



3RD QUARTER 2020 DEBT AND LIQUIDITY SCHEDULES

SEPTEMBER 30, 2020



DEBT AND CAPITALIZATION RATIOS EXCLUDING TRANSITION AND SYSTEM RESTORATION BONDS



CenterPoint Energy, Inc. Debt and Capitalization Ratios Excluding Transition and System Restoration Bonds As of September 30, 2020 and December 31, 2019

(\$ in millions)	September 30, 2020	December 31, 2019
Short-term Debt:		
Short-term borrowings	\$ 37	\$ -
Current portion of transition and system restoration bonds*	208	231
Indexed debt (ZENS)**	16	19
Current portion of other long-term debt	1,114	618
Long-term Debt:		
Transition and system restoration bonds*	610	746
Other	11,336	13,498
Total Debt	<u>\$ 13,321</u>	<u>\$ 15,112</u>
Less: Transition and system restoration bonds (including current portion)*	<u>818</u>	<u>977</u>
Total Debt, excluding transition and system restoration bonds	<u>\$ 12,503</u>	<u>\$ 14,135</u>
Total Shareholders' Equity	<u>\$ 8,388</u>	<u>\$ 8,359</u>
Total Capitalization, excluding transition and system restoration bonds	<u>\$ 20,891</u>	<u>\$ 22,494</u>
Total Debt/Total Capitalization, excluding transition and system restoration bonds	59.8%	62.8%

* The transition and system restoration bonds are serviced with dedicated revenue streams, and the bonds are non-recourse to CenterPoint Energy and CenterPoint Energy Houston Electric.

** The debt component reflected on the financial statements \$16 million and \$19 million, as of September 30, 2020 and December 31, 2019 respectively. The principal amount on which 2% interest is paid was \$828 million on each of September 30, 2020 and December 31, 2019. The contingent principal amount was \$61 million and \$75 million as of September 30, 2020 and December 31, 2019, respectively. At maturity or upon redemption, holders of ZENS will receive cash at the higher of the contingent principal amount or the value of the reference shares of AT&T Inc. and Charter Communications, Inc.

LIQUIDITY AND CREDIT RATINGS



<i>(in millions)</i> Source of Liquidity on October 23, 2020	Facility Size	Amount Utilized ¹	Amount Unutilized
CenterPoint Energy, Inc. Revolver	\$ 3,300	\$ 609 ²	\$ 2,691
VUHI	400	174 ³	226
CenterPoint Houston Electric, LLC Revolver	300	- ⁴	300
CenterPoint Energy Resources Corp. Revolver	900	423 ⁵	477
Total Bank Facilities	\$ 4,900	\$ 1,206	\$ 3,694
Investments in Money Market Funds			-
Available Liquidity			\$ 3,694

¹ Based on the consolidated debt to capitalization covenant in the CenterPoint Energy, Inc. revolving credit facility and the revolving credit facility of each of VUHI, CenterPoint Energy Houston Electric, LLC and CenterPoint Energy Resources Corp., the full capacity of such revolving credit facilities, which aggregated \$4.9 billion, could have been utilized at October 23, 2020

² Represents outstanding letters of credit of \$8 million and outstanding commercial paper of \$600.8 million.

³ Represents outstanding letters of credit of \$0 million, and outstanding commercial paper of \$174 million.

⁴ Represents outstanding letters of credit of \$0 million and borrowings of \$0 million.

⁵ Represents outstanding letters of credit of \$0 million and outstanding commercial paper of \$422.8 million.

