

# **Debt & Maturity Schedules**

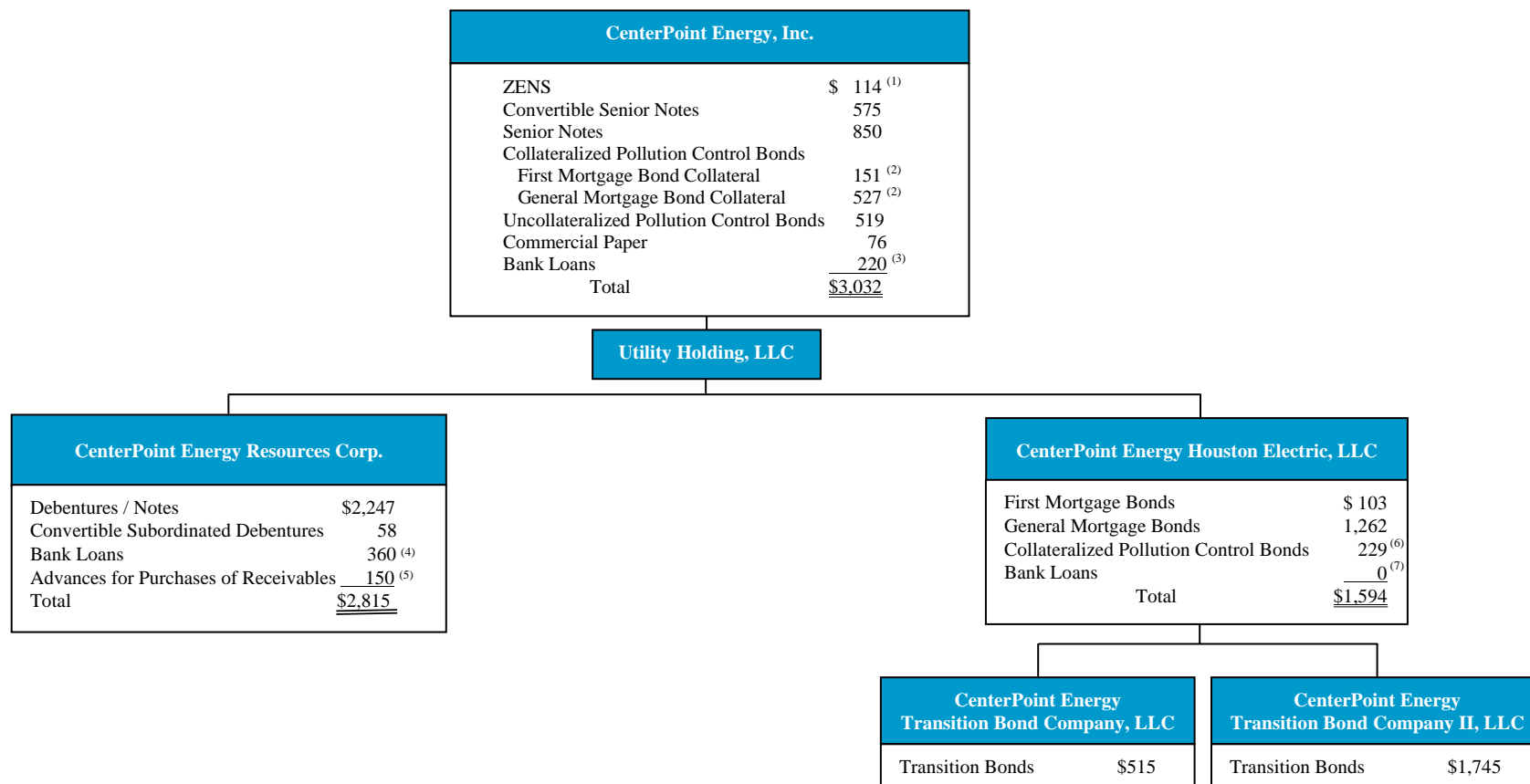
## **As of September 30, 2007**

# Principal amounts of external debt

## As of September 30, 2007



(\$ in millions)



(1) The principal amount on which 2% interest is paid is \$840.3 million. The debt component reflected on the financial statements is \$114 million. The contingent principal amount payable at maturity is \$820.2 million.

(2) The collateralized pollution control bonds aggregating \$678 million are obligations of CenterPoint Energy, Inc. However, CenterPoint Energy Houston Electric, LLC has issued first mortgage bonds aggregating \$151 million and general mortgage bonds aggregating \$527 million as collateral for the CenterPoint Energy, Inc. obligations.

