generation of an SMS Token for each transaction ensuring the movements in the accounts.

SARA we implemented 10 new improvements in the platform at the regional level, where the incorporation of new transactions and common language use to facilitate customer communication with the channel.

Tengo



This year we extended the physical network of correspondent agents nationwide growing +25% in coverage. Additionally, the transactional volume and higher amounts of its history were processed.

During 2022 we realized important alliances, among which we highlight:

- Collaboration agreement with VISA for the development of programs and products aimed at boosting financial inclusion in the country.
- Enabling the National Traffic Police with services to pay fines and renew licenses throughout the TENGO Points network and in the App.

Digital Factory

For us, digitization is the future of our business. This year we took a firm step in the digital transformation, betting on an in-house factory, for the design of digital financial products and services in Honduras and the region.

During 2022 we invested **USD\$3.5 M** to improve digital attention services.

Information Security

We focus on implementing new controls and strengthening existing ones, to strengthen security and increase the trust of our customers in the products and services provided.






External and internal awareness was expanded to proactively identify phishing attacks and, avoid being victims of this threat so popular in the era of digital transformation.

At the summary level, an average of **47,000 awareness emails** were sent to employees and 528,000 to clients.

Transparency and Client Satisfaction

Details of complaints by products

We remained attentive to the main complaints and observations that took place during the period of this report, always with the orientation of achieving just resolutions in each of the cases.

	 Honduras	 Guatemala	 Nicaragua	 Panama	 Ficohsa Insurance
Total regulatory claims	481	172	28	47	38
Percentage of customer-friendly resolutions	39%	40%	79%	72%	23%

Our People

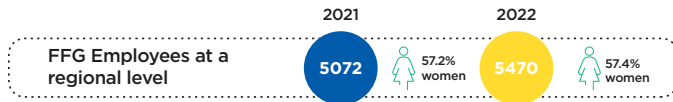


The talent of each of our employees is a fundamental part of the success we have achieved as a company. We work daily to make FFG an attractive company where employees continue to grow and develop a professional career.

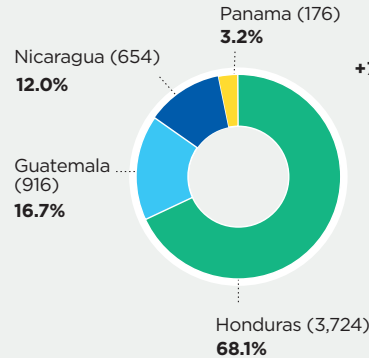
In 2022 FFG was recognized by Summa magazine in the December issue as: **Best Employer in Honduras.**

Payroll

The success of FFG is based on the trust we have in our employees, which allows them to perform their tasks in the best way, working in spaces that offer the conditions to innovate and develop, we promote operational efficiency to achieve our goals and objectives.



Employees per-Country



We closed 2022 at a regional level with

5,470 Employees
+7.8% compared to the previous year.

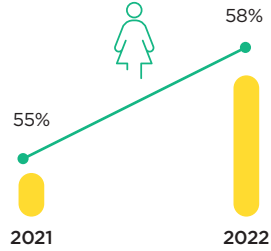
44 Employees
are foreigners, coming mainly from El Salvador, Costa Rica and Colombia.

37 Employees
Have disability.

170 Women
in Stem positions.

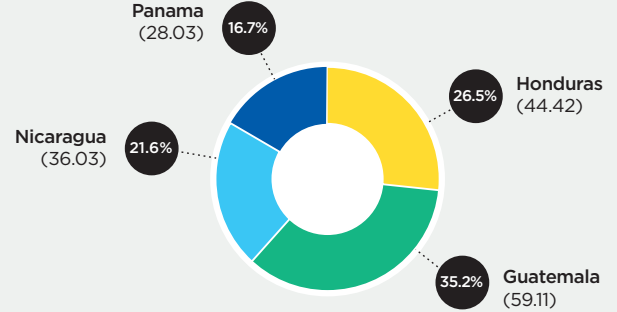


New hirings FFG 2022



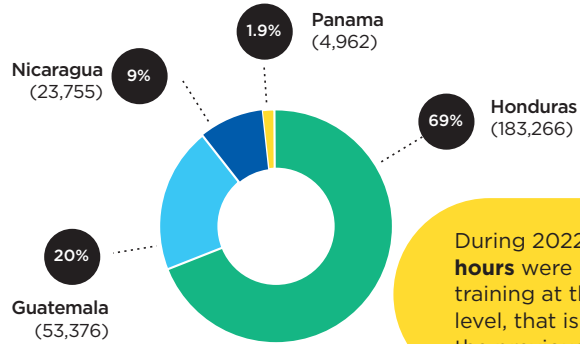
During 2022 we welcomed **2,408** new employees to the group of, which **58%** are women.

