

Debt & Maturity Schedules As of September 30, 2009

**STAYING
FOCUSED**

NYSE: CNP
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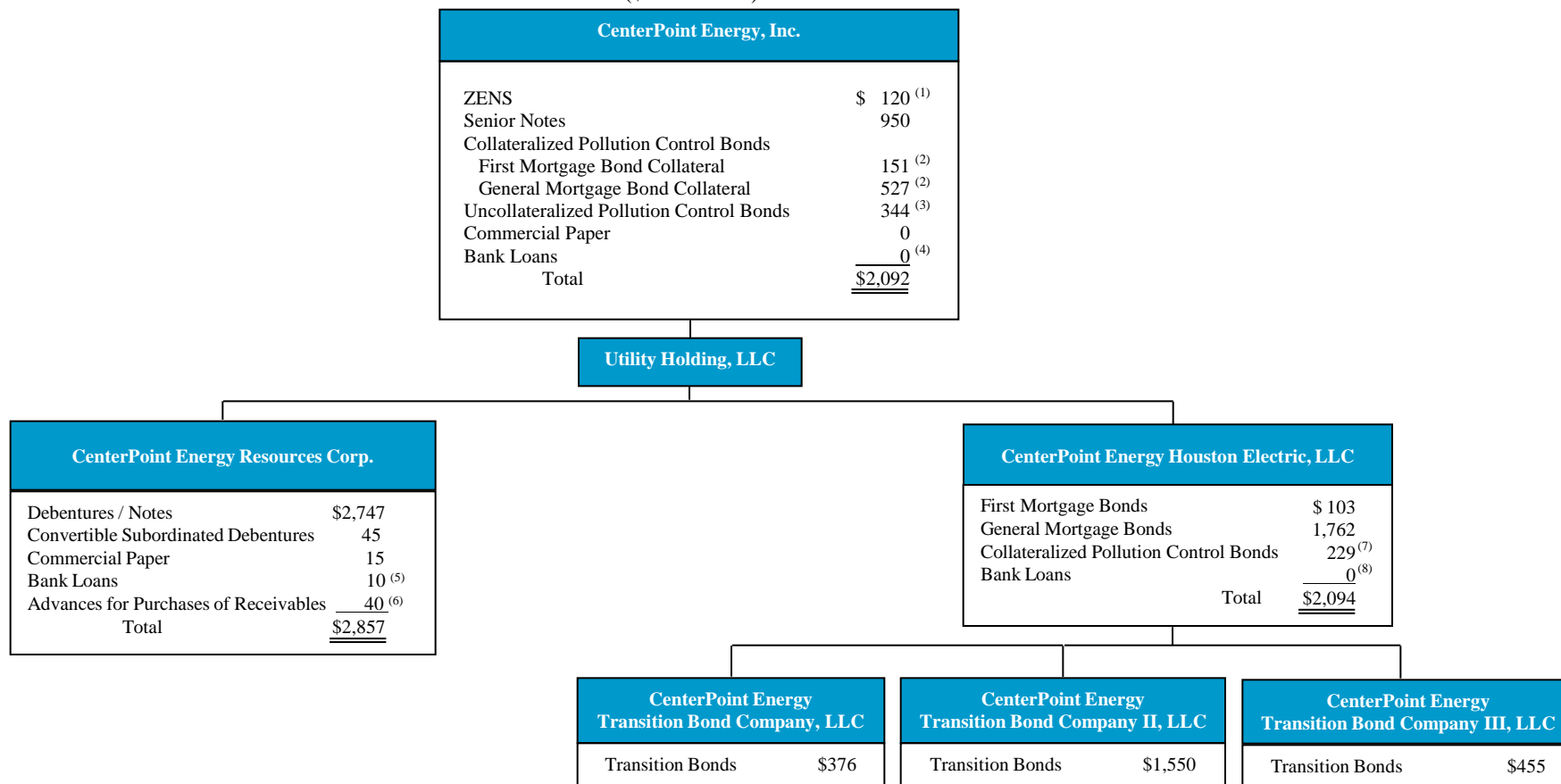
RIGHT STRATEGY. RIGHT ASSETS. RIGHT PEOPLE.

Principal amounts of external debt

As of September 30, 2009



(\$ 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 \$120 million. The contingent principal amount payable at maturity is \$814.5 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) Excludes \$175 million of tax-exempt bonds issued on behalf of CenterPoint Energy, Inc. which were purchased by CenterPoint Energy, Inc. in April 2008 and are held for future remarketing.

(4) Borrowings under \$1.156 billion bank facility.

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

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

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

(8) Borrowings under \$289 million and \$600 million bank facilities.

Principal amounts of external debt

As of September 30, 2009



CenterPoint Energy, Inc.