(3) Borrowings under \$1.2 billion bank facility.

(4) Borrowings under \$950 million bank facility.

(5) Advances under \$150 million receivables facility.

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

(7) Borrowings under \$300 million bank facility

# Principal amounts of external debt

## As of September 30, 2007



### CenterPoint Energy, Inc.

Security	Outstanding	Rate	Insurer	Maturity	Call Feature	
					Date	Price
Commercial Paper <sup>(1)</sup>	\$ 75,715,000	6.100%		10/05/07	NA	NA
\$1.2 Billion Revolving Credit Facility	220,000,000	6.391%		06/29/12	Current	100
ZENS	840,292,831 <sup>(2)</sup>	<sup>(2)</sup>		09/15/29	Current	<sup>(5)</sup>
Convertible Senior Notes ("New")	571,852,000	3.75%		05/15/23	05/15/08	100
Convertible Senior Notes ("Old")	3,092,000	3.75%		05/15/23	05/15/08	100
Senior Notes	200,000,000	5.875%		06/01/08	Current	<sup>(6)</sup>
Senior Notes	200,000,000	6.85%		06/01/15	Current	<sup>(6)</sup>
Senior Notes	200,000,000	7.25%		09/01/10	Current	<sup>(6)</sup>
Senior Notes	250,000,000	5.95%		02/01/17	Current	<sup>(7)</sup>
Brazos River Authority Series 1995	91,945,000 <sup>(3)</sup>	4.00%	MBIA	08/01/15	08/01/13	101
Matagorda County Navigation District Number One Series 1995	58,905,000 <sup>(3)</sup>	4.00%	MBIA	10/15/15	10/15/13	101
Brazos River Authority Series 1997	50,000,000 <sup>(4)</sup>	5.05%	AMBAC	11/01/18	NA	NA
Matagorda County Navigation District Number One Series 1997	68,000,000 <sup>(4)</sup>	5.125%	AMBAC	11/01/28	NA	NA
Matagorda County Navigation District Number One Series 1998A	29,685,000	5.25%	MBIA	11/01/29	11/01/08	102
Matagorda County Navigation District Number One Series 1998B	75,000,000	5.15%	MBIA	11/01/29	11/01/08	102
Brazos River Authority Series 1998A	100,000,000 <sup>(4)</sup>	5.125%	AMBAC	05/01/19	05/01/08	102
Brazos River Authority Series 1998B	90,000,000 <sup>(4)</sup>	5.125%	AMBAC	11/01/20	11/01/08	102
Brazos River Authority Series 1998C	100,000,000 <sup>(4)</sup>	5.125%	AMBAC	05/01/19	05/01/08	102
Brazos River Authority Series 1998D	68,700,000	4.90%	MBIA	10/01/15	NA	NA
Gulf Coast Waste Disposal Authority Series 1999	19,200,000 <sup>(4)</sup>	4.70%	AMBAC	01/01/11	NA	NA
Matagorda County Navigation District Number One Series 1999A	100,000,000 <sup>(4)</sup>	5.25%	AMBAC	06/01/26	06/01/09	101
Brazos River Authority Series 1999A	100,000,000	5.375%		04/01/19	04/01/09	101
Matagorda County Navigation District Number One Series 1999B	70,315,000	5.95%		05/01/30	05/01/09	101
Brazos River Authority Series 1999B	100,000,000	7.75%		12/01/18	04/10/08	102
Matagorda County Navigation District Number One Series 1999C	75,000,000	8.00%		05/01/29	04/10/08	102
<b>TOTAL</b>	<b>\$ 3,757,701,831</b>					

(1) Classified as long term debt due to backstop credit facility maturing in 2012. Rate and maturity date are weighted averages.

(2) The contingent principal amount is \$820,204,825. Interest is paid quarterly on the principal amount in the table at \$0.29125 per ZENS (or 2% per year) plus a "pass-through" of the Time Warner common stock dividend.

(3) Collateralized by CEHE First Mortgage Bonds.

(4) Collateralized by CEHE General Mortgage Bonds.

(5) The higher of the contingent principal amount and the market value of the Time Warner reference shares.

(6) 100% plus make-whole premium using treasury yield + 50 bps as the discount rate.

(7) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate.

