



2ND QUARTER 2020 DEBT AND LIQUIDITY SCHEDULES

JUNE 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 June 30, 2020 and December 31, 2019

(\$ in millions)

	June 30, 2020	December 31, 2019
Short-term Debt:		
Short-term borrowings	\$ 19	\$ -
Current portion of transition and system restoration bonds*	206	231
Indexed debt (ZENS)**	17	19
Current portion of other long-term debt	1,707	618
Long-term Debt:		
Transition and system restoration bonds*	639	746
Other	10,298	13,498
Total Debt	<u>\$ 12,886</u>	<u>\$ 15,112</u>
Less: Transition and system restoration bonds (including current portion)*	<u>845</u>	<u>977</u>
Total Debt, excluding transition and system restoration bonds	<u>\$ 12,041</u>	<u>\$ 14,135</u>
Total Shareholders' Equity	<u>\$ 8,392</u>	<u>\$ 8,359</u>
Total Capitalization, excluding transition and system restoration bonds	<u>\$ 20,433</u>	<u>\$ 22,494</u>
Total Debt/Total Capitalization, excluding transition and system restoration bonds	58.9%	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 \$17 million and \$19 million, as of June 30, 2020 and December 31, 2019 respectively. The principal amount on which 2% interest is paid was \$828 million on each of June 30, 2020 and December 31, 2019. The contingent principal amount was \$66 million and \$75 million as of June 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 July 24, 2020	Facility Size	Amount Utilized ¹		Amount Unutilized
CenterPoint Energy, Inc. Revolver	\$ 3,300	\$ 351	²	\$ 2,949
VUHI	400	240	³	160
Vectren Capital Corp.	200	-	⁴	200
CenterPoint Houston Electric, LLC Revolver	300	-	⁵	300
CenterPoint Energy Resources Corp. Revolver	900	253	⁶	647
Total Bank Facilities	\$ 5,100	\$ 844		\$ 4,256
Investments in Money Market Funds				-
Available Liquidity				\$ 4,256

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, Vectren Capital Corp., CenterPoint Energy Houston Electric, LLC and CenterPoint Energy Resources Corp., the full capacity of of such revolving credit facilities, which aggregated \$5.1 billion, could have been utilized at April 24, 2020

² Represents outstanding letters of credit of \$8 million and outstanding commercial paper of \$343 million.

³ Represents outstanding letters of credit of \$0 million, and outstanding commercial paper of \$240 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 borrowings of \$0 million.

⁶ Represents outstanding letters of credit of \$1 million and outstanding commercial paper of \$252 million.

PRINCIPAL AMOUNTS OF EXTERNAL DEBT AS OF JUNE 30, 2020



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

CenterPoint Energy, Inc.	
ZENS	\$ 17 ⁽¹⁾
Senior Notes	\$ 3,200
Collateralized Pollution Control Bonds	\$ 68 ⁽²⁾
Commercial Paper	\$ 316
Bank Loans	\$ - ⁽³⁾
Bank Loans	\$ 700 ⁽⁴⁾
TOTAL	\$ 4,301

CenterPoint Energy Resources Corp.	
Senior Notes	\$ 2,193
Commercial Paper	\$ 232
Bank Loans	\$ - ⁽⁵⁾
TOTAL	\$ 2,425

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	\$ 163

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	\$ 232
Bank Loans	\$ - ⁽⁸⁾
Total	\$* 664

Vectren Capital Corp.	
Bank Loans	\$ - ⁽⁹⁾
Total	\$ -

Indiana Gas Co.	
Senior Notes	\$ 96

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

On Jun 30, 2020, the principal amount on which 2% interest is payable was \$828 million, the debt component reflected on the financial statements was \$17 million and the contingent principal amount was \$66 million.

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.

⁽³⁾ Borrowings under \$3.3 billion bank facility.

⁽⁴⁾ Borrowings under \$1.0 billion Term Loan Agreement.

⁽⁵⁾ Borrowings under \$900 million bank facility.

⁽⁶⁾ The pollution control bonds are collateralized by general mortgage bonds.

⁽⁷⁾ Borrowings under \$300 million bank facility.

⁽⁸⁾ Borrowings under \$400 million bank facility.

⁽⁹⁾ Borrowings under \$200 million bank facility.

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



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

(\$ in millions)

Year	CenterPoint							Sub-total	Transition & System Restoration	Total
	Energy ⁽¹⁾	CEHE	CERC	VUHI	IGC	SIGECO	VCC		Bonds ⁽²⁾	
2020	-	5	-	-	-	-	-	5	99	104
2021-2025	3,016 ⁽³⁾	902 ⁽⁶⁾	1,125 ⁽⁵⁾	344 ⁽⁷⁾	10	68	- ⁽⁸⁾	5,466	748	6,213
2026-2030	1,034 ⁽⁴⁾	600	300	60	86	80	-	2,160	-	2,160
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	\$ 4,350	\$ 4,320	\$ 2,425	\$ 664	\$ 96	\$ 293	\$ -	\$ 12,147	\$ 846	\$ 12,993

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 \$316 million and bank borrowings of \$700 million.

(4) Includes ZENS at their contingent principal amount of \$66 million. As of June 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 \$17 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 \$232 million.

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

(7) Includes commercial paper of \$232 million and bank borrowings of \$0 million.

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

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



CenterPoint Energy, Inc. External Debt As of June 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	\$315,813,000	0.380%	-	(1)	-	-
\$3.3 Billion Revolving Credit Facility	\$0	-	-	03/03/22	-	-
\$1.0 Billion Term Loan Agreement	\$700,000,000	0.947%	-	05/15/21	-	100
ZENS	\$827,880,572 (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	\$ 5,111,693,572					

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

(2) As of June 30, 2020, the outstanding principal amount of ZENS was \$828 million and the contingent principal amount was \$66 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 month 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 JUNE 30, 2020



CenterPoint Energy Resources Corp. External Debt As of June 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	\$232,400,000	0.260%	(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>\$2,425,398,000</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 JUNE 30, 2020



CenterPoint Energy Houston Electric, LLC External Debt As of June 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%	09/26/20	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 JUNE 30, 2020



Vectren Utility Holdings, Inc.

External Debt

As of June 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	\$231,500,000	0.280%	(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>\$663,500,000</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 JUNE 30, 2020



Indiana Gas Company External Debt As of June 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 June 30, 2020

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>
First Mortgage Bonds	\$4,640,000	0.900%	01/01/22
First Mortgage Bonds	\$22,500,000	0.900%	03/01/24
First Mortgage Bonds	\$41,275,000	0.900%	07/01/25
First Mortgage Bonds	\$80,000,000	6.720%	08/01/29
First Mortgage Bonds	\$22,000,000	0.900%	05/01/37
First Mortgage Bonds	\$22,200,000	0.900%	03/01/38
First Mortgage Bonds	\$39,550,000	0.900%	05/01/43
First Mortgage Bonds	\$22,300,000	4.000%	09/01/44
First Mortgage Bonds	\$23,000,000	2.375%	09/01/55
First Mortgage Bonds	\$15,200,000	2.375%	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 JUNE 30, 2020



CenterPoint Energy Restoration Bond Company, LLC External Debt As of June 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	\$ 162,827,632	4.243%	(1)	NA	NA
TOTAL	\$ 162,827,632				

(1) EXPECTED MATURITIES: \$27,912,028 ON 8/15/20, \$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 June 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.