

Continuing to execute on our path to premium

2nd QUARTER 2025 DEBT AND LIQUIDITY SCHEDULES



June 30, 2025



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, 2025 and December 31, 2024

(\$ in millions)	June 30, 2025	December 31, 2024
Short-term Debt:		
Short-term borrowings	\$ 500	\$ 500
Current portion of transition and system restoration bonds*	13	13
Indexed debt (ZENS)**	1	2
Current portion of other long-term debt	540	51
Long-term Debt:		
Transition and system restoration bonds*	301	308
Other	20,263	20,089
Total Debt	<u>\$ 21,618</u>	<u>\$ 20,963</u>
	<u>314</u>	<u>321</u>
Less: Transition and system restoration bonds (including current portion)*		
Total Debt, excluding transition and system restoration bonds	<u>\$ 21,304</u>	<u>\$ 20,642</u>
Total Shareholders' Equity	<u>\$ 11,019</u>	<u>\$ 10,666</u>
Total Capitalization, excluding transition and system restoration bonds	<u>\$ 32,323</u>	<u>\$ 31,308</u>
Total Debt/Total Capitalization, excluding transition and system restoration bonds	65.9%	65.9%

* 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 \$1 million and \$2 million, as of June 30, 2025 and March 31, 2025 respectively. The principal amount on which 2% interest is paid was \$828 million on each of June 30, 2025 and March 31, 2025. The contingent principal amount was \$4 million and \$7 million as of June 30, 2025 and March 31, 2025, 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.

Note: Amounts may not add up due to rounding

LIQUIDITY

<i>(in millions)</i> Source of Liquidity on June 30, 2025	Facility Size	Amount Utilized ¹	Amount Unutilized
CenterPoint Energy, Inc. Revolver	\$ 2,400	\$ 1,845 ²	\$ 555
Southern Indiana Gas & Electric Co. Revolver	250	-	250
CenterPoint Houston Electric, LLC Revolver	300	-	300
CenterPoint Energy Resources Corp. Revolver	1,050	192 ³	858
Total Bank Facilities	\$ 4,000	\$ 2,037	\$ 1,963
Investments in Money Market Funds			-
Available Liquidity			\$ 1,963

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 CenterPoint Energy Houston Electric, LLC, CenterPoint Energy Resources Corp., and Southern Indiana Gas & Electric Company, the full capacity of such revolving credit facilities, which aggregated \$4.0 billion, could have been utilized at June 30, 2025.

² Represents outstanding letters of credit of \$165 thousand and outstanding commercial paper of \$1,845 million.

³ Represents outstanding letters of credit of \$5 thousand and outstanding commercial paper of \$192 million.

Note: Amounts may not add up due to rounding

PRINCIPAL AMOUNTS OF EXTERNAL DEBT AS OF JUNE 30, 2025

Principal Amounts of External Debt As of June 30, 2025 (in millions)

CenterPoint Energy, Inc.	
ZENS	\$ 1 ⁽¹⁾
Senior Notes	\$ 2,316
Convertible Senior Notes	\$ 1,000
Jr Sub Notes	\$ 1,300
Collateralized Pollution Control Bonds	\$ 68 ⁽²⁾
Commercial Paper	\$ 1,845
Bank Loans	\$ - ⁽³⁾
TOTAL	\$ 6,530

CenterPoint Energy Resources Corp.	
Senior Notes	\$ 4,105
Commercial Paper	\$ 192
Bank Loans	\$ - ⁽⁴⁾
TOTAL	\$ 4,297

CenterPoint Energy Houston Electric, LLC	
First Mortgage Bonds	\$ -
General Mortgage Bonds	\$ 8,912
Bank Loans	\$ - ⁽⁵⁾
Bank Loans	\$ 500 ⁽⁷⁾
Total	\$ 9,412

Vectren Utility Holdings, LLC	
Guaranteed Senior Notes	\$ -
Total	\$ -

Southern Indiana Gas & Electric Company	
First Mortgage Bonds	\$ 1,150
Bank Loans	\$ - ⁽⁶⁾
Total	\$ 1,150

SIGECO Securitization I, LLC	
Securitization Bonds	\$ 318

Indiana Gas Company	
Senior Notes	\$ 76

- On June 30, 2025, the principal amount on which 2% interest is payable was
- (1) \$828 million, the debt component reflected on the financial statements was \$1 million and the contingent principal amount was \$4 million.
- The \$68 million principal amount of collateralized pollution control bonds are
- (2) obligations of CenterPoint Energy, Inc. which are collateralized by general mortgage bonds issued by CenterPoint Energy Houston Electric, LLC.
- (3) Borrowings under \$2.4 billion bank facility.
- (4) Borrowings under \$1.05 billion bank facility.
- (5) Borrowings under \$300 million bank facility.
- (6) Borrowings under \$250 million bank facility.
- (7) Borrowings under \$500 million 18-month term loan agreement.