# Principal amounts of external debt

## As of September 30, 2007



### CenterPoint Energy Houston Electric, LLC

<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>
\$300M Revolving Credit Facility	\$ -	NA		06/29/12	Current	100
First Mortgage Bonds	102,442,000	9.15%		03/15/21	NA	NA
General Mortgage Bonds	450,000,000	5.70%		03/15/13	Current	(2)
General Mortgage Bonds	312,275,000	6.95%		03/15/33	Current	(3)
General Mortgage Bonds	200,000,000	5.60%		07/01/23	Current	(4)
General Mortgage Bonds	300,000,000	5.75%		01/15/14	Current	(5)
Matagorda County Navigation District Number One Series 2004	56,095,000 <sup>(1)</sup>	5.60%		03/01/27	03/01/14	101
Brazos River Authority Series 2004	43,820,000 <sup>(1)</sup>	4.25%	FGIC	03/01/17	03/01/14	101
Brazos River Authority Series 2004A	33,470,000 <sup>(1)</sup>	3.625%	FGIC	04/01/12	NA	NA
Gulf Coast Waste Disposal Authority Series 2004	12,100,000 <sup>(1)</sup>	3.625%	FGIC	04/01/12	NA	NA
Brazos River Authority Series 2004B	83,565,000 <sup>(1)</sup>	4.25%	FGIC	12/01/17	06/01/14	100
<b>TOTAL</b>	<b>\$ 1,593,767,000</b>					

(1) Collateralized by CEHE General Mortgage Bonds.

(2) 100% plus make-whole premium using treasury yield + 30 bps as the discount rate.

(3) 100% plus make-whole premium using treasury yield + 35 bps as the discount rate.

(4) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate.

(5) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate (treasury yield + 50 bps as the discount rate for a "special redemption").

# Principal amounts of external debt

*As of September 30, 2007*

## CenterPoint Energy Resources Corp.

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
\$950M Revolving Credit Facility	\$ 360,000,000	5.534%	06/29/12	Current	100
\$150M Receivables Facility	150,000,000	NA	10/30/07	Current	100
Conv. Sub. Debentures	58,482,300	6.00%	03/15/12	Current	100
Debentures	300,000,000	6.50%	02/01/08	NA	NA
Notes	550,000,000	7.75%	02/15/11	Current	(1)
Senior Notes	762,000,000	7.875%	04/01/13	Current	(2)
Senior Notes	160,000,000	5.95%	01/15/14	Current	(3)
Senior Notes	325,000,000	6.15%	05/01/16	Current	(4)
Senior Notes	150,000,000	6.25%	02/01/37	Current	(5)
<b>TOTAL</b>	<b>\$ 2,815,482,300</b>				

(1) 100% plus make-whole premium using treasury yield + 30 bps as the discount rate.

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

(3) 100% plus make-whole premium using treasury yield + 35 bps as the discount rate.

(4) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate.

(5) 100% plus make-whole premium using treasury yield + 25 bps as the discount rate.

# Principal amounts of external debt

## As of September 30, 2007



### CenterPoint Energy Transition Bond Company, LLC

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Class A-3 2001-1 Transition Bonds	\$ 128,969,686	5.16%	(1)	(3)	(3)
Class A-4 2001-1 Transition Bonds	385,897,000	5.63%	(2)	(3)	(3)
<b>TOTAL</b>	<b>\$ 514,866,686</b>				

(1) Expected maturities: \$22,279,686 on 3/15/08, \$43,248,801 on 9/15/08, \$24,825,936 on 3/15/09, and \$38,615,263 on 9/15/09.

(2) Expected maturities: \$9,576,259 on 9/15/09, \$27,372,186 on 3/15/10, \$53,134,242 on 9/15/10, \$29,918,434 on 3/15/11, \$58,076,963 on 9/15/11, \$33,737,809 on 3/15/12, \$65,491,043 on 9/15/12, \$37,309,760 on 3/15/13, and \$71,280,304 on 9/15/13.

(3) The Series 2001-1 Transition Bonds are subject to optional redemption in whole after the aggregate outstanding principal balance of the Series 2001-1 Transition Bonds has been reduced to 5% or less of the aggregate initial principal balance.

