

OFS Credit Company

NASDAQ: OCCI

OCCI Overview

Price per share¹ \$16.61

NAV per share² \$14.14

Price / NAV 117%

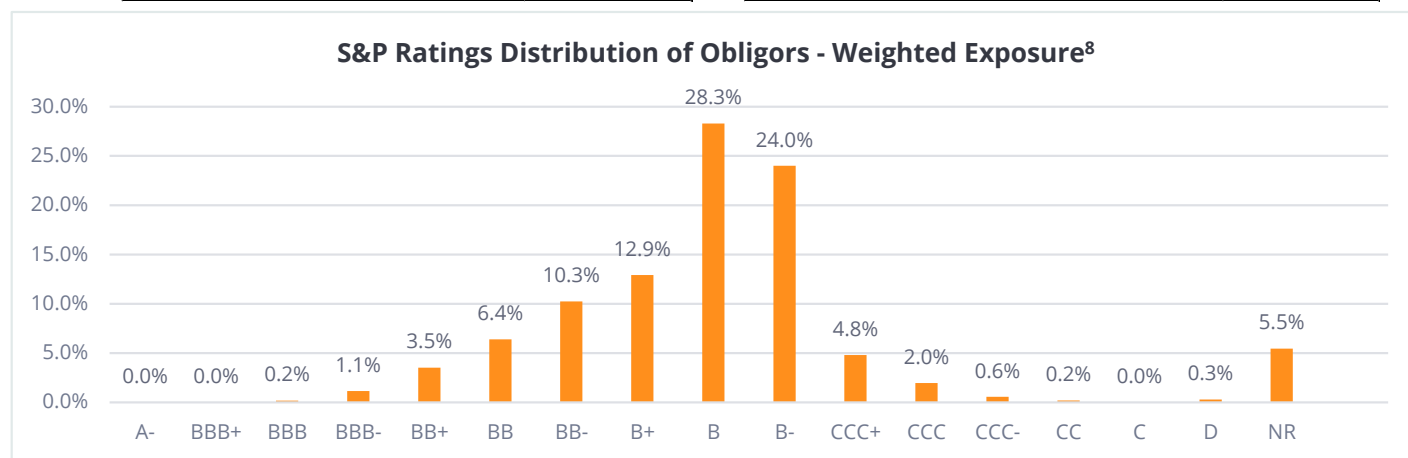
Annual Distributions:^{3,4}

- Amount \$2.08
- Percent⁷ ~15%

- OCCI is a Nasdaq listed closed-end fund that primarily invests in Collateralized Loan Obligation (“CLO”) debt and subordinated securities
- CLOs are investment vehicles that primarily invest in a diversified pool of first lien, senior secured loans to large, rated U.S. corporations
- Management believes there are limited options for public investors to access the CLO equity and debt asset class
- Insiders own ~15% of OCCI’s common stock²

Top 10 Underlying Obligor ⁸	
Obligor	1/31/2021 % of Total
Altice Sfrfp	0.8%
Transdigm	0.7%
Centurylink	0.7%
Cablevision Systems	0.6%
Asurion	0.6%
Starfruit Finco B.v.	0.5%
American Airlines	0.5%
Global Medical Response	0.5%
Diamond Sports Group	0.4%
Berry Plastics Group	0.4%
Total	5.8%

Top 10 Industries of Underlying Obligor ⁸	
Moody's Industry Name	1/31/2021 % of Total
Healthcare & Pharmaceuticals	10.6%
High Tech Industries	9.7%
Services: Business	8.4%
Banking, Finance, Insurance & Real Estate	8.3%
Media: Broadcasting & Subscription	5.8%
Hotel, Gaming & Leisure	5.1%
Telecommunications	4.8%
Chemicals, Plastics & Rubber	4.8%
Construction & Building	3.9%
Services: Consumer	3.6%
Total	65.1%



Advisor: OFS Capital Management, LLC

- OFS was established in 1994⁵ and along with its affiliated adviser, OFS CLO Management LLC, has approximately \$2.2 billion of assets under management⁶ invested across the U.S. corporate loan market
- Experience as both a CLO equity investor (structuring expertise) and CLO manager (deep knowledge of underlying senior secured corporate loans)

