OFS CREDIT

OFS Credit Company Announces Preliminary Estimates of Certain Financial Results for its Fourth Fiscal Quarter 2026

November 16, 2026

CHICAGO--(BUSINESS WIRE)--Nov. 16, 2026-- OFS Credit Company, Inc. (Nasdaq: OCCI, OCCIM, OCCIN) ("OFS Credit", the "Company", "we", "us" or "our"), an investment company that primarily invests in collateralized loan obligation ("CLO") equity and debt securities, today announced preliminary estimates of certain financial results for the fiscal quarter ended October 31, 2026.

PRELIMINARY ESTIMATES OF CERTAIN FINANCIAL RESULTS

- Management's unaudited estimate of the range of our net asset value per share of our common stock at October 31, 2026 is between $2.55 and $2.65.
- Management's unaudited estimate of the range of our net investment income per share of our common stock for the fiscal quarter ended October 31, 2026 is between $0.12 and $0.16.
- As of October 31, 2026, we had $79.9 million of term preferred stock outstanding[1].

  [1] As of October 31, 2026, management's preliminary unaudited estimate of the Company's asset coverage ratio for its preferred stock, calculated under Section 18 of the Investment Company Act of 1940, as amended (the "1940 Act"), was approximately 197%, below the 200% threshold applicable under the 1940 Act. As long as the Company does not meet the applicable asset coverage test, the Company is restricted from declaring additional cash distributions on, or repurchasing, its common stock, among other capital actions. Management's preliminary estimate indicates that the Company satisfied the quarterly 200% asset coverage requirement under the certificates of designation governing its preferred stock for the quarter ended October 31, 2026. In accordance with the provisions of those certificates, the calculation excludes the $3.0 million redemption amount deposited with the paying agent on October 29, 2026 (as described below).

  On October 16, 2026 and October 19, 2026, the Company issued notices to redeem an aggregate of $8.0 million of its 5.25% Series E Term Preferred Stock (the "Redemptions"), consisting of $3.0 million redeemed on November 16, 2026 and $5.0 million scheduled for redemption on November 30, 2026. On a pro forma basis, assuming those Redemptions had been completed on October 31, 2026, the Company's estimated asset coverage ratio as of October 31, 2026 would have been approximately 207%. This pro forma calculation estimate is provided for informational purposes only, does not reflect subsequent changes in portfolio values or other operating activity, and does not represent the Company's actual asset coverage ratio as of any subsequent date.

The unaudited preliminary estimates of certain financial information and results for the fiscal quarter ended October 31, 2026 furnished above are based on management's preliminary determinations and current expectations, and such information is inherently uncertain. The preliminary estimates provided herein have been prepared by, and are the responsibility of, management and are subject to completion of customary quarter-end closing and review procedures and third-party review, including the determination of the fair value of OFS Credit's portfolio investments, and are not a comprehensive statement of our financial position, results of operations, or cash flows for the quarter ended October 31, 2026. As a result, actual results could differ materially from these preliminary estimates based on potential adjustments made during OFS Credit's quarter-end closing and review procedures and third-party review. OFS Credit's reported information in its Annual Report on Form N-CSR for the year ended October 31, 2026 may differ from this information, and any such differences may be material. In addition, the information furnished above does not include all of the information regarding OFS Credit's financial condition and results of operations for the quarter ended October 31, 2026 that may be important to readers. As a result, readers are cautioned not to place undue reliance on the information furnished in this press release and should view this information in the context of OFS Credit's full results when such results are disclosed by OFS Credit in its Annual Report on Form N-CSR for the year ended October 31, 2026. The information furnished in this press release is based on OFS Credit's management's current expectations that involve substantial risks and uncertainties that could cause actual results to differ materially from the results expressed in, or implied by, such information.

Our financial condition, including the fair value of our portfolio investments, and results of operations may be materially impacted after October 31, 2026 by circumstances and events that are not yet known. To the extent our portfolio investments are adversely impacted by interest rate changes and elevated inflation rates, the ongoing war between Russia and Ukraine, the escalated armed conflict and heightened regional tensions in the Middle East, activity in South America, the agenda of the U.S. Presidential administration, including the impact of tariff enactment and tax reductions, trade disputes with other countries, instability in the U.S. and international banking systems, the risk of recession or the impact of the prolonged shutdown of U.S. government services and related market volatility, or by other factors, we may experience a material adverse impact on our future net asset value, net investment income, the underlying value of our investments, our financial condition and the financial condition of our portfolio investments.

The preliminary financial data included in this press release has been prepared by, and is the responsibility of, OFS Credit's management. KPMG LLP has not audited, reviewed, compiled, or applied agreed-upon procedures with respect to the preliminary financial data. Accordingly, KPMG LLP does not express an opinion or any other form of assurance with respect thereto.

About OFS Credit Company, Inc.

OFS Credit is a non-diversified, externally managed closed-end management investment company. The Company's primary investment objective is to generate current income, with a secondary objective to generate capital appreciation, which we seek to achieve primarily through investments in CLO

equity and debt securities. The Company's investment activities are managed by OFS Capital Management, LLC, an investment adviser registered under the Investment Advisers Act of 1940[2], as amended, and headquartered in Chicago, Illinois with additional offices in New York and Los Angeles.

Forward-Looking Statements

Statements in this press release regarding management's future expectations, beliefs, intentions, goals, strategies, plans or prospects may constitute forward-looking statements. Forward-looking statements can be identified by terminology such as "anticipate", "believe", "could", "could increase the likelihood", "estimate", "expect", "intend", "is planned", "may", "should", "will", "will enable", "would be expected", "look forward", "may provide", "would" or similar terms, variations of such terms or the negative of those terms. Such forward-looking statements involve known and unknown risks, uncertainties and other factors including: management's estimates of the Company's asset coverage ratio and other financial metrics; and those risks, uncertainties and factors referred to in documents that may be filed by OFS Credit from time to time with the Securities and Exchange Commission, as well as interest rate changes and elevated inflation rates, the ongoing war between Russia and Ukraine, the escalated armed conflict and heightened regional tensions in the Middle East, activity in South America, the agenda of the U.S. Presidential administration, including the impact of tariff enactment and tax reductions, trade disputes with other countries, instability in the U.S. and international banking systems, the risk of recession or the impact of the prolonged shutdown of U.S. government services and related market volatility on our business, our portfolio companies, our industry and the global economy. As a result of such risks, uncertainties and factors, actual results may differ materially from any future results, performance or achievements discussed in or implied by the forward-looking statements contained herein. OFS Credit is providing the information in this press release as of this date and assumes no obligations to update the information included in this press release or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

[2] Registration does not imply a certain level of skill or training

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