



---

# 3<sup>RD</sup> QUARTER 2022 DEBT AND LIQUIDITY SCHEDULES

NOVEMBER 1, 2022



# 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, 2022 and December 31, 2021

(\$ in millions)	September 30, 2022	December 31, 2021
Short-term Debt:		
Short-term borrowings	\$ 514	\$ 7
Current portion of transition and system restoration bonds*	153	220
Indexed debt (ZENS)**	8	10
Current portion of other long-term debt	1,478	308
Long-term Debt:		
Transition and system restoration bonds*	240	317
Other	13,195	15,241
Total Debt	<u>\$ 15,588</u>	<u>\$ 16,103</u>
Less: Transition and system restoration bonds (including current portion)*	<u>393</u>	<u>537</u>
Total Debt, excluding transition and system restoration bonds	<u>\$ 15,195</u>	<u>\$ 15,566</u>
Total Shareholders' Equity	<u>\$ 9,989</u>	<u>\$ 9,415</u>
Total Capitalization, excluding transition and system restoration bonds	<u>\$ 25,184</u>	<u>\$ 24,981</u>
<b>Total Debt/Total Capitalization, excluding transition and system restoration bonds</b>	<b>60.3%</b>	<b>62.3%</b>

\* 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 was \$8 million and \$10 million, as of September 30, 2022 and December 31, 2021 respectively. The principal amount on which 2% interest is paid was \$828 million on each of September 30, 2022 and December 31, 2021. The contingent principal amount was \$29 million and \$38 million as of September 30, 2022 and December 31, 2021, 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., Charter Communications, Inc, and Warner Bros. Discovery, Inc.

# LIQUIDITY



<i>(in millions)</i>				
Source of Liquidity on October 24, 2022	Facility Size	Amount Utilized <sup>1</sup>	Amount Unutilized	
CenterPoint Energy, Inc. Revolver	\$ 2,400	\$ 702 <sup>2</sup>	\$ 1,698	
CenterPoint Houston Electric, LLC Revolver	300	- <sup>3</sup>	300	
CenterPoint Energy Resources Corp. Revolver	900	559 <sup>4</sup>	341	
Total Bank Facilities	\$ 3,600	\$ 1,261	\$ 2,339	
Investments in Money Market Funds			-	
Available Liquidity			\$ 2,339	

<sup>1</sup> Based on the consolidated debt to capitalization covenant in the CenterPoint Energy, Inc. revolving credit facility and the revolving credit facility of each of CenterPoint Energy Houston Electric, LLC and CenterPoint Energy Resources Corp., the full capacity of such revolving credit facilities, which aggregated \$3.6 billion, could have been utilized at October 24, 2022.

<sup>2</sup> Represents outstanding letters of credit of \$11 million and outstanding commercial paper of \$691 million.

<sup>3</sup> Represents outstanding letters of credit of \$0 million and borrowings of \$0 million.

<sup>4</sup> Represents outstanding letters of credit of \$0 million and outstanding commercial paper of \$559 million.

Note: Amounts may not add up due to rounding

# PRINCIPAL AMOUNTS OF EXTERNAL DEBT AS OF SEPTEMBER 30, 2022



## Principal Amounts of External Debt As of September 30, 2022 (in millions)

CenterPoint Energy, Inc.	
ZENS	\$ 8 <sup>(1)</sup>
Senior Notes	\$ 3,050
Collateralized Pollution Control Bonds	\$ 68 <sup>(2)</sup>
Commercial Paper	\$ 453
Bank Loans	\$ - <sup>(3)</sup>
<b>TOTAL</b>	<b>\$ 3,579</b>

CenterPoint Energy Resources Corp.	
Senior Notes	\$ 3,877
Commercial Paper	\$ 575
Bank Loans	\$ - <sup>(4)</sup>
Bank Loans	\$ 500 <sup>(7)</sup>
<b>TOTAL</b>	<b>\$ 4,452</b>

CenterPoint Energy Houston Electric, LLC	
First Mortgage Bonds	\$ -
General Mortgage Bonds	\$ 6,312
Bank Loans	\$ - <sup>(5)</sup>
<b>Total</b>	<b>\$ 6,312</b>

Vectren Utility Holdings, Inc.	
Guaranteed Senior Notes	\$ 75
Commercial Paper	\$ - <sup>(6)</sup>
Bank Loans	\$ - <sup>(6)</sup>
<b>Total</b>	<b>\$ 75</b>

Indiana Gas Co.	
Senior Notes	\$ 96 <sup>(7)</sup>

CenterPoint Energy Transition Bond Company, IV, LLC	
Transition Bonds	\$ 394

Southern Indiana Gas & Electric Co.	
First Mortgage Bonds	\$ 288

On Sep 30, 2022, the principal amount on which 2% interest is payable was \$828 million, <sup>(1)</sup> the debt component reflected on the financial statements was \$8 million and the contingent principal amount was \$29 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.