Average training hours per employee



Training and Career Development

Total hours invested in training at a regional level in 2022







During 2022, **265,358** hours were invested in training at the regional level, that is **+6.3%** from the previous year.



Benefits

In addition to complying with the legal provisions established in each of the countries where we operate, we grant different types of support that improve the welfare and satisfaction of the team. The results of the Express and Opinion survey help us to identify the benefits that employees expect to have.

Benefits	 Honduras	 Guatemala	 Nicaragua	 Panama
Hospital medical insurance	✓	✓	✓	✓
Collective life insurance	✓	✓	✓	✓
Psychological assistance	✓	✓	✓	✓
Training	✓	✓	✓	✓
Preferential loan rate	✓	✓	✓	✓
Aid for death of dependent	✓			✓
Discounts in shops and companies	✓	✓	✓	✓
Vacation bonus (march)	✓			
Additional bonus (september)	✓			
Birthday bonus	✓			✓
Ficohsa Medical Clinic	✓			✓
Breastfeeding Room	✓	✓		✓
FICOPEN	✓			



Our Planet

Environmental Management

+USD\$765M invested to date in ecofriendly furniture, lighting, and air conditioning.

The measurement of our ecological and carbon footprint in Honduras allows us to identify and know where we are and how we are advancing in our reduction of CO2 emissions. As part of our 2023 environmental initiatives, we will expand the scope of the analysis to incorporate our operations in the countries where we are located. This exercise is carried out under the methodology of international guidelines such as the Global Footprint Network (GFN), as well as the Life Cycle Analysis guide. In turn, we rely on international standards such as ISO 14040 and 14072 Life Cycle Analysis and ISO 14044 Environmental Management System.



With our environmental strategy we directly impact three Sustainable Development Goals:



Ecological Footprint

<small>1 Go to the Responsible Banking chapter in this Report for more details.</small>	2021	2022	Δ2022-2021
Scope 1 (gha)			
Direct: Fuel consumption in transport and emergency plants, in addition to built surface.	248.3	251.3	1.20%
Scope 2 (gha)			
Indirect: Fuel consumption in transport and emergency plants, in addition to built surface.	1,652.79	960.55	-41.88%
Scope 3 (gha)			
Food: Purchase of sugar and coffee for offices.	0.37	0.0	-100%
Office: Procurement of furniture and office supplies of various materials, including electronic products, and made from wood, plastic, paper, and their combinations.	3,211.99	3,418.4	6.43%
Consumer goods: Purchase of personnel uniforms, advertising material, first-aid supplies, and cards.	401.14	142.3	-64.53%
Services: Drinking water, transport of inputs, business travel, movement of employees, disposal, and treatment of waste.	439.42	917.1	108.71%
TOTAL	4,052.92	4,477.8	10.48%

*The negative signs in the variation represent a reduction, the positive ones represent an increase.
Scope 1: direct consumption in the operations related to fuel or refrigerants.
Scope 2: indirect consumption related to electricity supply.
Scope 3: consumption related to goods, services purchased, as well as activities of the employees.

During 2022 we reduced our ecological footprint by

4.4%



Energy and Emissions

We have a double objective for the reduction of energy consumption: 1) reduce the consumption compared to the operation (measured in terms of intensity), 2) increase the use of renewable sources, including self-generation by our part through solar panels.

- ✔ We currently have 11 agencies and 2 buildings with solar farms. **(5,499 m² of solar panels).**
- ✔ With annual production of **1,200 Mwh** (megawatt hour).
- ✔ **71%** of clean energy consumed in these buildings.
- ✔ **549,600kg CO2** are **NOT** generated annually by solar energy.

In Honduras we reduced our energy consumption in **20.40%**

Other Environmental Aspects

Materials and Waste

To leverage the use of waste that cannot be reduced or eliminated, we are advancing in the signing of agreements with certified and accredited suppliers that can ensure a second life through proper management of their recycling. With this we promote a circular economy that has a double benefit: 1) social, achieving new jobs, and 2) environmental, avoiding pollution by not treating those residues.

