



2nd Quarter 2017 Debt and Liquidity Schedules

Debt and Capitalization Ratios

Excluding Transition and System Restoration Bonds



(\$ in millions)

	<u>June 30, 2017</u>	<u>December 31, 2016</u>
Short-term Debt:		
Short-term borrowings	\$ 24	\$ 35
Current portion of transition and system restoration bonds*	422	411
Indexed debt (ZENS)**	118	114
Current portion of other long-term debt	550	500
Long-term Debt:		
Transition and system restoration bonds*	1,638	1,867
Other	5,949	5,665
Total Debt	<u>\$ 8,701</u>	<u>\$ 8,592</u>
Less: Transition and system restoration bonds (including current portion)*	<u>2,060</u>	<u>2,278</u>
Total Debt, excluding transition and system restoration bonds	<u>\$ 6,641</u>	<u>\$ 6,314</u>
Total Shareholders' Equity	<u>\$ 3,563</u>	<u>\$ 3,460</u>
Total Capitalization, excluding transition and system restoration bonds	<u>\$ 10,204</u>	<u>\$ 9,774</u>
Total Debt/Total Capitalization, excluding transition and system restoration bonds	65.1%	64.6%

* 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 \$118 million and \$114 million, as of June 30, 2017 and December 31, 2016, respectively. The principal amount on which 2% interest is paid was \$828 million on each of June 30, 2017 and December 31, 2016. The contingent principal amount was \$510 million and \$514 million as of June 30, 2017 and December 31, 2016, 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 Time Warner Inc., Time Inc. and Charter Communications, Inc.

Liquidity and Credit Ratings



<i>(in millions)</i> Source of Liquidity on July 27, 2017	Facility Size	Amount Utilized ¹	Amount Unutilized
CenterPoint Energy, Inc. Revolver	\$ 1,700	\$ 955 ²	\$ 745
CenterPoint Houston Electric, LLC Revolver	300	4 ³	296
CenterPoint Energy Resources Corp. Revolver	900	778 ⁴	122
Total Bank Facilities	\$ 2,900	\$ 1,737	\$ 1,163
Investments in Money Market Funds			0
Available Liquidity			\$ 1,163

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 and CenterPoint Energy Resources Corp., the full capacity of of such revolving credit facilities, which aggregated \$2.9 billion, could have been utilized at July 27, 2017.

² Represents outstanding letters of credit of \$6 million and outstanding commercial paper of \$949 million

³ Represents outstanding letters of credit of \$4 million and borrowings of \$0 million.

⁴ Represents outstanding letters of credit of \$0 million and outstanding commercial paper of \$778 million.

Debt Rated	Moody's		S&P		Fitch	
	Rating	Outlook ^a	Rating	Outlook ^b	Rating	Outlook ^c
CenterPoint Energy Sr Unsecured	Baa1	Stable	BBB+	Developing	BBB	Stable
CenterPoint Energy Houston Electric Sr Secured	A1	Stable	A	Developing	A	Stable
CenterPoint Energy Resources Corp. Sr Unsecured	Baa2	Stable	A-	Developing	BBB	Stable

^a A Moody's rating outlook is an opinion regarding the likely direction of an issuer's rating over the medium term.

^b An S&P rating outlook assesses the potential direction of a long-term credit rating over the intermediate to longer term.

^c A Fitch rating outlook indicates the direction a rating is likely to move over a one- to two-year period.

Principal amounts of external debt

As of June 30, 2017



CenterPoint Energy, Inc.	
ZENS	\$ 118 ⁽¹⁾
Senior Notes	\$ -
Collateralized Pollution Control Bonds	\$ 118 ⁽²⁾
Commercial Paper	\$ 970
Bank Loans	\$ - ⁽³⁾
TOTAL	\$ 1,206

CenterPoint Energy Resources Corp.	
Senior Notes	\$ 1,843
Commercial Paper	\$ 718
Bank Loans	\$ - ⁽⁴⁾
TOTAL	\$ 2,561

CenterPoint Energy Houston Electric, LLC	
First Mortgage Bonds	\$ 102
General Mortgage Bonds	\$ 2,812
Collateralized Pollution Control Bonds	\$ - ⁽⁵⁾
Bank Loans	\$ - ⁽⁶⁾
Total	\$ 2,915