<sup>(3)</sup> Borrowings under \$2.4 billion bank facility.

<sup>(4)</sup> Borrowings under \$900 million bank facility.

<sup>(5)</sup> Borrowings under \$300 million bank facility.

<sup>(6)</sup> The VUHI credit facility agreement and commercial paper program were terminated on June 30, 2022.

<sup>(7)</sup> Borrowings under \$500 million 364-day term loan agreement.

<sup>(8)</sup> IGC is no longer a subsidiary of VUHI and became a subsidiary of CERC as of June 30, 2022.

Note: Amounts may not add up due to rounding

# PRINCIPAL AMOUNTS OF MATURING EXTERNAL DEBT AS OF SEPTEMBER 30, 2022



## CenterPoint Energy, Inc. Principal Amounts of Maturing External Debt As of September 30, 2022

(\$ in millions)

	CenterPoint Energy	CEHE	CERC	VUHI	IGC	SIGECO	Sub-total	Transition Restoration Bonds	Total
Year									
2022	-	-	-	-	-	-	-	76	76
2023-2027	2,153 <sup>(3)</sup>	800 <sup>(6)</sup>	2,467 <sup>(5)</sup>	-	36	64	5,520	318	5,838
2028-2032	1,147 <sup>(4)</sup>	1,200	1,300	-	60	80	3,787	-	3,787
2033-2037	-	312	400	75	-	22	809	-	809
2038-2042	-	500	435	-	-	22	957	-	957
2043-2047	-	600	350	-	-	62	1,012	-	1,012
2048-2052	300	2,900	-	-	-	-	3,200	-	3,200
2053-2057	-	-	-	-	-	38	38	-	38
2058+	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 3,600</b>	<b>\$ 6,312</b>	<b>\$ 4,952</b>	<b>\$ 75</b>	<b>\$ 96</b>	<b>\$ 288</b>	<b>\$ 15,324</b>	<b>\$ 394</b>	<b>\$ 15,717</b>

(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 \$453 million and bank borrowings of \$0 million.

Includes ZENS at their contingent principal amount of \$29 million. As of September 30, 2022, 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 \$8 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., Warner Bros. Discovery, Inc. and Charter Communications, Inc.

(5) Includes commercial paper of \$575 million.

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

Note: Amounts may not add up due to rounding

# PRINCIPAL AMOUNTS OF EXTERNAL DEBT CENTERPOINT ENERGY INC. AS OF SEPTEMBER 30, 2022



## CenterPoint Energy, Inc. External Debt As of September 30, 2022

Security	Outstanding	Rate	Insurer	Maturity	Call Feature	
					Date	Price
Commercial Paper	\$453,400,000	3.220%	-	(1)	-	-
\$3.3 Billion Revolving Credit Facility	\$0	-	-	02/04/24	-	-
ZENS	\$827,781,954 (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
Floating Rate Senior Notes	\$700,000,000	3.048%	-	05/13/24	05/13/22	
Senior Notes	\$500,000,000	2.500%	-	09/01/24	Current	(5)
Senior Notes	\$500,000,000	1.450%	-	06/01/26	Current	(6)
Senior Notes	\$150,000,000	4.250%	-	11/01/28	Current	(7)
Senior Notes	\$400,000,000	2.950%	-	03/01/30	Current	(8)
Senior Notes	\$500,000,000	2.650%	-	06/01/31	Current	(9)
Senior Notes	\$300,000,000	3.700%	-	09/01/49	Current	(10)
<b>TOTAL</b>	<b>\$ 4,399,181,954</b>					

(1) Backstopped by credit facility with maturity date of February 4, 2024.

(2) As of September 30, 2022, the outstanding principal amount of ZENS was \$828 million and the contingent principal amount was \$29 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., Warner Bros. Discovery, 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 + 15 bps as the discount rate until one month prior to maturity; par thereafter

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

(6) 100% plus make-whole premium using treasury yield + 10 bps as the discount rate until one month prior to maturity; par thereafter

(7) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate until three 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 + 15 bps as the discount rate until three months prior to maturity; par thereafter