Note: Amounts may not add up due to rounding

PRINCIPAL AMOUNTS OF MATURING EXTERNAL DEBT AS OF JUNE 30, 2025

CenterPoint Energy, Inc. Principal Amounts of Maturing External Debt As of June 30, 2025

(\$ in millions)

Year	CenterPoint Energy					Sub-total	Securitization Bonds ⁽²⁾	Total
	Energy	CEHE	CERC	IGC	SIGECO			
2025	-	500	-	-	41	541	7	548
2026-2030	4,568 ⁽¹⁾⁽³⁾	1,600 ⁽⁵⁾	1,952 ⁽⁶⁾	76	385	8,580	76	8,656
2031-2035	500 ⁽⁴⁾	3,012	1,270	-	365	5,147	97	5,244
2036-2040	-	-	400	-	104	504	125	629
2041-2045	-	1,100	485	-	51	1,636	14	1,650
2046-2050	165	1,400	190	-	-	1,756	-	1,756
2051-2055	1,300	1,800	-	-	203	3,303	-	3,303
2056+	-	-	-	-	-	-	-	-
Total	\$ 6,533	\$ 9,412	\$ 4,297	\$ 76	\$ 1,150	\$ 21,468	\$ 318	\$ 21,786

(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 \$1,845 million and bank borrowings of \$0 million.

Includes ZENS at their contingent principal amount of \$4 million. As of June 30, 2025, the principal amount of ZENS on which interest is paid was \$828 million and the ZENS debt component

(4) reflected on the Company's financial statements was \$1 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 bank borrowings of \$0 million.

(6) Includes commercial paper of \$192 million and bank borrowings of \$0 million.

Note: Amounts may not add up due to rounding

PRINCIPAL AMOUNTS OF EXTERNAL DEBT CENTERPOINT ENERGY INC. AS OF JUNE 30, 2025

**CenterPoint Energy, Inc.
External Debt
As of June 30, 2025**

<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	\$1,845,000,000	4.600%	-	(1)	-	-
\$2.4B Revolving Credit Facility	\$0	-	-	12/06/28	-	-
ZENS	\$827,745,723 (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	N/A	N/A
Senior Notes	\$500,000,000	1.450%	-	06/01/26	Current	(5)
Senior Notes	\$73,500,000	4.250%	-	11/01/28	Current	(6)
Senior Notes	\$400,000,000	2.950%	-	03/01/30	Current	(7)
Senior Notes	\$500,000,000	2.650%	-	06/01/31	Current	(8)
Senior Notes	\$165,344,000	3.700%	-	09/01/49	Current	(9)
Senior Notes	\$17,053,000	5.250%	-	08/10/26	Current	(10)
Senior Notes	\$659,802,000	5.400%	-	06/01/29	Current	(8)
Convertible Senior Notes	\$1,000,000,000	4.250%	-	08/15/26	Current	(11)
Jr Sub Notes	\$400,000,000	7.000%	-	02/15/55	Current	(12)
Jr Sub Notes	\$400,000,000	6.850%	-	02/15/55	Current	(12)
Jr Sub Notes	\$500,000,000	6.700%	-	05/15/55	Current	(12)
TOTAL	\$7,356,444,723					

(1) Backstopped by credit facility with maturity date of December 6, 2028.

(2) As of June 30, 2025, the outstanding principal amount of ZENS was \$828 million and the contingent principal amount was \$4 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 + 20 bps as the discount rate until one month prior to maturity; par thereafter

(5) 100% plus make-whole premium using treasury yield + 10 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 + 25 bps as the discount rate until three months prior to maturity; par thereafter

(8) 100% plus make-whole premium using treasury yield + 15 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

(10) 100% plus make-whole premium using treasury yield + 15 bps as the discount rate; callable at any time

(11) The initial conversion rate is 27.1278 shares of common stock per \$1,000 principal amount of Senior Notes with an initial conversion price of \$36.86. The conversion premium is 25% above \$29.49 per share and any premium will be settled in cash or shares of stock. Holders may convert all or any portion of the Notes at their option at any time prior to the close of business on the business day immediately preceding May 15, 2026 only under certain circumstances.