CenterPoint Energy Transition Bond Company, II LLC	
Transition Bonds	\$ 484

CenterPoint Energy Transition Bond Company, III LLC	
Transition Bonds	\$ 161

CenterPoint Energy Restoration Bond Company, LLC	
Restoration Bonds	\$ 335

CenterPoint Energy Transition Bond Company, IV, LLC	
Transition Bonds	\$ 1,084

⁽¹⁾ On June 30, 2017, the principal amount on which 2% interest is payable was \$828 million, the debt component reflected on the financial statements was \$118 million and the contingent principal amount was \$510 million.

⁽²⁾ The \$118 million principal amount of collateralized pollution control bonds are obligations the debt component reflected on the financial statements was \$118 million and the contingent CenterPoint Energy Houston Electric, LLC.

⁽³⁾ Borrowings under \$1.7 billion bank facility.

⁽⁴⁾ Borrowings under \$900 million bank facility.

⁽⁵⁾ The pollution control bonds are collateralized by general mortgage bonds.

⁽⁶⁾ Borrowings under \$300 million bank facility.

Principal amounts of maturing external debt

As of June 30, 2017



(\$ in millions)

Year	CenterPoint Energy ⁽¹⁾	CEHE	CERC	Sub-total	Series A Transition Bonds ⁽²⁾	Series 2008 Transition Bonds ⁽²⁾	System Restoration Bonds ⁽²⁾	Series 2012 Transition Bonds ⁽²⁾	Total
2017	-	-	250	250	82	23	23	64	443
2018	50	-	300	350	194	53	56	131	784
2019-2023	970 ⁽³⁾	902 ⁽⁶⁾	1,311 ⁽⁵⁾	3,183	208	85	256	727	4,460
2024-2028	68	600	-	668	-	-	-	161	829
2029-2033	510 ⁽⁴⁾	312	-	822	-	-	-	-	822
2034-2038	-	-	400	400	-	-	-	-	400
2039-2043	-	500	300	800	-	-	-	-	800
2044-2048	-	600	-	600	-	-	-	-	600
Total	\$ 1,597	\$ 2,915	\$ 2,561	\$ 7,073	\$ 484	\$ 161	\$ 335	\$ 1,084	\$ 9,138

(1) Debt collateralized by General Mortgage Bonds of CenterPoint Energy Houston Electric, LLC (CEHE) matures on the following dates: 2018, \$50 million and 2028, \$68 million.

(2) Using scheduled payment dates.

(3) Includes commercial paper of \$970 million.

(4) Includes ZENS at their contingent principal amount of \$510 million. As of June 30, 2017, 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 \$118 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 Time Warner Inc., Charter Communications, Inc. and Time Inc.

(5) Includes commercial paper of \$718 million.

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

Principal amounts of external debt

CenterPoint Energy Inc.

As of June 30, 2017



<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	\$ 969,841,000	1.423%	-	(1)	-	-
\$1.7 Billion Revolving Credit Facility	-	-	-	03/03/22	-	-
ZENS	\$827,973,946 ⁽²⁾	(2)	-	09/15/29	Current	(2)
Brazos River Authority Series 1997	\$50,000,000 ⁽³⁾	5.050%	AMBAC	11/01/18	NA	NA
Matagorda County Navigation District Number One Series 1997	\$68,000,000 ⁽³⁾	5.125%	AMBAC	11/01/28	NA	NA
TOTAL	<u>\$ 1,915,814,946</u>					

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

(2) As of June 30, 2017, the outstanding principal amount of ZENS was \$828 million and the contingent principal amount of ZENS was \$510 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 Time Warner Inc., Charter Communications, Inc. and Time Inc. common stock. 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.

Principal amounts of external debt

CenterPoint Energy Resources Corp.