During 2022 we recycled 39.80% in paper and **30.38%** en electronic waste, more than the previous year.



Our Community

We are committed to the countries where we operate, contributing to reducing the main problems associated with inequality through social investment for the sustainable development of communities, including donations and voluntary activities. In this way we join our employees, generating impact in a bidirectional way under the feeling of social responsibility that characterizes us.

During fiscal year 2022, our social contribution was **+USD\$1.4 million**



Ficohsa Foundation

+150,600 boys and girls benefited (accumulated since 2000).
149 Preschool Centers
(141 Honduras, 4 Nicaragua, 2 Guatemala, 2 Panama)

School feeding

+22 million school snack rations delivered.
+146,000 boys and girls benefited.
+\$2.5 million invested to date.

Provision of school books and materials

During 2022, more than **6,800** school kits and textbooks were delivered to children enrolled in the **140** centers supported at the national level, with an investment of **USD\$71,292**



Rehabilitation of centers

During 2022, after the experience with COVID-19, many educational centers nationwide returned in person to their classrooms, but many of them were in poor conditions, therefore we redoubled our efforts to provide them with the necessary support.

In total, improvements were made in infrastructure and the water and sanitation system in **67** preschools in Honduras, benefiting more than **4,000** children, with an investment of **USD\$79,950**.

Donation of biosecurity inputs

With an investment of more than **USD\$43,000**, masks, antibacterial gel, chlorine, thermometers, and liquid soap were delivered.

Ficohsa Foundation Summary 2022

Honduras

141 Preschool education centers	6,945 Boys and girls	145,267 (accumulated since 2,000)	306 Teachers
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Guatemala

2 Preschool education centers	84 Boys and girls	625 (accumulated since 2,000)	3 Teachers
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Nicaragua

4 Preschool education centers	359 Boys and girls	3,292 (accumulated since 2,000)	13 Teachers
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Panama

2 Preschool education centers	380 Boys and girls	1,426 (accumulated since 2,000)	11 Teachers
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Other Initiatives and Programs

Support to Innovation



Together with UNITEC, we carried out the 6th Edition of the Technological Innovation Award (PIT), in partnership with BID|Lab, Tech4DevHN, Televiscentro Foundation, La Tribuna, Oracle and PBS Group; in 2022 for the first time the competition was opened to entrepreneurs from all over the Central American region, looking to discover and support young people with innovative projects that use any type of technology to generate social and business impact.



In 2022, the third edition of the advanced training and advisory program for the consolidation of business models and technological products was carried out. Within the Tech4DevHN Acceleration Program, the execution of a training plan is contemplated as a fundamental part of the development, accompanied, and guided by technology-based startups through different accompanying methodologies.



To date, HonduFuturo has benefited 192 talented Hondurans, in 23 countries and 11 areas of study, representing an investment in postgraduate education of more than USD\$5.3 million.

Other Social Investments



As part of our social investment, we support the Growing with Diabetes Foundation, a non-profit organization founded in 2018 as an initiative to raise awareness about diabetes in Honduras.

+USD\$118,000
invested to date

Awareness-raising and sensitization:
+5,100
people reached

Education
+8,900
people reached

Diagnosis and prevention:
+650
people reached

Ficohsa Volunteers Transforming Lives

In 2022 we benefited more than **43 thousand** people from the different communities where we operate, with active participation of **96%** of our employees.



Solvency and Economic Performance



Economic Value Generated and Distributed

Below we present the distribution of our income in different items that are distributed impacting our stakeholders: suppliers, employees, suppliers of capital, government and community.

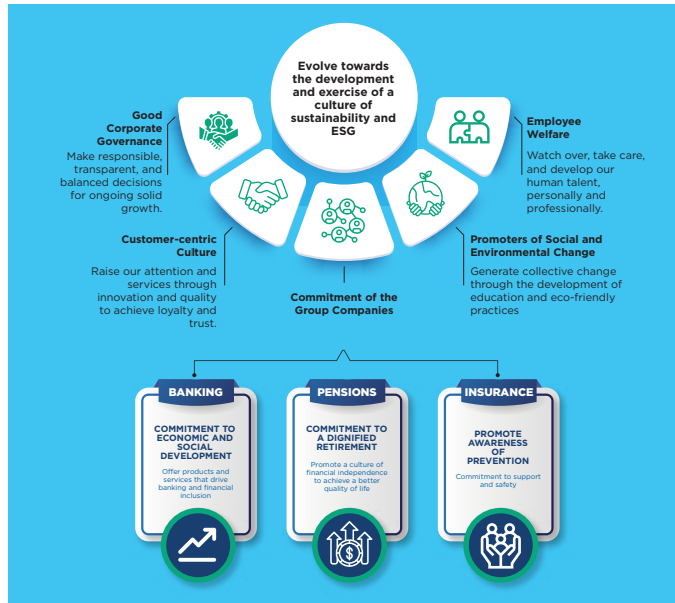
Economic Value Generated and Distributed (In thousands of USD\$)