(12) In whole or in part on one or more occasions at a price equal to 100% of the principal amount being redeemed, plus accrued and unpaid interest to, but excluding, the redemption date (i) on any day in the period commencing on the date falling 90 days prior to the First Series A,B&C Reset Date and ending on and including the First Series A,B&C Reset Date and (ii) after the First Series A,B&C Reset Date, on any interest payment date.

PRINCIPAL AMOUNTS OF EXTERNAL DEBT CENTERPOINT ENERGY RESOURCES CORP. AS OF JUNE 30, 2025

CenterPoint Energy Resources Corp. External Debt As of June 30, 2025

Security	Outstanding	Rate	Maturity	Call Feature	
				Date	Price
Commercial Paper	\$191,500,000	4.520%	(1)	-	-
\$1.05B Revolving Credit Facility	\$0	-	12/06/28	-	-
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	\$190,407,000	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	\$500,000,000	4.400%	07/01/32	Current	(6)
Senior Notes	\$60,000,000	5.020%	11/30/26	Current	(7)
Senior Notes	\$35,000,000	5.990%	11/30/41	Current	(7)
Senior Notes	\$100,000,000	5.000%	02/03/42	Current	(7)
Senior Notes	\$10,000,000	4.250%	06/05/43	Current	(7)
Senior Notes	\$40,000,000	4.360%	12/15/45	Current	(7)
Senior Notes	\$75,000,000	6.100%	12/01/35	Current	(2)
Senior Notes	\$900,000,000	5.250%	03/01/28	Current	(8)
Senior Notes	\$294,648,000	5.400%	03/01/33	Current	(6)
Senior Notes	\$400,000,000	5.400%	07/01/34	Current	(5)
TOTAL	\$4,296,555,000				

(1) Backstopped by credit facility with maturity date of December 6, 2028.

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

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

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

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

(6) 100% plus make-w hole premium using treasury yield + 25 bps as the discount rate until three months prior to maturity; par thereafter.

(7) 100% plus make-w hole premium using treasury yield + 50 bps as the discount rate.

(8) 100% plus make-w hole premium using treasury yield + 20 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, 2025

**CenterPoint Energy Houston Electric, LLC
External Debt
As of June 30, 2025**

<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	-	12/06/28	-	-
General Mortgage Bonds	\$312,275,000	6.950%	03/15/33	Current	(1)
General Mortgage Bonds	\$500,000,000	3.550%	08/01/42	Current	(2)
General Mortgage Bonds	\$600,000,000	4.500%	04/01/44	Current	(2)
General Mortgage Bonds	\$300,000,000	2.400%	09/01/26	Current	(3)
General Mortgage Bonds	\$300,000,000	3.000%	02/01/27	Current	(4)
General Mortgage Bonds	\$400,000,000	3.950%	03/01/48	Current	(2)
General Mortgage Bonds	\$700,000,000	4.250%	02/01/49	Current	(6)
General Mortgage Bonds	\$300,000,000	2.900%	07/01/50	Current	(5)
General Mortgage Bonds	\$400,000,000	2.350%	04/01/31	Current	(3)
General Mortgage Bonds	\$700,000,000	3.350%	04/01/51	Current	(6)
General Mortgage Bonds	\$300,000,000	3.000%	03/01/32	Current	(7)
General Mortgage Bonds	\$500,000,000	3.600%	03/01/52	Current	(5)
General Mortgage Bonds	\$500,000,000	4.450%	10/01/32	Current	(7)
General Mortgage Bonds	\$300,000,000	4.850%	10/01/52	Current	(5)
General Mortgage Bonds	\$600,000,000	4.950%	04/01/33	Current	(8)
General Mortgage Bonds	\$300,000,000	5.300%	04/01/53	Current	(5)
General Mortgage Bonds	\$500,000,000	5.200%	10/01/28	Current	(9)
General Mortgage Bonds	\$400,000,000	5.150%	03/01/34	Current	(3)
General Mortgage Bonds	\$500,000,000	5.050%	03/01/35	Current	(3)
General Mortgage Bonds	\$500,000,000	4.800%	03/15/30	Current	(10)
\$500M 18-month Term Loan	\$500,000,000	5.399%	12/24/25	Current	-
TOTAL	\$9,412,275,000				

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

(2) 100% plus make-whole premium using treasury yield + 15 bps as the discount rate until six months prior to maturity; par thereafter.