As of June 30, 2017



<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Commercial Paper	\$718,200,000	1.41%	(1)	-	-
\$900M Revolving Credit Facility	-	-	03/03/22	-	-
Senior Notes	\$150,000,000	6.25%	02/01/37	Current	(2)
Senior Notes	\$250,000,000	6.125%	11/01/17	Current	(2)
Senior Notes	\$250,000,000	6.625%	11/01/37	Current	(3)
Senior Notes	\$300,000,000	6.00%	05/15/18	Current	(4)
Senior Notes	\$592,998,000	4.50%	01/15/21	Current	(5)
Senior Notes	\$300,000,000	5.85%	01/15/41	Current	(6)
TOTAL	<u>\$ 2,561,198,000</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 +35 bps as the discount rate.

(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% 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

CenterPoint Energy Houston Electric, LLC

As of June 30, 2017



<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	0.0000%	03/03/22	-	-
First Mortgage Bonds	\$102,442,000	9.15%	03/15/21	NA	NA
General Mortgage Bonds	\$312,275,000	6.95%	03/15/33	Current	(1)
General Mortgage Bonds	\$200,000,000	5.60%	07/01/23	Current	(2)
General Mortgage Bonds	\$300,000,000	2.25%	08/01/22	Current	(6)
General Mortgage Bonds	\$500,000,000	3.55%	08/01/42	Current	(5)
General Mortgage Bonds	\$600,000,000	4.50%	04/01/44	Current	(5)
General Mortgage Bonds	\$300,000,000	1.85%	06/01/21	Current	(3)
General Mortgage Bonds	\$300,000,000	2.40%	09/01/26	Current	(4)
General Mortgage Bonds	\$300,000,000	3.00%	02/01/27	Current	(6)
TOTAL	\$2,914,717,000				

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

(2) 100% plus make-whole premium using treasury yield + 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.

Principal amounts of external debt Transition Bond Companies II and III

As of June 30, 2017



CenterPoint Energy Transition Bond Company II, LLC

External Debt As of June 30, 2017

<u>Security</u>	<u>Outstanding</u>	<u>Rate</u>	<u>Maturity</u>	<u>Call Feature</u>	
				<u>Date</u>	<u>Price</u>
Tranche A-4 Ser A Transition Bonds	\$ 21,943,148	5.170%	(1)	NA	NA
Tranche A-5 Ser A Transition Bonds	\$ 462,000,000	5.302%	(2)	NA	NA
TOTAL	\$ 483,943,148				

(1) Scheduled payments: \$21,943,148 on 8/1/17.

(2) Scheduled payments: \$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.

CenterPoint Energy Transition Bond Company III, LLC

External Debt As of June 30, 2017

<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 2008 Transition Bonds	\$ 161,178,513	5.234%	(2)	NA	NA
TOTAL	\$ 161,178,513				

(2) Scheduled payments: \$23,119,582 on 8/1/17, \$27,772,900 on 2/1/18, \$24,850,648 on 8/1/18, \$29,621,819 on 2/1/19, \$26,679,852 on 8/1/19, and \$29,133,713 on 2/1/20.

Principal amounts of external debt

Restoration Bond Company and Transition Bond Company IV

As of June 30, 2017



CenterPoint Energy Restoration Bond Company, LLC

External Debt As of June 30, 2017

<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 System Restoration Bonds	\$ 54,964,362	3.460%	(1)	NA	NA
Tranche A-3 System Restoration Bonds	\$ 279,919,000	4.243%	(2)	NA	NA
TOTAL	\$ 334,883,362				

(1) Scheduled payments: \$23,236,808 on 8/15/17, \$30,969,180, on 2/15/18, and \$758,374 on 8/15/18.

(2) Scheduled payments: \$23,865,000 on 8/15/18, \$32,584,360 on 2/15/19, \$26,278,225 on 8/15/19, \$34,363,783 on 2/15/20, \$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, 2017

<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	\$ 402,951,382	2.1606%	(1)	NA	NA
Tranche A-3 2012 Transition Bonds	\$ 681,262,000	3.0282%	(2)	NA	NA
TOTAL	\$ 1,084,213,382				

(1) Scheduled payments: \$64,445,728 on 10/15/17, \$64,987,652 on 4/15/18, \$66,428,543 on 10/15/18, \$67,031,299 on 4/15/19, \$68,602,846 on 10/15/19, \$69,188,629 on 4/15/20, and \$2,266,685 on 10/15/20.

(2) Scheduled payments: \$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.