Principal amount of external debt and trust preferred securities As of October 16, 2003

CenterPoint Energy

In millions

[illegible]	
Debt (excl. Transition Bonds and ZENS)	$ 9,500
Transition Bonds	717
ZENS (linked to AOL stock)	105
Subtotal	10,322
Trust Preferred Securities	725
Total Debt and Trust Preferred Securities	$11,047

[illegible]	
ZENS	$ 105 (1)
Convertible Senior Notes	575
Senior Notes	600
Collateralized Pollution Control Bonds	
First Mortgage Bond Collateral	397 (2)
General Mortgage Bond Collateral	527 (2)
Uncollateralized Pollution Control Bonds	519
Bank Loans	1,872 (3)
Total	$4,595

Utility Holding, LLC

CenterPoint Energy Resources Corp. (formerly Reliant Energy Resources Corp.)	
Debentures / Notes	$ 2,222
Convertible Subordinated Debentures	77
Note Payable	36 (4)
Bank Loans	0 (5)
Total	2,335
Off Balance Sheet Receivables Facility	$96 (6)

NorAm Financing I	
Trust Preferred Securities	$0.4

Gas Pipelines

CenterPoint Energy Houston Electric, LLC (formerly Reliant Energy, Incorporated)	
First Mortgage Bonds	$ 103
General Mortgage Bonds	1,262
Collateralized Term Loan	1,310 (7)
Total	$2,675

CenterPoint Energy Transition Bond Company, LLC	
Transition Bonds	$717

81%

Texas Genco Holdings, Inc.

Texas Genco GP, LLC — 1%

Texas Genco LP, LLC — 99%

Texas Genco,LP

HL&P Capital Trust I / HL&P Capital Trust II / REI Trust I
Trust Preferred Securities $725

(1) Principal amount on which 2% interest is paid is $840 million. Debt component is $105 million

(2) The collateralized pollution control bonds aggregating $924 million are obligations of CenterPoint Energy, Inc. However, CenterPoint Energy Houston Electric, LLC has issued first mortgage bonds aggregating $397 million and general mortgage bonds aggregating $527 million as collateral for the CenterPoint Energy, Inc. obligations

(3) Borrowings under $2.35 billion bank facility. Facility is secured by CenterPoint Energy's interest in the stock of Texas Genco Holdings, Inc.

(4) Non-interest bearing obligation to a former affiliate related to monies previously advanced to CenterPoint Energy Resources Corp. by a third party and for which the former affiliate remains obligated. Payable in June 2005

(5) Borrowings under $200 million bank facility.

(6) Advances under $100 million receivables facility, advances are not reflected as debt on the balance sheet

(7) Loan is collateralized by general mortgage bonds.

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CenterPoint Energy

CenterPoint Energy, Inc.