PRINCIPAL AMOUNTS OF EXTERNAL DEBT AS OF SEPTEMBER 30, 2020



Principal Amounts of External Debt As of September 30, 2020 (in millions)

CenterPoint Energy, Inc.	
ZENS	\$ 16 ⁽¹⁾
Senior Notes	\$ 3,200
Collateralized Pollution Control Bonds	\$ 68 ⁽²⁾
Commercial Paper	\$ 638
Bank Loans	\$ - ⁽³⁾
Bank Loans	\$ 700 ⁽⁴⁾
TOTAL	\$ 4,622

CenterPoint Energy Resources Corp.	
Senior Notes	\$ 2,193
Commercial Paper	\$ 407
Bank Loans	\$ - ⁽⁵⁾
TOTAL	\$ 2,599

CenterPoint Energy Houston Electric, LLC	
First Mortgage Bonds	\$ 102
General Mortgage Bonds	\$ 4,213
ERCOT Loan Agreement	\$ 5
Collateralized Pollution Control Bonds	\$ - ⁽⁶⁾
Bank Loans	\$ - ⁽⁷⁾
Total	\$ 4,320

CenterPoint Energy Restoration Bond Company, LLC	
Restoration Bonds	\$ 135

CenterPoint Energy Transition Bond Company, III LLC	
Transition Bonds	\$ -

CenterPoint Energy Transition Bond Company, IV, LLC	
Transition Bonds	\$ 683

Vectren Utility Holdings, Inc.	
Guaranteed Senior Notes	\$ 432
Commercial Paper	\$ 176
Bank Loans	\$ - ⁽⁸⁾
Total	\$ 608

Indiana Gas Co.	
Senior Notes	\$ 96

Southern Indiana Gas & Electric Co.	
First Mortgage Bonds	\$ 293

NOTE: Certain items may not foot or cross foot due to rounding

On Sep 30, 2020, the principal amount on which 2% interest is payable was \$828 million, the debt component reflected on the financial statements was \$16 million and the contingent principal amount was \$61 million.

⁽¹⁾ The \$68 million principal amount of collateralized pollution control bonds are obligations of CenterPoint Energy, Inc. which are collateralized by general mortgage bonds issued by CenterPoint Energy Houston Electric, LLC.

⁽²⁾ Borrowings under \$3.3 billion bank facility.

⁽³⁾ Borrowings under \$1.0 billion Term Loan Agreement.

⁽⁴⁾ Borrowings under \$900 million bank facility.

⁽⁵⁾ The pollution control bonds are collateralized by general mortgage bonds.

⁽⁶⁾ Borrowings under \$300 million bank facility.

⁽⁷⁾ Borrowings under \$400 million bank facility.

PRINCIPAL AMOUNTS OF MATURING EXTERNAL DEBT AS OF SEPTEMBER 30, 2020



CenterPoint Energy, Inc. Principal Amounts of Maturing External Debt As of September 30, 2020

(\$ in millions)

<u>Year</u>	<u>CenterPoint Energy</u> ⁽¹⁾	<u>CEHE</u>	<u>CERC</u>	<u>VUHI</u>	<u>IGC</u>	<u>SIGECO</u>	<u>Sub-total</u>	<u>Transition & System Restoration Bonds</u> ⁽²⁾	<u>Total</u>
2020	-	5	-	-	-	-	5	71	76
2021-2025	3,338 ⁽³⁾	902 ⁽⁶⁾	1,299 ⁽⁵⁾	288 ⁽⁷⁾	10	68	5,907	748	6,655
2026-2030	1,029 ⁽⁴⁾	600	300	60	86	80	2,155	-	2,155
2031-2035	-	312	-	75	-	-	387	-	387
2036-2040	-	-	400	-	-	44	444	-	444
2041-2045	-	1,100	300	185	-	62	1,647	-	1,647
2046-2050	300	1,400	300	-	-	-	2,000	-	2,000
2051-2055	-	-	-	-	-	38	38	-	38
2056+	-	-	-	-	-	-	-	-	-
Total	\$ 4,667	\$ 4,320	\$ 2,599	\$ 608	\$ 96	\$ 293	\$ 12,584	\$ 818	\$ 13,402

NOTE: Certain items may not foot or cross foot due to rounding

(1) Debt collateralized by General Mortgage Bonds of CenterPoint Energy Houston Electric, LLC (CEHE) matures on the following dates: 2028, \$68 million.

(2) Using scheduled payment dates.