(10) 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, 2022



## CenterPoint Energy Resources Corp. External Debt As of September 30, 2022

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Commercial Paper	\$575,200,000	3.380%	(1)	-	-
\$900M Revolving Credit Facility	\$0	-	02/04/24	-	-
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	\$300,000,000	5.850%	01/15/41	Current	(4)
Senior Notes	\$300,000,000	4.100%	09/01/47	Current	(4)
Senior Notes	\$300,000,000	4.000%	04/01/28	Current	(5)
Senior Notes	\$500,000,000	1.750%	10/01/30	Current	(5)
Senior Notes	\$700,000,000	0.700%	03/02/23	Current	(6)
Senior Notes	\$500,000,000	4.400%	07/01/32	Current	(7)
Senior Notes	\$57,000,000	3.720%	12/05/23	Current	(8)
Senior Notes	\$60,000,000	5.020%	11/30/26	Current	(8)
Senior Notes	\$35,000,000	5.990%	11/30/41	Current	(8)
Senior Notes	\$100,000,000	5.000%	02/03/42	Current	(8)
Senior Notes	\$10,000,000	4.250%	06/05/43	Current	(8)
Senior Notes	\$40,000,000	4.360%	12/15/45	Current	(8)
Floating Rate Senior Notes	\$575,000,000	3.600%	03/02/23	Current	(6)
\$500M 364-Day Term Loan Agreement	\$500,000,000	3.581%	08/22/23	Current	100
<b>TOTAL</b>	<b>\$4,452,200,000</b>				

(1) Backstopped by credit facility with maturity date of February 4, 2024.

(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 six months prior to maturity; par thereafter.

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

(6) 100% of the principle amount plus any accrued and unpaid interest on or after September 2, 2021

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

(8) 100% plus make-whole premium using treasury yield + 50 bps as the discount rate.

# PRINCIPAL AMOUNTS OF EXTERNAL DEBT CENTERPOINT ENERGY HOUSTON ELECTRIC, LLC AS OF SEPTEMBER 30, 2022



## CenterPoint Energy Houston Electric, LLC External Debt As of September 30, 2022

<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	-	02/04/24	-	-
General Mortgage Bonds	\$312,275,000	6.950%	03/15/33	Current	(1)
General Mortgage Bonds	\$200,000,000 <sup>(10)</sup>	5.600%	07/01/23	Current	(2)
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	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	(8)
General Mortgage Bonds	\$300,000,000	2.900%	07/01/50	Current	(7)
General Mortgage Bonds	\$400,000,000	2.350%	04/01/31	Current	(4)
General Mortgage Bonds	\$700,000,000	3.350%	04/01/51	Current	(8)
General Mortgage Bonds	\$300,000,000	3.000%	03/01/32	Current	(9)
General Mortgage Bonds	\$500,000,000	3.600%	03/01/52	Current	(7)
General Mortgage Bonds	\$500,000,000	4.450%	10/01/32	Current	(9)
General Mortgage Bonds	\$300,000,000	4.850%	10/01/52	Current	(7)
<b>TOTAL</b>	<b><u>\$5,512,275,000</u></b>				

(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.

(8) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate until six months prior to maturity; par thereafter.

(9) 100% plus make-whole premium using treasury yield + 20 bps as the discount rate until three months prior to maturity; par thereafter.

(10) Notice of redemption of \$200 million 5.60% due 2023 was made on September 16, 2022 and bonds were early redeemed on October 16, 2022.



# PRINCIPAL AMOUNTS OF EXTERNAL DEBT VECTREN UTILITY HOLDINGS LLC AS OF SEPTEMBER 30, 2022



## Vectren Utility Holdings LLC External Debt As of September 30, 2022

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Guaranteed Senior Notes	\$75,000,000 <sup>(1)</sup>	6.100%	12/01/35	Current	<sup>(2)</sup>
<b>TOTAL</b>	<b><u>\$75,000,000</u></b>				

(1) Debt was exchanged from VUH to CERC on October 5, 2022. As of October 5, VUH has no external debt outstanding.

(2) 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, 2022



### Indiana Gas Company External Debt As of September 30, 2022

<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
<b>TOTAL</b>	<b><u>\$96,000,000</u></b>		

### Southern Indiana Gas & Electric Company External Debt As of September 30, 2022

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>
First Mortgage Bonds	\$22,500,000	2.930%	03/01/24
First Mortgage Bonds	\$41,275,000	2.930%	07/01/25
First Mortgage Bonds	\$80,000,000	6.720%	08/01/29
First Mortgage Bonds	\$22,000,000	2.930%	05/01/37
First Mortgage Bonds	\$22,200,000	2.930%	03/01/38
First Mortgage Bonds	\$39,550,000	2.930%	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
<b>TOTAL</b>	<b><u>\$288,025,000</u></b>		

# PRINCIPAL AMOUNTS OF EXTERNAL DEBT TRANSITION BOND COMPANY IV AS OF SEPTEMBER 30, 2022



## CenterPoint Energy Transition Bond Company IV, LLC External Debt As of September 30, 2022

<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 2012 Transition Bonds	\$ 393,748,574	3.0282%	(1)	NA	NA
<b>TOTAL</b>	<b>\$ 393,748,574</b>				

(1) EXPECTED MATURITIES: \$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.