

RELIANT ENERGY INC
Form 8-K
October 11, 2005

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**

Washington, DC 20549

FORM 8-K

CURRENT REPORT

**PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934**

Date of report (Date of earliest event reported): **October 7, 2005**

RELIANT ENERGY, INC.

(Exact Name of Registrant as Specified in its Charter)

Delaware
(State or Other Jurisdiction
of Incorporation)

1-16455
(Commission File Number)

76-0655566
(IRS Employer
Identification No.)

1000 Main Street
Houston, Texas
(Address of Principal Executive Offices)

77002
(Zip Code)

Registrant's telephone number, including area code: **(713) 497-3000**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

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- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

 - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

 - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

 - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 1.01. Entry into a Material Definitive Agreement; Item 2.03. Creation of a Direct Financial Obligation or an Obligation under an Off-Balance Sheet Arrangement of a Registrant; and Item 8.01. Other Events

On October 7, 2005, Reliant Energy, Inc. entered into a \$299 million term loan with Deutsche Bank AG, New York Branch. The term loan matures in April 2010 and bears interest at LIBOR plus 2.375%. The terms of the loan are substantially similar to those of our principal corporate credit facility. Borrowings under the term loan will be used to support collateral posting obligations. We entered into this facility to maintain prudent liquidity reserves in light of increased natural gas prices.

Deutsche Bank Securities Inc. is also a lender and co-syndication agent under our existing credit facilities. In addition, it occasionally performs financial advisory and investment and commercial banking services for us.

The summary description of the term loan is qualified by reference to the term loan agreement, which is filed as an exhibit to this report.

Item 9.01. Financial Statements and Exhibits.

(c) We have filed the following exhibit with this Form 8-K:

10.1 Credit and Guaranty Agreement dated as of October 7, 2005, between Reliant Energy, Inc. and Deutsche Bank AG, New York Branch.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

RELIANT ENERGY, INC.
(Registrant)

Date: October 10, 2005

By: */s/ Thomas L. Livengood*
Thomas C. Livengood
Senior Vice President and Controller

EXHIBIT INDEX

| Exhibit Number | Exhibit Description |
|---------------------------|--|
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