OFS Credit Company, Inc.

(NASDAQ: OCCI)
As of July 31, 2026

OCCI Overview

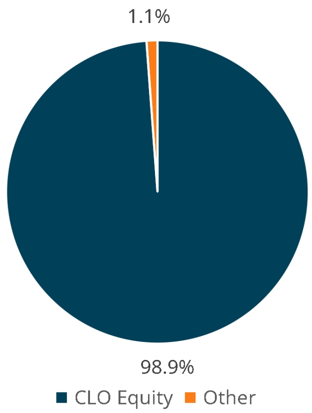
OCCI is a Nasdaq-listed closed-end fund that primarily invests in Collateralized Loan Obligation ("CLO") equity and debt securities.

CLOs are investment vehicles that primarily invest in a diversified pool of floating rate, first lien, senior secured loans to large, U.S. based corporations.

Management believes there are limited options for public investors to access the CLO equity and debt asset class.

Insiders own 4.3% of OCCI's common stock[1].

Portfolio Composition Chart[4]



Stock Overview

Price per share[3]	$3.27
NAV per share[1, 2]	$3.32
Price / NAV	98%
Annual Distributions:[5, 6, 7]	
Amount[2]	$0.60
Rate[7]	18.1%

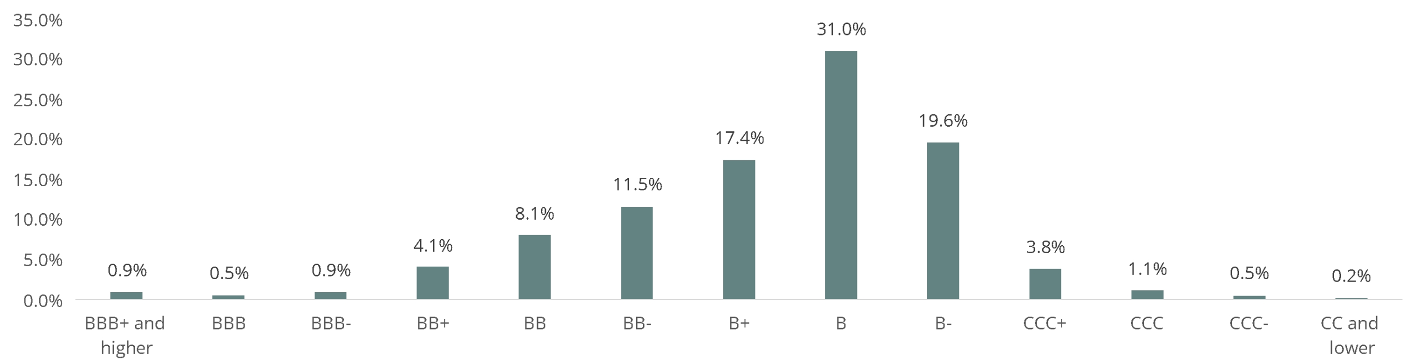
Top 10 Industries of Underlying Obligors[8]

Moody's Industry Name	7/31/2026 % of Total
Services: Business	11.41%
Banking, Finance, Insurance & Real Estate	10.49%
High Tech Industries	10.47%
Healthcare & Pharmaceuticals	8.62%
Hotel, Gaming & Leisure	5.54%
Construction & Building	4.31%
Chemicals, Plastics & Rubber	3.91%
Services: Consumer	3.53%
Capital Equipment	3.41%
Beverage, Food & Tobacco	3.29%
Total	**64.99%**

Top 10 Underlying Obligors[8]

Obligor	7/31/2026 % of Total
TransDigm, Inc.	0.54%
Quikrete Holdings, Inc.	0.42%
Caesar's Entertainment, Inc.	0.42%
Virgin Media Bristol, LLC	0.42%
McAfee Corp.	0.41%
Ineos US Finance, LLC	0.39%
Hudson River Trading, LLC	0.39%
Clarios Global L.P.	0.38%
Acrisure, LLC	0.37%
Clydesdale Acquisition Holdings, Inc.	0.37%
Total	**4.09%**

S&P Rating Distribution of Underlying Obligors[8]



Past performance is not indicative of future results. Please see Notes and Important Disclosures on pages 2 and 3.