(3) Includes commercial paper of \$638 million and bank borrowings of \$700 million.

(4) Includes ZENS at their contingent principal amount of \$61 million. As of September 30, 2020, the principal amount of ZENS on which interest is paid was \$828 million and the ZENS debt component reflected on the Company's financial statements was \$16 million. At maturity or upon redemption, holders of ZENS will receive cash at the higher of the contingent principal amount or the value of the reference shares of AT&T Inc. and Charter Communications, Inc.

(5) Includes commercial paper of \$407 million.

(6) Includes bank borrowings of \$0 million.

(7) Includes commercial paper of \$176 million and bank borrowings of \$0 million.

PRINCIPAL AMOUNTS OF EXTERNAL DEBT CENTERPOINT ENERGY INC. AS OF SEPTEMBER 30, 2020



CenterPoint Energy, Inc. External Debt As of September 30, 2020

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Insurer</u>	<u>Maturity</u>	<u>Call Feature</u>	
					<u>Date</u>	<u>Price</u>
Commercial Paper	\$638,300,000	0.190%	-	(1)	-	-
\$3.3 Billion Revolving Credit Facility	\$0	-	-	03/03/22	-	-
\$1.0 Billion Term Loan Agreement	\$700,000,000	0.798%	-	05/15/21	-	100
ZENS	\$827,870,028 (2)	(2)	-	09/15/29	Current	(2)
Matagorda County Navigation District Number One Series 1997	\$68,000,000 (3)	5.125%	AMBAC	11/01/28	NA	NA
Senior Notes	\$500,000,000	2.500%	-	09/01/22	Current	(4)
Senior Notes	\$500,000,000	3.600%	-	11/01/21	Current	(4)
Senior Notes	\$500,000,000	3.850%	-	02/01/24	Current	(5)
Senior Notes	\$500,000,000	4.250%	-	11/01/28	Current	(6)
Senior Notes	\$500,000,000	2.500%	-	09/01/24	Current	(7)
Senior Notes	\$400,000,000	2.950%	-	03/01/30	Current	(8)
Senior Notes	\$300,000,000	3.700%	-	09/01/49	Current	(9)
TOTAL	\$ 5,434,170,028					

(1) Backstopped by credit facility with maturity date of March 3, 2022.

(2) As of September 30, 2020, the outstanding principal amount of ZENS was \$828 million and the contingent principal amount was \$61 million. Interest is paid quarterly on the principal amount at 2% per year plus a "pass-through" of any dividend on the reference shares of AT&T Inc. and Charter Communications, Inc. At maturity or upon redemption, holders will receive cash equal to the higher of the contingent principal amount or the value of the reference shares.

(3) Collateralized by CenterPoint Energy Houston Electric, LLC General Mortgage Bonds.

(4) 100% plus make-whole premium using treasury yield + 12.5 bps as the discount rate until one month prior to maturity; par thereafter

(5) 100% plus make-whole premium using treasury yield + 15 bps as the discount rate until one month prior to maturity; par thereafter

(6) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate until three months prior to maturity; par thereafter

(7) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate until one months prior to maturity; par thereafter

(8) 100% plus make-whole premium using treasury yield + 25 bps as the discount rate until three months prior to maturity; par thereafter

(9) 100% plus make-whole premium using treasury yield + 25 bps as the discount rate until six months prior to maturity; par thereafter

PRINCIPAL AMOUNTS OF EXTERNAL DEBT CENTERPOINT ENERGY RESOURCES CORP. AS OF SEPTEMBER 30, 2020



CenterPoint Energy Resources Corp. External Debt As of September 30, 2020

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Commercial Paper	\$406,400,000	0.170%	(1)	-	-
\$900M Revolving Credit Facility	\$0	-	03/03/22	-	-
Senior Notes	\$150,000,000	6.250%	02/01/37	Current	(2)
Senior Notes	\$250,000,000	6.625%	11/01/37	Current	(3)
Senior Notes	\$592,998,000	4.500%	01/15/21	Current	(4)
Senior Notes	\$300,000,000	5.850%	01/15/41	Current	(5)
Senior Notes	\$300,000,000	4.100%	09/01/47	Current	(5)
Senior Notes	\$300,000,000	3.550%	04/01/23	Current	(6)
Senior Notes	\$300,000,000	4.000%	04/01/28	Current	(4)
TOTAL	<u>\$2,599,398,000</u>				

(1) Backstopped by credit facility with maturity date of March 3, 2022.