<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⁾	\$ -	-		-	-	-
\$1.156 Billion Revolving Credit Facility	-	-		06/29/12	Current	100
ZENS	840,262,774 ⁽²⁾	(2)		09/15/29	Current	(5)
Senior Notes	200,000,000	6.85%		06/01/15	Current	(6)
Senior Notes	200,000,000	7.25%		09/01/10	Current	(6)
Senior Notes	250,000,000	5.95%		02/01/17	Current	(7)
Senior Notes	300,000,000	6.50%		05/01/18	Current	(8)
Brazos River Authority Series 1995	91,945,000 ⁽³⁾	4.00%	NPFGC ⁽⁹⁾	08/01/15	08/01/13	101
Matagorda County Navigation District Number One Series 1995	58,905,000 ⁽³⁾	4.00%	NPFGC ⁽⁹⁾	10/15/15	10/15/13	101
Brazos River Authority Series 1997	50,000,000 ⁽⁴⁾	5.05%	AMBAC	11/01/18	NA	NA
Matagorda County Navigation District Number One Series 1997	68,000,000 ⁽⁴⁾	5.125%	AMBAC	11/01/28	NA	NA
Matagorda County Navigation District Number One Series 1998A	29,685,000	5.25%	NPFGC ⁽⁹⁾	11/01/29	Current	102
Matagorda County Navigation District Number One Series 1998B	75,000,000	5.15%	NPFGC ⁽⁹⁾	11/01/29	Current	102
Brazos River Authority Series 1998A	100,000,000 ⁽⁴⁾	5.125%	AMBAC	05/01/19	Current	102
Brazos River Authority Series 1998B	90,000,000 ⁽⁴⁾	5.125%	AMBAC	11/01/20	Current	102
Brazos River Authority Series 1998C	100,000,000 ⁽⁴⁾	5.125%	AMBAC	05/01/19	Current	102
Brazos River Authority Series 1998D	68,700,000	4.90%	NPFGC ⁽⁹⁾	10/01/15	NA	NA
Gulf Coast Waste Disposal Authority Series 1999	19,200,000 ⁽⁴⁾	4.70%	AMBAC	01/01/11	NA	NA
Matagorda County Navigation District Number One Series 1999A	100,000,000 ⁽⁴⁾	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	(10)	(10)		12/01/18	NA	NA
Matagorda County Navigation District Number One Series 1999C	(10)	(10)		05/01/29	NA	NA
TOTAL	\$ 2,812,012,794					

(1) Classified as long term debt due to backstop credit facility maturing in 2012.

(2) The contingent principal amount is \$814,549,476. 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 any dividend on the reference shares of Time Warner and Time Warner Cable common stock.

(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 reference shares of Time Warner and Time Warner Cable common stock.

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

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

(8) 100% plus make-w hole premium using treasury yield + 45 bps as the discount rate.

(9) The insurance policy was ceded by MBIA Insurance Corporation to National Public Finance Guarantee Corporation, an operating subsidiary of MBIA Inc., effective January 2009.

(10) \$100 million of Brazos River Authority bonds and \$75 million of Matagorda County Navigation District Number One bonds were purchased by CenterPoint Energy in April 2008 and are held for future remarketing. Prior to remarketing, interest is paid at the S&P Weekly High Grade Index rate.

Principal amounts of external debt

As of September 30, 2009



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>
Commercial Paper ⁽¹⁾	\$ 15,000,000	0.700%	10/01/09	NA	NA
\$950M Revolving Credit Facility	9,632,653	3.250%	06/29/12	Current	100
\$150M Receivables Facility	40,000,000	1.514%	11/24/09	Current	100
Conv. Sub. Debentures	45,490,250	6.00%	03/15/12	Current	100
Notes	550,000,000	7.75%	02/15/11	Current	⁽²⁾
Senior Notes	762,000,000	7.875%	04/01/13	Current	⁽³⁾
Senior Notes	160,000,000	5.95%	01/15/14	Current	⁽⁴⁾
Senior Notes	325,000,000	6.15%	05/01/16	Current	⁽⁵⁾
Senior Notes	150,000,000	6.25%	02/01/37	Current	⁽⁶⁾
Senior Notes	250,000,000	6.125%	11/01/17	Current	⁽⁶⁾
Senior Notes	250,000,000	6.625%	11/01/37	Current	⁽²⁾
Senior Notes	<u>300,000,000</u>	6.00%	05/15/18	Current	⁽⁴⁾
TOTAL	\$ 2,857,122,903				

(1) Classified as long term debt due to backstop credit facility maturing in 2012.

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

(3) 100% plus make-whole premium using treasury yield + 50 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.

(6) 100% plus make-whole premium using treasury yield + 25 bps as the discount rate.

Principal amounts of external debt

As of September 30, 2009



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>
\$289M Revolving Credit Facility	\$ -	-		06/29/12	Current	100
\$600M Revolving Credit Facility	- ⁽¹⁾	-		11/24/09	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	⁽⁴⁾
General Mortgage Bonds	500,000,000	7.00%		03/01/14	Current	⁽⁵⁾
Matagorda County Navigation District Number One Series 2004	56,095,000 ⁽¹⁾	5.60%		03/01/27	03/01/14	101
Brazos River Authority Series 2004	43,820,000 ⁽¹⁾	4.25%	FGIC	03/01/17	03/01/14	101
Brazos River Authority Series 2004A	33,470,000 ⁽¹⁾	3.625%	NPFGC ⁽⁶⁾	04/01/12	NA	NA
Gulf Coast Waste Disposal Authority Series 2004	12,100,000 ⁽¹⁾	3.625%	NPFGC ⁽⁶⁾	04/01/12	NA	NA
Brazos River Authority Series 2004B	83,565,000 ⁽¹⁾	4.25%	FGIC	12/01/17	06/01/14	100
TOTAL	\$ 2,093,767,000					

(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 + 50 bps as the discount rate.

