

# OFS Credit Company

## NASDAQ: OCCI

## OCCI Overview

Price per share<sup>1</sup> \$13.52

NAV per share<sup>2</sup> \$11.58

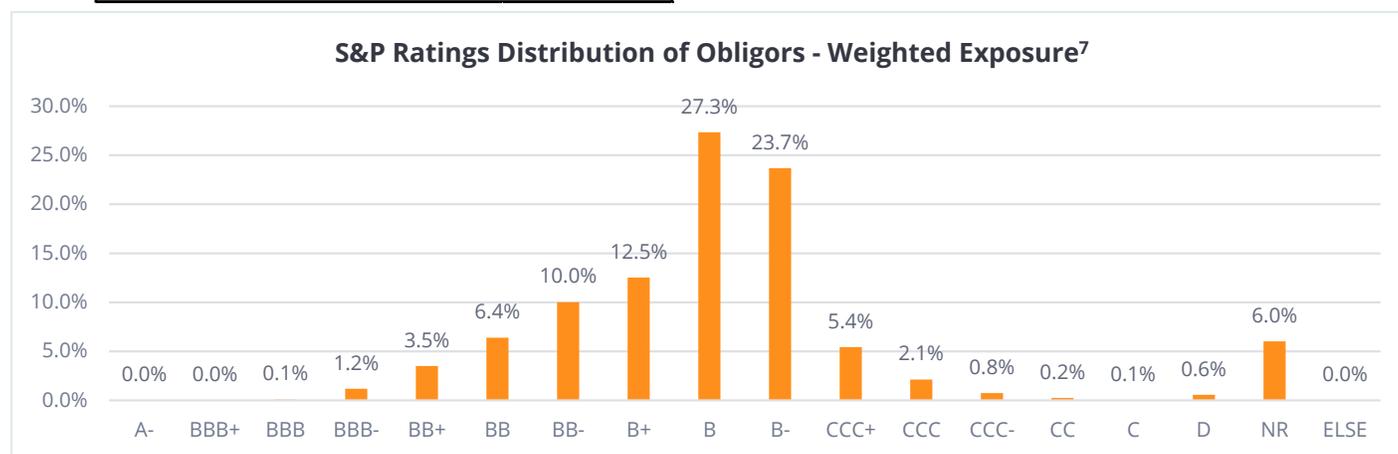
Price / NAV 117%

### Annual Distributions:<sup>3</sup>

• Amount \$2.08  
• Percent<sup>6</sup> 17.6%

- 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 stock<sup>2</sup>

| Top 10 Underlying Obligors <sup>7</sup> |                       | Top 10 Industries of Underlying Obligors <sup>7</sup> |                       |
|---|-----------------------|---|-----------------------|
| Obligor                                 | 10/31/2020 % of Total | Moody's Industry Name                                 | 10/31/2020 % of Total |
| Altice SFRFP                            | 0.8%                  | Healthcare & Pharmaceuticals                          | 10.5%                 |
| TransDigm                               | 0.7%                  | High Tech Industries                                  | 10.2%                 |
| CenturyLink                             | 0.6%                  | Services: Business                                    | 8.2%                  |
| Cablevision Systems                     | 0.6%                  | Banking, Finance, Insurance & Real Estate             | 7.4%                  |
| American Airlines                       | 0.6%                  | Media: Broadcasting & Subscription                    | 5.6%                  |
| Dell Technologies                       | 0.6%                  | Hotel, Gaming & Leisure                               | 5.4%                  |
| Asurion                                 | 0.6%                  | Telecommunications                                    | 5.2%                  |
| Starfruit Finco B.V.                    | 0.5%                  | Chemicals, Plastics & Rubber                          | 4.7%                  |
| Envision Healthcare                     | 0.5%                  | Construction & Building                               | 3.6%                  |
| Berry Plastics Group                    | 0.5%                  | Services: Consumer                                    | 3.6%                  |
| <b>Total</b>                            | <b>6.0%</b>           | <b>Total</b>  | <b>64.4%</b>          |



## Advisor: OFS Capital Management, LLC

- OFS was established in 1994<sup>4</sup> and along with its affiliated adviser, OFS CLO Management LLC, has approximately \$2.2 billion of assets under management<sup>5</sup> 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)

<sup>1</sup> As of December 14, 2020.

<sup>2</sup> As of October 31, 2020.

<sup>3</sup> Reflects annualized distribution rate on most recent \$0.52 per share distributions declared on the shares of common stock by the Board for each of the quarters ending July and October 2020. The distributions were 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 10% of each total distribution, excluding any cash paid for fractional shares. The remainder of each distribution (approximately 90%) 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 election as well as elections of other stockholders, subject to the pro-rata limitation. Return-of-capital distributions represent 42.6% 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 the calendar year, which will reflect the actual amounts of taxable ordinary income, capital gains and return of capital paid by us for the calendar year. Past performance is not indicative of future results, and distributions are not guaranteed.

<sup>4</sup> See Important Disclosures on the following page, in particular the definition of OFS.

<sup>5</sup> As of September 30, 2020. Calculated in accordance with the Investment Advisers Act of 1940, as amended.

<sup>6</sup> Based on our October 31, 2020 net asset value per share of \$11.58.

<sup>7</sup> Based on the issuers' most recently reported positions as of October 31, 2020 and weighted by par value as of October 31, 2020.

OFS CREDIT

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## 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.