(2) 100% plus make-whole premium using treasury yield + 25 bps as the discount rate.

(3) 100% plus make-whole premium using treasury yield + 30 bps as the discount rate.

(4) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate until three months prior to maturity; par thereafter.

(5) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate until six months prior to maturity; par thereafter.

(6) 100% plus make-whole premium using treasury yield + 15 bps as the discount rate until one month prior to maturity; par thereafter.

PRINCIPAL AMOUNTS OF EXTERNAL DEBT CENTERPOINT ENERGY HOUSTON ELECTRIC, LLC AS OF SEPTEMBER 30, 2020



CenterPoint Energy Houston Electric, LLC External Debt As of September 30, 2020

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
\$300M Revolving Credit Facility	\$0	-	03/03/22	-	-
First Mortgage Bonds	\$102,442,000	9.150%	03/15/21	NA	NA
ERCOT Loan Agreement	\$5,203,243	0.000%	12/15/20	NA	NA
General Mortgage Bonds	\$312,275,000	6.950%	03/15/33	Current	(1)
General Mortgage Bonds	\$200,000,000	5.600%	07/01/23	Current	(2)
General Mortgage Bonds	\$300,000,000	2.250%	08/01/22	Current	(6)
General Mortgage Bonds	\$500,000,000	3.550%	08/01/42	Current	(5)
General Mortgage Bonds	\$600,000,000	4.500%	04/01/44	Current	(5)
General Mortgage Bonds	\$300,000,000	1.850%	06/01/21	Current	(3)
General Mortgage Bonds	\$300,000,000	2.400%	09/01/26	Current	(4)
General Mortgage Bonds	\$300,000,000	3.000%	02/01/27	Current	(6)
General Mortgage Bonds	\$400,000,000	3.950%	03/01/48	Current	(5)
General Mortgage Bonds	\$700,000,000	4.250%	02/01/49	Current	(5)
General Mortgage Bonds	\$300,000,000	2.900%	07/01/50	Current	(7)
TOTAL	<u>\$4,319,920,243</u>				

(1) 100% plus make-whole premium using treasury yield + 35 bps as the discount rate.

(2) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate.

(3) 100% plus make-whole premium using treasury yield + 12.5 bps as the discount rate until one month prior to maturity; par thereafter.

(4) 100% plus make-whole premium using treasury yield + 15 bps as the discount rate until three months prior to maturity; par thereafter.

(5) 100% plus make-whole premium using treasury yield + 15 bps as the discount rate until six months prior to maturity; par thereafter.

(6) 100% plus make-whole premium using treasury yield + 12.5 bps as the discount rate until three months prior to maturity; par thereafter.

(7) 100% plus make-whole premium using treasury yield + 25 bps as the discount rate until six months prior to maturity; par thereafter.

PRINCIPAL AMOUNTS OF EXTERNAL DEBT VECTREN UTILITY HOLDINGS, INC. AS OF SEPTEMBER 30, 2020



Vectren Utility Holdings, Inc. External Debt As of September 30, 2020

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Commercial Paper	\$176,300,000	0.190%	(1)	-	-
\$400M Revolving Credit Facility	\$0	-	07/14/22	-	-
Guaranteed Senior Notes	\$55,000,000	4.670%	11/30/21	Current	(2)
Guaranteed Senior Notes	\$57,000,000	3.720%	12/05/23	Current	(2)
Guaranteed Senior Notes	\$60,000,000	5.020%	11/30/26	Current	(2)
Guaranteed Senior Notes	\$75,000,000	6.100%	12/01/35	Current	(3)
Guaranteed Senior Notes	\$35,000,000	5.990%	11/30/41	Current	(2)
Guaranteed Senior Notes	\$100,000,000	5.000%	02/03/42	Current	(2)
Guaranteed Senior Notes	\$10,000,000	4.250%	06/05/43	Current	(2)
Guaranteed Senior Notes	\$40,000,000	4.360%	12/15/45	Current	(2)
TOTAL	<u>\$608,300,000</u>				