(6) The insurance policy was ceded by Financial Guaranty Insurance Company to MBIA Insurance Corporation, effective September 2008, and subsequently ceded to National Public Finance Guarantee Corporation, an operating subsidiary of MBIA Inc., effective January 2009.

Principal amounts of external debt

As of September 30, 2009



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-4 2001-1 Transition Bonds	376,320,741	5.63%	(1)	(2)	(2)
TOTAL	\$ 376,320,741				

- (1) Expected maturities: \$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.
- (2) 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-2 Ser A Transition Bonds	317,117,443	4.97%	(1)	NA	NA
Tranche A-3 Ser A Transition Bonds	252,000,000	5.09%	(2)	NA	NA
Tranche A-4 Ser A Transition Bonds	519,000,000	5.17%	(3)	NA	NA
Tranche A-5 Ser A Transition Bonds	462,000,000	5.302%	(4)	NA	NA
TOTAL	\$ 1,550,117,443				

- (1) Expected maturities: \$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.
- (2) 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.
- (3) 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.
- (4) 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 external debt

As of September 30, 2009



CenterPoint Energy Transition Bond Company III, 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 2008 Transition Bonds	\$ 268,256,701	4.192%	(1)	NA	NA
Tranche A-2 2008 Transition Bonds	<u>187,045,000</u>	5.234%	(2)	NA	NA
TOTAL	\$ 455,301,701				

- (1) Expected maturities: \$16,474,653.39 on 2/1/10, \$13,922,823.93 on 8/1/10, \$17,876,270.37 on 2/1/11, \$15,292,078.76 on 8/1/11, \$19,387,786.35 on 2/1/12, \$16,540,144.45 on 8/1/12, \$20,670,234.63 on 2/1/13, \$17,670,389.95 on 8/1/13, \$21,837,673.00 on 2/1/14, \$18,877,388.24 on 8/1/14, \$23,145,783.18 on 2/1/15, \$20,190,254.10 on 8/1/15, \$24,559,904.09 on 2/1/16, \$21,599,594.51 on 8/1/16, and \$211,722.31 on 2/1/17.
- (2) Expected maturities: \$25,866,487.03 on 2/1/17, \$23,119,581.72 on 8/1/17, \$27,772,899.78 on 2/1/18, \$24,850,648.06 on 8/1/18, \$29,621,818.76 on 2/1/19, \$26,679,851.94 on 8/1/19, and \$29,133,712.71 on 2/1/20.

Principal amounts of maturing external debt As of September 30, 2009



(\$ in millions)

<u>Year</u>	<u>CenterPoint Energy</u> ⁽¹⁾	<u>CEHE</u>	<u>CERC</u> ⁽²⁾	<u>Sub-total</u>	<u>Transition Bonds</u> ⁽³⁾ (Series 2001-1)	<u>Transition Bonds</u> ⁽³⁾ (Series A)	<u>Transition Bonds</u> ⁽³⁾ (Series 2008)	<u>Total</u>
2009	\$ -	\$ -	\$ 40	\$ 40	\$ -	\$ -	\$ -	\$ 40
2010	200	-	6	206	81	110	30	427
2011	19	-	557	576	88	118	33	815
2012	-	46	57	103	99	127	36	365
2013	-	450	762	1,212	109	137	38	1,496
2014-2018	1,020 ⁽⁴⁾	927	1,035	2,982	-	850	232	4,064
2019-2023	390	303	-	693	-	208	86	987
2024-2028	168	56	-	224	-	-	-	224
2029-2033	989 ⁽⁵⁾	312	-	1,301	-	-	-	1,301
2034-2037	-	-	400	400	-	-	-	400
Total	\$ 2,786	\$ 2,094	\$ 2,857	\$ 7,737	\$ 377	\$ 1,550	\$ 455	\$ 10,119

(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: 2010, \$6.4 million; 2011, \$6.5 million; and 2012, \$32.5 million.

(3) Using expected maturities.

(4) Excludes \$100 million of tax-exempt bonds issued on behalf of CenterPoint Energy, Inc. which were purchased by CenterPoint Energy, Inc. in April 2008 and are held for future remarketing.

(5) Includes ZENS at their contingent amount payable at maturity of \$814.5 million. The principal amount of ZENS on which interest is paid is \$840.3 million. The ZENS debt component reflected on the Company's financial statements is \$120 million as of 9/30/2009. Excludes \$75 million of tax-exempt bonds issued on behalf of CenterPoint Energy, Inc. which were purchased by CenterPoint Energy, Inc. in April 2008 and are held for future remarketing.