Security	Outstanding		Rate	Insurer	Maturity	Call Feature Date	Call Feature Price
Term Loan	$925,000,000		Variable		10/07/06	(4)	(6)
$1.425 Billion Revolving Credit Facility	$947,000,000		Variable		10/07/06	(5)	100
ZENS	$840,356,382		(1)		09/15/29	Current	101
Convertible Senior Notes	$575,000,000		3.75%		05/15/23	05/15/08	100
Senior Notes	$200,000,000		5.875%		06/01/08	Current	(7)
Senior Notes	$200,000,000		6.85%		06/01/15	Current	(7)
Senior Notes	$200,000,000		7.25%		09/01/10	Current	(7)
Brazos River Authority Series 1992A	$43,820,000	(2)	6.70%	AMBAC	03/01/17	Current	101
Matagorda County Navigation District Number One Series 1992A	$56,095,000	(2)	6.70%	AMBAC	03/01/27	Current	101
Brazos River Authority Series 1992B	$33,470,000	(2)	6.375%	MBIA	04/01/12	Current	102
Gulf Coast Waste Disposal Authority 1992A	$12,100,000	(2)	6.375%	MBIA	04/01/12	Current	102
Brazos River Authority Series 1993	$83,565,000	(2)	5.60%	MBIA	12/01/17	12/01/03	102
Gulf Coast Waste Disposal Authority 1993	$16,600,000	(2)	4.90%	MBIA	12/01/03	NA	NA
Brazos River Authority Series 1995	$91,945,000	(2)	4.00%	MBIA	08/01/15	08/01/13	101
Matagorda County Navigation District Number One Series 1995	$58,905,000	(2)	4.00%	MBIA	10/15/15	10/15/13	101
Brazos River Authority Series 1997	$50,000,000	(3)	5.05%	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
Matagorda County Navigation District Number One Series 1998A	$29,685,000		5.25%	MBIA	11/01/29	11/01/08	102
Matagorda County Navigation District Number One Series 1998B	$75,000,000		5.15%	MBIA	11/01/29	11/01/08	102
Brazos River Authority Series 1998A	$100,000,000	(3)	5.125%	AMBAC	05/01/19	05/01/08	102
Brazos River Authority Series 1998B	$90,000,000	(3)	5.125%	AMBAC	11/01/20	11/01/08	102
Brazos River Authority Series 1998C	$100,000,000	(3)	5.125%	AMBAC	05/01/19	05/01/08	102
Brazos River Authority Series 1998D	$68,700,000		4.90%	MBIA	10/01/15	NA	NA
Gulf Coast Waste Disposal Authority 1999	$19,200,000	(3)	4.70%	AMBAC	01/01/11	NA	NA
Matagorda County Navigation District Number One Series 1999A	$100,000,000	(3)	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	$100,000,000		7.75%		12/01/18	04/10/08	102
Matagorda County Navigation District Number One Series 1999C	$75,000,000		8.00%		05/01/29	04/10/08	102
8.125% Trust Preferred, Series A	$250,000,000		8.125%		03/31/46	Current	100
8.257% Capital Securities, Series B	$100,000,000		8.257%		02/01/37	02/04/07	104.1285
7.20% Trust Preferred, Series C	$375,000,000		7.20%		03/31/48	02/26/04	100
TOTAL	**$6,054,756,382**						

(1) Quarterly at $0.29125 per ZENS (or 2% per year) plus "pass through" of AOL TimeWarner common stock dividend. Currently, AOL TimeWarner pays no common stock dividend.
(2) Collateralized by First Mortgage Bonds
(3) Collateralized by General Mortgage Bonds
(4) Scheduled maturities as follows: 12/31/03, $2 5 million; 3/31/04, $2.5 million; 6/30/04, $2.5 million; 9/30/04, $2.5 million, 12/31/04, $2 5 million; 3/31/05, $2 5 million; 6/30/05, $2.5 million; 9/30/05, $2.5 million; 10/07/06, $905 million. Earlier mandatory repayment with the proceeds from securitization and/ or sale of TGN stock/ properties.
(5) Scheduled maturity 10/7/06. Earlier mandatory repayment with the proceeds from securitization and/ or sale of TGN stock/ properties provided that the commitments shall not be reduced below $750 million.
(6) Partial prepayments at 100. Prepayment of entire loan from substantially concurrent issuance of non-securitization debt at 102 from 10/07/03 to 10/07/04, 101 from 10/07/04 to 10/07/05 and 100 thereafter.
(7) 100% plus make-whole premium using treasury yield + 50 basis points as the discount rate.

Principal amount of external debt and trust preferred securities As of October 16, 2003

CenterPoint Energy

CenterPoint Energy Houston Electric, LLC

Security	Outstanding	Rate	Maturity	Call Feature Date	Call Feature Price
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	(5)
Collateralized Term Loan	$1,310,000,000 (1)	(6)	11/11/05	NA	NA
TOTAL	**$2,674,717,000**				

(1) Collateralized by General Mortgage Bonds.
(2) 100% plus make-whole premium using treasury yield + 30 basis points as the discount rate.
(3) 100% plus make-whole premium using treasury yield + 35 basis points as the discount rate.
(4) 100% plus make-whole premium using treasury yield + 20 basis points as the discount rate.
(5) 100% plus make-whole premium using treasury yield + 20 basis points as the discount rate; treasury yield + 50 basis points is used as the discount rate for a special redemption.
(6) Floating rate at LIBOR + 975 basis points with a minimum interest rate of 12.75%.

CenterPoint Energy Resources Corp.