	2021	2022	Δ2022-2021 (%)
Revenue (Economic Value Generated, EVG)	480,096	565,106	17.71%
Costs (Economic Value Distributed, EVD)	399,282	370,126	-7.30%
Operating Costs	181,233	199,542	10.10%
Employee Compensation	104,494	132,010	26.33%
Payment to Capital Providers	84,543	120,898	43.00%
Payment to Government	43,829	37,384	-14.70%
Social Investment	1,193	1,191	-0.21%
EVG-EVD	80,815	194,980	141.27%



Objectives 2023

Throughout the report we have presented our ESG results and performance for the Group during 2022. Committed to continue promoting the development of countries in the region by the year 2023 we will strengthen our strategy of sustainability.



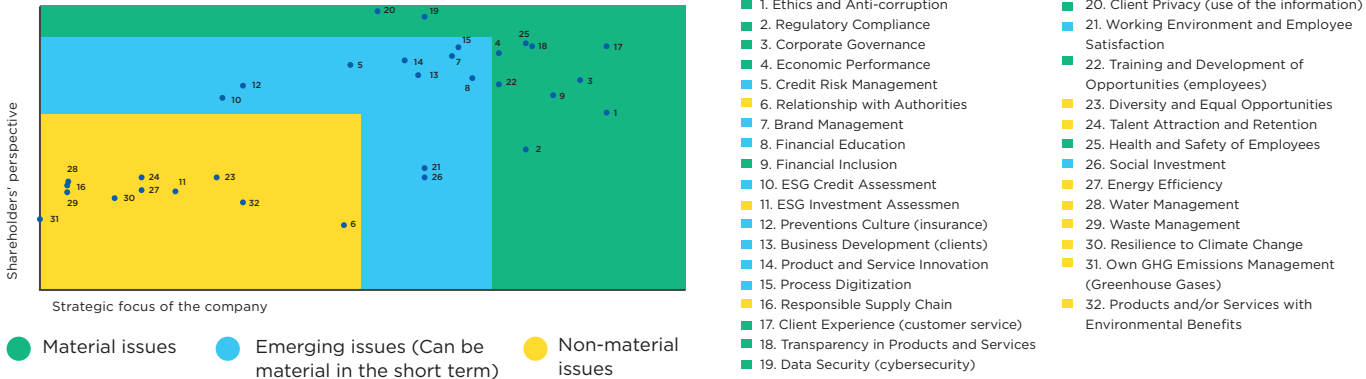
Annexes

Materiality Analysis

We maintain as a basis of the strategy the materiality study that we carried out at the beginning of 2021. In that sense, we managed to identify those topics that are relevant to the Group and to our stakeholders, of which we report throughout this report.

The following topics are classified into three main groups:

- **Material issues:** those that are particularly critical, which form the basis for the sustainability strategy and this report.
- **Emerging issues:** those that are not yet material but can be so quickly by a change in context and/or in our operation.
- **Non-material topics:** those less relevant, on which we do not have to emphasize.



It is important to note that all the issues that appear in the matrix are managed by the organization, however we prioritize resources in those that we consider as material, forming part of our sustainability strategy, which consists of initiatives along with indicators for the correct monitoring of its implementation. Since it is a process of continuous improvement, we maintain dialogue with our stakeholders and monitor trends and possible impacts of national and international contexts that may modify our strategic priorities.

That is why by the end of 2023 we will be updating this exercise, keeping it in force to ratify our strategy or if necessary, adjust it to be always at the forefront.

Our Stakeholders

We consider it vitally important to identify the different stakeholders with whom we have a relationship. At FFG we continue working by hand in relation to their expectations and needs as a focal point for our business model.



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Corporate Social Responsibility E-mail: rsc@ficohsa.com



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