

HeidelbergCement AG

**Fact sheet in relation to the Syndicated Facility Agreement
executed on 25 February 2014**

Borrower:	HeidelbergCement AG	
Facility Amount:	€3,000,000,000	
Facility:	A syndicated multicurrency cash and letter of credit facility - €500,000,000 letter of credit facility operating as a sub-limit.	
Maturity Date:	25 February 2019	
Margins:		
- Cash drawdowns	Initial margin in per cent. p.a.	0.95
	Subsequent margin depending on the Group Net Debt/EBITDA ratio:	
	<u>Group Net Debt : EBITDA</u>	<u>Margin in per cent. p.a.</u>
	Greater than or equal to 3.50:1	1.15
	Less than 3.50:1 but greater than or equal to 3.00:1	0.95
	Less than 3.00:1 but greater than or equal to 2.50:1	0.85
	Less than 2.50:1 but greater than or equal to 2.00:1	0.75
	Less than 2.00:1 but greater than or equal to 1.50:1	0.65
	Less than 1.50:1	0.55
- Issued letters of credit	75.00% p.a. of the applicable margin	
Utilisation fee:	Depending on the aggregate amount of utilisations outstanding:	
	≤ 33.33% outstanding	0.10%
	> 33.33% outstanding	0.20%
	> 66.66% outstanding	0.40%
Upfront Fee:	0.60% on the total commitment	
Commitment Fee:	35.00%. p.a. of the applicable margin	
Financial Covenants:	Max. Leverage Ratio of 4.00x Min. Interest Coverage Ratio of 3.50x	
Security:	No upstream guarantees or any other kind of security	

Heidelberg, 25 February 2014