Security	Outstanding	Rate	Maturity	Call Feature Date	Call Feature Price
Debentures	$145,070,000	8.90%	12/15/06	NA	NA
Convertible Subordinated Debentures	$77,372,900	6.00%	3/15/12	Current	100
Debentures	$300,000,000	6.50%	2/01/08	NA	NA
TERMS	$140,000,000	6.375%	11/01/03(1)	11/01/03	100
Notes	$325,000,000	8.125%	7/15/05	Current	(2)
Notes	$550,000,000	7.75%	2/15/11	Current	(3)
Senior Notes	$762,000,000	7.875%	4/01/13	Current	(4)
Note Payable to Reliant Energy Services	$36,000,000		6/01/05	NA	NA
6.25% Convertible Trust Preferred	$374,000	6.250%	6/30/26	Current (5)	100
TOTAL	**$2,335,816,900**				

(1) The option is expected to be exercised in the event the 10-year treasury rate in 2003 is less than 5.66%. If the option is exercised, the bonds will be remarketed to new investors and the maturity date of the bonds will extend to 2013. If the option is not exercised, the debt securities will be repaid in 2003.
(2) 100% plus make-whole premium using treasury yield + 25 basis points as the discount rate.
(3) 100% plus make-whole premium using treasury yield + 30 basis points as the discount rate.
(4) 100% plus make-whole premium using treasury yield + 50 basis points as the discount rate.
(5) Only if current market price of CNP common stock equal/exceeds 125% of the conversion price for 20 of 30 days.

Principal amount of external debt and trust preferred securities As of October 16, 2003

CenterPoint Energy

CenterPoint Energy Transition Bond Company, LLC

Security	Outstanding	Rate	Maturity	Call Feature Date	Call Feature Price
Class A-1 2001-1 Transition Bonds	$83,171,877	3.84%	(1)	(5)	(5)
Class A-2 2001-1 Transition Bonds	$118,000,000	4.76%	(2)	(5)	(5)
Class A-3 2001-1 Transition Bonds	$130,000,000	5.16%	(3)	(5)	(5)
Class A-4 2001-1 Transition Bonds	$385,897,000	5.63%	(4)	(5)	(5)
TOTAL	**$717,068,877**				

(1) Expected maturities: $14,004,374 on 03/15/04; $27,184,961 on 09/15/04; $15,914,062 on 3/15/05; $26,068,480 on 09/15/05.

(2) Expected maturities: $4,823,521 on 09/15/05; $18,460,311 on 03/15/06; $35,834,722 on 09/15/06; $20,369,999 on 03/15/07;$38,511,447 on 09/15/07.

(3) Expected maturities: $1,030,314 on 09/15/07; $22,279,686 on 03/15/08; $43,248,801 on 09/15/08; $24,825,936 on 03/15/09; $38,615,263 on 09/15/09.

(4) Expected maturities: $9,576,259 on 09/15/09; $27,372,186 on 03/15/10; $53,134,242 on 09/15/10; $29,918,434 on 03/15/11; $58,076,963 on 09/15/11; $33,737,809 on 03/15/12; $65,491,043 on 09/15/12; $37,309,760 on 03/15/13; and $71,280,304 on 09/15/13.

(5) 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.

Debt Maturities - CNP

CenterPoint Energy

In Millions of Dollars

Scheduled Maturities of Debt and Trust Preferred Securities as of October 16, 2003

Year	CenterPoint Energy	CenterPoint Houston (1)	Trust Preferred Issuers	CERC	Sub-total	Transition Bonds	Total
2003	$ 19	$	$	$ 140	$ 159		$ 159
2004	10				10	41	51
2005	8	1,310		367	1,685	47	1,732
2006	1,852			152	2,004	54	2,058
2007				6	6	60	66
2008-2012	465			908	1,373	515	1,888
2013-2017	547	750		762	2,059		2,059
2018-2022	540	103			643		643
2023-2027	731	200			931		931
2028-2032	1,158 (2)				1,158		1,158
2033-2037		312	100		412		412
2038-2042					-		-
2043-2047			250		250		250
2048-2052			375		375		375
Total	$ 5,330	$ 2,675	$ 725	$ 2,335	$ 11,065	$ 717	$ 11,782

(1) Excludes Transition Bonds

(2) Includes $840 million of ZENS currently shown as balance sheet debt of $105 million