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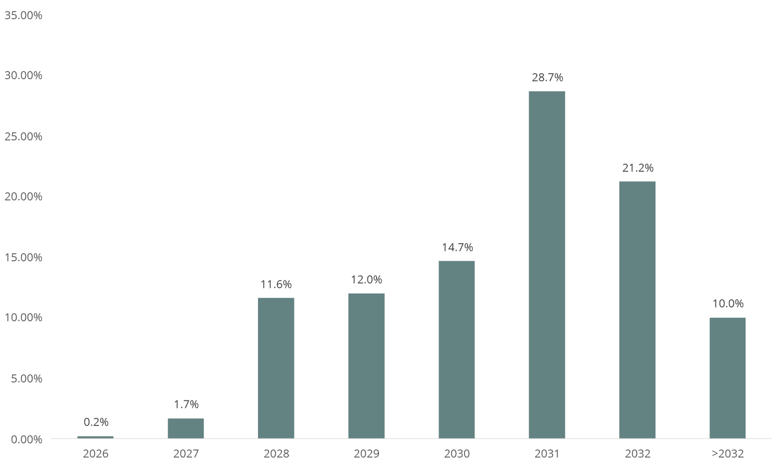
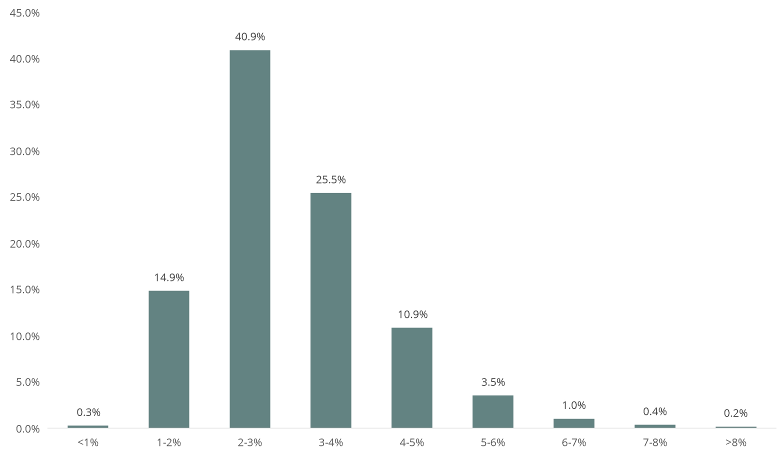
Maturity Distribution of Underlying Obligors[8]



Spread Distribution of Underlying Obligors[8]



Advisor: OFS Capital Management, LLC

OFS[9] was established in 1994 and has approximately $4.1 billion of assets under management[10] 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).

Notes

1. As of July 31, 2026.
2. Past performance is not indicative of future results.
3. As of September 17, 2026.
4. Based on fair value as of July 31, 2026. Excludes cash and cash equivalents.
5. Based on OCCI's estimated net investment income for the seven months ended July 31, 2026. OCCI estimates that 77% of 2026 calendar year distributions were from ordinary income and 23% were from return of capital. This estimate is based on GAAP net investment income, which differs from taxable income. The Company's fiscal year differs from the calendar year period on which the tax character of distributions is determined for Form 1099-DIV reporting purposes. The ultimate tax character of the Company's distributions cannot be determined until the corresponding tax return is filed. The estimated information provided is not for tax reporting purposes and could differ materially from amounts reported to common shareholders on Form 1099-DIV. Past performance is not indicative of future results, and distributions are not guaranteed.
6. The Company's Dividend Reinvestment Plan (DRIP) offers its common stockholders the opportunity to receive a 5% discount to the market price per share of common stock at the close of regular trading on The Nasdaq Capital Market on the valuation date fixed by the Board for each distribution (i.e., the payment date).
7. Reflects annualized distribution rate on the most recent monthly all-cash distributions of $0.05 declared for each of September 2026 and October 2026. The September 2026 distribution is payable in cash on September 30, 2026 to stockholders of record as of September 15, 2026. The October 2026 distribution is payable in cash on October 30, 2026 to stockholders of record as of October 15, 2026. The rate is calculated by annualizing the most recent monthly all-cash distributions of $0.05 declared for September 2026 and October 2026, divided by the net asset value per share as of July 31, 2026. Does not include the 5% discount offered in the Company's DRIP program.
8. Based on the issuers' most recently reported positions and weighted by par value as of July 31, 2026. Percentages may not sum to 100% due to rounding and/or lack of data.
9. See Important Disclosures on the following page, in particular,the definition of OFS.
10. As of June 30, 2026. Certain assets under management may be reflected at par.

Important Disclosures

OFS is a brand name and is meant to include Orchard First Source Asset Management Holdings, LLC, and its direct and indirect subsidiaries, including OFS Capital Management, LLC, OFS CLO Management, LLC, OFS CLO Management II, LLC and OFS CLO Management III, 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. (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 oftheir 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 ofhis, 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 those caused by the impacts of the ongoing war between Russia and Ukraine, interest rate and inflation rate changes, the escalated armed conflict and heightened regional tensions in the Middle East, activity in South America, instability in the U.S. and international banking systems, the agenda of the U.S. Presidential administration, including the impact of tariff enactment and tax reductions, trade disputes with other countries, the risk of recession or the impact of the prolonged shutdown of U.S. government services and related market volatility) 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.