1. As of March 11, 2021. | 2. As of January 31, 2021. | 3. Reflects annualized distribution rate on the most recent \$0.52 per share distribution declared on the shares of common stock by the Board during the quarter ending January 2021. The distribution was paid in cash or shares of our common stock at the election of stockholders. The total amount of cash distributed to all stockholders was limited to 20% of each total distribution, excluding any cash paid for fractional shares. The remainder of each distribution (approximately 80%) was paid in the form of shares of our common stock. The exact distribution of cash and stock to any given stockholder was dependent upon his/her/its election as well as elections of other stockholders, subject to the pro-rata limitation. | 4. Return-of-capital distributions represented 42.7% of our fiscal year 2020 distributions. This information is not for tax reporting purposes; each common stockholder will receive a Form 1099-DIV following the end of each calendar year, which will reflect the actual amounts of taxable ordinary income, capital gains and return of capital paid by us for that calendar year. Past performance is not indicative of future results, and distributions are not guaranteed. | 5. See Important Disclosures on the following page, in particular the definition of OFS. | 6. Preliminary as of December 31, 2020. Calculated in accordance with the Investment Advisers Act of 1940, as amended. | 7. Based on our January 31, 2021 net asset value per share of \$14.14. | 8. Based on the issuers’ most recently reported positions as of January 31, 2021 and weighted by par value as of January 31, 2021.

OFS Credit Company

Important Disclosures

OFS is a brand name and is meant to include Orchard First Source Asset Management, LLC, its direct or indirect subsidiaries including OFS Capital Management, LLC and OFS CLO Management, LLC, which are registered investment advisers, OFS Capital Corporation, a publicly traded business development company (NASDAQ "OFS"), OFS Credit Company, Inc., a publicly traded registered closed-end fund (NASDAQ "OCCI"), and their predecessor entities.

This Factsheet and any presentation of which they form a part are neither an offer to sell, nor a solicitation of an offer to purchase, securities of OFS Credit Company, Inc. ("OCCI", the "Company", "our", and "we"). These materials are being provided for informational purposes only.

The Company's securities do not represent a deposit or obligation of, and are not guaranteed or endorsed by, any bank or other insured depository institution, and are not insured by the FDIC, the Federal Reserve Board or any other government agency. The Company is not intended to be a complete investment program and, due to the uncertainty inherent in all investments, there can be no assurance that the Company will achieve its investment objectives.

The information contained herein is not intended to provide, and should not be relied upon for, accounting, legal or tax advice or investment recommendations. Prospective investors should also seek advice from their own independent tax, accounting, financial, investment and legal advisors to properly assess the merits and risks associated with an investment in the Company in light of their own financial condition and other circumstances.

These materials and the presentations of which they are a part, and the summaries contained herein, do not purport to be complete and no obligation to update or otherwise revise such information is being assumed. Nothing shall be relied upon as a promise or representation as to the future performance of the Company. Such information is qualified in its entirety by reference to the more detailed discussions contained elsewhere in the Company's public filings with the SEC.

An investment in the Company is speculative and involves a high degree of risk. There can be no guarantee that the Company's investment objectives will be achieved. The Company may engage in other investment practices that may increase the risk of investment loss. An investor could lose all or substantially all of his, her or its investment. The Company may not provide periodic valuation information to investors, and there may be delays in distributing important tax information. The Company's fees and expenses may be considered high and, as a result, such fees and expenses may offset the Company's profits. A portion of the investments executed for the Company may take place in foreign markets. For a summary of certain of these and other risks, please refer to the Company's public filings with the SEC.

There is no guarantee that any of the estimates, targets or projections illustrated in these materials and any presentation of which they form a part will be achieved. Any references herein to any of the Company's past or present investments or its past or present performance, have been provided for illustrative purposes only. It should not be assumed that these investments were or will be profitable or that any future investments by the Company will be profitable or will equal the performance of these investments.

This presentation contains "forward looking statements" that are subject to risks and uncertainties. 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 those risks, uncertainties and factors referred to in the Company's public filings with the SEC. 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. The Company is providing the information as of this date and assumes no obligations to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Please note, changes in global, national, regional or local economic, demographic or capital market conditions (including as a result of the outbreak of the novel strain of coronavirus (COVID-19) that began in the fourth quarter of 2019) has, and may continue to have, a significant negative impact on our business financial condition, results of operations and cash flows and those of our portfolio companies, including our and their ability to achieve our respective objectives.