### CenterPoint Energy Transition Bond Company II, LLC

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Tranche A-1 Ser A Transition Bonds	\$ 144,571,638	4.84%	(1)	NA	NA
Tranche A-2 Ser A Transition Bonds	368,000,000	4.97%	(2)	NA	NA
Tranche A-3 Ser A Transition Bonds	252,000,000	5.09%	(3)	NA	NA
Tranche A-4 Ser A Transition Bonds	519,000,000	5.17%	(4)	NA	NA
Tranche A-5 Ser A Transition Bonds	462,000,000	5.302%	(5)	NA	NA
<b>TOTAL</b>	<b>\$ 1,745,571,638</b>				

(1) Expected maturities: \$54,655,048 on 2/1/08, \$39,041,412 on 8/1/08, and \$50,875,178 on 2/1/09.

(2) Expected maturities: \$7,933,437 on 2/1/09, \$42,949,120 on 8/1/09, \$63,182,959 on 2/1/10, \$46,880,643 on 8/1/10, \$67,499,154 on 2/1/11, \$51,017,226 on 8/1/11, \$72,033,616 on 2/1/12, and \$16,503,845 on 8/1/12.

(3) Expected maturities: \$38,878,605 on 8/1/12, \$76,830,179 on 2/1/13, \$60,080,352 on 8/1/13, and \$76,210,864 on 2/1/14.

(4) Expected maturities: \$5,750,951 on 2/1/14, \$65,050,711 on 8/1/14, \$87,394,129 on 2/1/15, \$70,370,046 on 8/1/15, \$93,163,390 on 2/1/16, \$76,030,242 on 8/1/16, \$99,297,383 on 2/1/17, and \$21,943,148 on 8/1/17.

(5) Expected maturities: \$60,075,624 on 8/1/17, \$105,812,576 on 2/1/18, \$88,467,525 on 8/1/18, \$112,783,865 on 2/1/19, and \$94,860,410 on 8/1/19.

# Principal amounts of maturing external debt

## As of September 30, 2007



(\$ in millions)

<u>Year</u>	<u>CenterPoint Energy</u> <sup>(1)</sup>	<u>CEHE</u>	<u>CERC</u> <sup>(2)</sup>	<u>Sub-total</u>	<u>Transition Bonds</u> <sup>(3)</sup> (Series 2001-1)	<u>Transition Bonds</u> <sup>(3)</sup> (Series A)	<u>Total</u>
<b>2007</b>	\$ -	\$ -	\$ 150	\$ 150	\$ -	\$ -	\$ 150
<b>2008</b>	200 <sup>(4)</sup>	-	307	507	66	93	666
<b>2009</b>	-	-	6	6	73	102	181
<b>2010</b>	200	-	6	206	80	110	396
<b>2011</b>	19	-	557	576	88	119	783
<b>2012-2016</b>	715 <sup>(4)</sup>	796	1,640	3,151	208	739	4,098
<b>2017-2021</b>	790 <sup>(4)</sup>	230	-	1,020	-	582	1,602
<b>2022-2026</b>	675 <sup>(4)</sup>	200	-	875	-	-	875
<b>2027-2031</b>	1,138 <sup>(5)</sup>	56	-	1,194	-	-	1,194
<b>2032-2037</b>	-	312	150	462	-	-	462
<b>Total</b>	<b>\$ 3,737</b>	<b>\$ 1,594</b>	<b>\$ 2,816</b>	<b>\$ 8,147</b>	<b>\$ 515</b>	<b>\$ 1,745</b>	<b>\$ 10,407</b>

(1) Debt of \$150.85 million collateralized by First Mortgage Bonds of CEHE matures in 2015. Debt collateralized by General Mortgage Bonds of CEHE matures on the following dates: 2011, \$19.2 million; 2018, \$50 million; 2019, \$200 million; 2020, \$90 million; 2026, \$100 million; and 2028, \$68 million.

(2) Convertible Subordinated Debentures mature on the following dates: 2008, \$6.5 million; 2009, \$6.5 million; 2010, \$6.5 million; 2011, \$6.5 million; and 2012, \$32.5 million.

(3) Using expected maturities.

(4) Convertible senior notes of \$575 million maturing in 2023 are shown in 2023. Holders have the right to require CenterPoint Energy to purchase all or any portion of the notes for cash on May 15, 2008, May 15, 2013 and May 15, 2018 at 100% of their principal amount plus accrued interest.

(5) Includes ZENS at their contingent amount payable at maturity of \$820.2 million. The principal amount on which interest is paid is \$840.3 million. The debt component reflected on the Company's financial statements is \$114 million as of 9/30/2007.