(3) 100% plus make-whole premium using treasury yield + 15 bps as the discount rate until three months prior to maturity; par thereafter.

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

(5) 100% plus make-whole premium using treasury yield + 25 bps as the discount rate until six months prior to maturity; par thereafter.

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

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

PRINCIPAL AMOUNTS OF EXTERNAL DEBT SOUTHERN INDIANA GAS AND ELECTRIC COMPANY AS OF JUNE 30, 2025

Southern Indiana Gas & Electric Company External Debt As of June 30, 2025

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>
\$250M Revolving Credit Facility	-	-	12/06/28
First Mortgage Bonds	\$41,275,000	3.450%	07/01/25
First Mortgage Bonds	\$22,000,000	3.550%	05/01/37
First Mortgage Bonds	\$22,200,000	4.000%	03/01/38
First Mortgage Bonds	\$39,550,000	4.000%	05/01/43
First Mortgage Bonds	\$11,300,000	4.000%	09/01/44
First Mortgage Bonds	\$23,000,000	4.250%	09/01/55
First Mortgage Bonds	\$15,200,000	4.250%	09/01/55
First Mortgage Bonds	\$100,000,000	4.980%	03/15/28
First Mortgage Bonds	\$80,000,000	5.040%	03/15/33
First Mortgage Bonds	\$180,000,000	5.750%	03/15/29
First Mortgage Bonds	\$105,000,000	5.910%	10/15/30
First Mortgage Bonds	\$185,000,000	6.000%	03/15/34
First Mortgage Bonds	\$100,000,000	5.180%	09/01/34
First Mortgage Bonds	\$60,000,000	5.280%	09/01/36
First Mortgage Bonds	\$165,000,000	5.690%	02/01/55
TOTAL	<u>\$1,149,525,000</u>		

PRINCIPAL AMOUNTS OF EXTERNAL DEBT INDIANA GAS COMPANY AS OF JUNE 30, 2025

Indiana Gas Company External Debt As of June 30, 2025

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>
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	\$20,000,000	6.550%	06/30/28
Senior Notes	\$30,000,000	7.080%	10/05/29
TOTAL	<u>\$76,000,000</u>		

PRINCIPAL AMOUNTS OF EXTERNAL DEBT SIGECO SECURITIZATION I, LLC AS OF JUNE 30, 2025

SIGECO Securitization I, LLC External Debt As of June 30, 2025

<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 Series 2023-A Securitization Bonds	\$ 191,688,579	5.026%	(1)	N/A	N/A
Tranche A-2 Series 2023-A Securitization Bonds	\$ 126,450,000	5.172%	(2)	N/A	N/A
TOTAL	\$ 318,138,579				

- (1) EXPECTED MATURITIES: \$6,583,826 ON 11/15/25, \$6,749,278 ON 5/15/26, \$6,918,887 ON 11/15/26, \$7,092,759 ON 5/15/27, \$7,271,000 ON 11/15/27, \$7,453,720 ON 5/15/28, \$7,641,032 ON 11/15/28, \$7,833,051 ON 5/15/29, \$8,029,896 ON 11/15/29, \$8,231,687 ON 5/15/30, \$8,438,549 ON 11/15/30, \$8,650,610 ON 5/15/31, \$8,868,000 ON 11/15/31, \$9,090,852 ON 5/15/32, \$9,319,306 ON 11/15/32, \$9,553,500 ON 5/15/33, \$9,793,579 ON 11/15/33, \$10,039,692 ON 5/15/34, \$10,291,989 ON 11/15/34, \$10,550,627 ON 5/15/35, \$10,815,764 ON 11/15/35, \$11,087,564 ON 5/15/36, AND \$1,383,411 ON 11/15/36.
- (2) EXPECTED MATURITIES: \$9,982,784 ON 11/15/36, \$11,659,115 ON 5/15/37, \$11,960,620 ON 11/15/37, \$12,269,921 ON 5/15/38, \$12,587,221 ON 11/15/38, \$12,912,727 ON 5/15/39, \$13,246,650 ON 11/15/39, \$13,589,208 ON 5/15/40, \$13,940,625 ON 11/15/40, AND \$14,301,129 ON 5/15/41.