(1) Backstopped by credit facility with maturity date of July 14, 2022

(2) 100% plus make-whole premium using treasury yield + 50 bps as the discount rate.

(3) 100% plus make-whole premium using treasury yield + 25 bps as the discount rate.

PRINCIPAL AMOUNTS OF EXTERNAL DEBT INDIANA GAS COMPANY AND SOUTHERN INDIANA GAS AND ELECTRIC COMPANY AS OF SEPTEMBER 30, 2020



Indiana Gas Company External Debt As of September 30, 2020

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>
Senior Notes	\$10,000,000	6.530%	06/27/25
Senior Notes	\$5,000,000	6.420%	07/07/27
Senior Notes	\$1,000,000	6.680%	07/07/27
Senior Notes	\$20,000,000	6.340%	12/10/27
Senior Notes	\$10,000,000	6.360%	05/01/28
Senior Notes	\$20,000,000	6.550%	06/30/28
Senior Notes	\$30,000,000	7.080%	10/05/29
TOTAL	<u>\$96,000,000</u>		

Southern Indiana Gas & Electric Company External Debt As of September 30, 2020

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>
First Mortgage Bonds	\$4,640,000	0.880%	01/01/22
First Mortgage Bonds	\$22,500,000	0.880%	03/01/24
First Mortgage Bonds	\$41,275,000	0.880%	07/01/25
First Mortgage Bonds	\$80,000,000	6.720%	08/01/29
First Mortgage Bonds	\$22,000,000	0.880%	05/01/37
First Mortgage Bonds	\$22,200,000	0.880%	03/01/38
First Mortgage Bonds	\$39,550,000	0.880%	05/01/43
First Mortgage Bonds	\$22,300,000	4.000%	09/01/44
First Mortgage Bonds	\$23,000,000	0.875%	09/01/55
First Mortgage Bonds	\$15,200,000	0.875%	09/01/55
TOTAL	<u>\$292,665,000</u>		

PRINCIPAL AMOUNTS OF EXTERNAL DEBT TRANSITION BOND COMPANY III, RESTORATION BOND COMPANY AND TRANSITION BOND COMPANY IV AS OF SEPTEMBER 30, 2020



CenterPoint Energy Restoration Bond Company, LLC External Debt As of September 30, 2020

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Tranche A-3 System Restoration Bonds	\$ 134,915,604	4.243%	(1)	NA	NA
TOTAL	\$ 134,915,604				

(1) EXPECTED MATURITIES: \$36,102,608 ON 2/15/21, \$29,573,441 ON 8/15/21, \$37,889,845 ON 2/15/22, AND \$31,349,710 ON 8/15/22.

CenterPoint Energy Transition Bond Company IV, LLC External Debt As of September 30, 2020

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Tranche A-2 2012 Transition Bonds	\$ 2,266,685	2.1606%	(1)	NA	NA
Tranche A-3 2012 Transition Bonds	\$ 681,262,000	3.0282%	(2)	NA	NA
TOTAL	\$ 683,528,685				

(1) EXPECTED MATURITIES: \$2,266,685 ON 10/15/20.

(2) EXPECTED MATURITIES: \$68,419,566 ON 10/15/20, \$71,550,656 ON 4/15/21, \$73,292,527 ON 10/15/21, \$74,250,677 ON 4/15/22, \$76,122,964 ON 10/15/22, \$77,122,457 ON 4/15/23, \$79,040,139 ON 10/15/23, \$80,131,655 ON 4/15/24, AND \$81,331,359 ON 10/15/24.