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# 1<sup>ST</sup> QUARTER 2021 DEBT AND LIQUIDITY SCHEDULES

MAY 6, 2021



# 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 March 31, 2021 and December 31, 2020

(\$ in millions)

	March 31, 2021	December 31, 2020
Short-term Debt:		
Short-term borrowings	\$ -	\$ 24
Current portion of transition and system restoration bonds*	212	211
Indexed debt (ZENS)**	13	15
Current portion of other long-term debt	1,563	1,669
Long-term Debt:		
Transition and system restoration bonds*	499	536
Other	13,549	10,985
Total Debt	<u>\$ 15,836</u>	<u>\$ 13,440</u>
Less: Transition and system restoration bonds (including current portion)*	<u>711</u>	<u>747</u>
Total Debt, excluding transition and system restoration bonds	<u>\$ 15,125</u>	<u>\$ 12,693</u>
Total Shareholders' Equity	<u>\$ 8,716</u>	<u>\$ 8,348</u>
Total Capitalization, excluding transition and system restoration bonds	<u>\$ 23,841</u>	<u>\$ 21,041</u>
<b>Total Debt/Total Capitalization, excluding transition and system restoration bonds</b>	<b>63.4%</b>	<b>60.3%</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 \$13 million and \$15 million, as of March 31, 2021 and December 31, 2020 respectively. The principal amount on which 2% interest is paid was \$828 million on each of March 31, 2021 and December 31, 2020. The contingent principal amount was \$52 million and \$56 million as of March 31, 2021 and December 31, 2020, 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.

Note: Amounts may not add up due to rounding

# LIQUIDITY AND CREDIT RATINGS



<i>(in millions)</i> Source of Liquidity on April 29, 2021	Facility Size	Amount Utilized <sup>1</sup>	Amount Unutilized
CenterPoint Energy, Inc. Revolver	\$ 2,400	\$ 857 <sup>2</sup>	\$ 1,543
VUHI	400	\$ 192 <sup>3</sup>	208
CenterPoint Houston Electric, LLC Revolver	300	- <sup>4</sup>	300
CenterPoint Energy Resources Corp. Revolver	900	545 <sup>5</sup>	355
Total Bank Facilities	\$ 4,000	\$ 1,594	\$ 2,406
Investments in Money Market Funds			-
Available Liquidity			<b>\$ 2,406</b>

<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 VUHI, CenterPoint Energy Houston Electric, LLC and CenterPoint Energy Resources Corp., the full capacity of such revolving credit facilities, which aggregated \$4.0 billion, could have been utilized at April 29, 2021

<sup>2</sup> Represents outstanding letters of credit of \$11 million and outstanding commercial paper of \$846 million.

<sup>3</sup> Represents outstanding letters of credit of \$0 million, and outstanding commercial paper of \$192 million.

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

<sup>5</sup> Represents outstanding letters of credit of \$0 million and outstanding commercial paper of \$545 million.

Note: Amounts may not add up due to rounding

# PRINCIPAL AMOUNTS OF EXTERNAL DEBT AS OF MARCH 31, 2021



## Principal Amounts of External Debt As of March 31, 2021 (in millions)

CenterPoint Energy, Inc.	
ZENS	\$ 13 <sup>(1)</sup>
Senior Notes	\$ 2,950
Collateralized Pollution Control Bonds	\$ 68 <sup>(2)</sup>
Commercial Paper	\$ 772
Bank Loans	\$ - <sup>(3)</sup>
Bank Loans	\$ 700 <sup>(4)</sup>
<b>TOTAL</b>	<b>\$ 4,503</b>

  

CenterPoint Energy Resources Corp.	CenterPoint Energy Houston Electric, LLC	Vectren Utility Holdings, Inc.
Senior Notes \$ 3,800	First Mortgage Bonds \$ -	Guaranteed Senior Notes \$ 432
Commercial Paper \$ 573	General Mortgage Bonds \$ 5,312	Commercial Paper \$ 210
Bank Loans \$ - <sup>(5)</sup>	Bank Loans \$ - <sup>(6)</sup>	Bank Loans \$ - <sup>(7)</sup>
<b>TOTAL \$ 4,373</b>	<b>Total \$ 5,312</b>	<b>Total \$ 642</b>

  

CenterPoint Energy Restoration Bond Company, LLC	CenterPoint Energy Transition Bond Company, IV, LLC	Indiana Gas Co.	Southern Indiana Gas & Electric Co.
Restoration Bonds \$ 99	Transition Bonds \$ 613	Senior Notes \$ 96	First Mortgage Bonds \$ 293

On Mar 31, 2021, the principal amount on which 2% interest is payable was \$828 million, the debt component reflected on the financial statements was \$13 million and the contingent principal amount was \$52 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 \$1.0 billion Term Loan Agreement.

<sup>(5)</sup> Borrowings under \$900 million bank facility.

<sup>(6)</sup> Borrowings under \$300 million bank facility.

<sup>(7)</sup> Borrowings under \$400 million bank facility.

Note: Amounts may not add up due to rounding

# PRINCIPAL AMOUNTS OF MATURING EXTERNAL DEBT AS OF MARCH 31, 2021



## CenterPoint Energy, Inc. Principal Amounts of Maturing External Debt As of March 31, 2021

(\$ in millions)

	CenterPoint Energy	CEHE	CERC	VUHI	IGC	SIGECO	Sub-total	Transition & System Restoration Bonds	Total
Year	(1)							(2)	
2021	1,200	300	-	55	-	-	1,555	174	1,729
2022-2026	2,022 (3)	800 (6)	2,573 (5)	327 (7)	10	68	5,800	537	6,337
2027-2031	1,020 (4)	700	800	-	86	80	2,686	-	2,686
2032-2036	-	312	-	75	-	-	387	-	387
2037-2041	-	-	700	35	-	44	779	-	779
2042-2046	-	1,100	-	150	-	62	1,312	-	1,312
2047-2051	300	2,100	300	-	-	-	2,700	-	2,700
2052-2056	-	-	-	-	-	38	38	-	38
2057+	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 4,541</b>	<b>\$ 5,312</b>	<b>\$ 4,373</b>	<b>\$ 642</b>	<b>\$ 96</b>	<b>\$ 293</b>	<b>\$ 15,257</b>	<b>\$ 712</b>	<b>\$ 15,969</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 \$772 million and bank borrowings of \$700 million.

(4) Includes ZENS at their contingent principal amount of \$52 million. As of March 31, 2021, 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 \$13 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 \$573 million.

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

(7) Includes commercial paper of \$210 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 MARCH 31, 2021



## CenterPoint Energy, Inc. External Debt As of March 31, 2021

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Insurer</u>	<u>Maturity</u> (1)	<u>Call Feature</u>	
					<u>Date</u>	<u>Price</u>
Commercial Paper	\$771,800,000	0.210%	-	-	-	-
\$3.3 Billion Revolving Credit Facility	\$0	-	-	02/04/24	-	-
\$1.0 Billion Term Loan Agreement	\$700,000,000	0.760%	-	05/15/21	-	100
ZENS	\$827,827,098 (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	\$250,000,000	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)
<b>TOTAL</b>	<b>\$ 5,317,627,098</b>					

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

(2) As of March 31, 2021, the outstanding principal amount of ZENS was \$828 million and the contingent principal amount was \$52 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 MARCH 31, 2021



## CenterPoint Energy Resources Corp. External Debt As of March 31, 2021

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Commercial Paper	\$572,570,000	0.210%	(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	(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)
Senior Notes	\$500,000,000	1.750%	10/01/30	Current	(4)
Senior Notes	\$700,000,000	0.700%	03/02/23	9/2/2021	(7)
Floating Rate Senior Notes	\$1,000,000,000	0.684%	03/02/23	9/2/2021	(7)
<b>TOTAL</b>	<b><u><u>\$4,372,570,000</u></u></b>				

(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.

(7) 100% of the principle amount plus any accrued and unpaid interest on or after September 2, 2021

# PRINCIPAL AMOUNTS OF EXTERNAL DEBT CENTERPOINT ENERGY HOUSTON ELECTRIC, LLC AS OF MARCH 31, 2021



## CenterPoint Energy Houston Electric, LLC External Debt As of March 31, 2021

<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	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)
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)
<b>TOTAL</b>	<b><u><u>\$5,312,275,000</u></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.



# PRINCIPAL AMOUNTS OF EXTERNAL DEBT

## VECTREN UTILITY HOLDINGS, INC.

### AS OF MARCH 31, 2021



#### Vectren Utility Holdings, Inc.

#### External Debt

#### As of March 31, 2021

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Commercial Paper	\$210,000,000	0.180%	(1)	-	-
\$400M Revolving Credit Facility	\$0	-	02/04/24	-	-
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)
<b>TOTAL</b>	<b>\$642,000,000</b>				

(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 MARCH 31, 2021



## Indiana Gas Company External Debt As of March 31, 2021

<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 March 31, 2021

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>
First Mortgage Bonds	\$4,640,000	0.850%	01/01/22
First Mortgage Bonds	\$22,500,000	0.850%	03/01/24
First Mortgage Bonds	\$41,275,000	0.850%	07/01/25
First Mortgage Bonds	\$80,000,000	6.720%	08/01/29
First Mortgage Bonds	\$22,000,000	0.850%	05/01/37
First Mortgage Bonds	\$22,200,000	0.850%	03/01/38
First Mortgage Bonds	\$39,550,000	0.850%	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>\$292,665,000</u></b>		

# PRINCIPAL AMOUNTS OF EXTERNAL DEBT TRANSITION BOND COMPANY III, RESTORATION BOND COMPANY AND TRANSITION BOND COMPANY IV AS OF MARCH 31, 2021



## CenterPoint Energy Restoration Bond Company, LLC External Debt As of March 31, 2021

<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	\$ 98,812,996	4.243%	(1)	NA	NA
<b>TOTAL</b>	<b>\$ 98,812,996</b>				

(1) EXPECTED MATURITIES: \$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 March 31, 2021

<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	\$ 612,842,434	3.0282%	(1)	NA	NA
<b>TOTAL</b>	<b>\$ 612,842,434</b>				

(1) EXPECTED MATURITIES: \$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.