

First Trust Private Credit Fund

A Delaware Statutory Trust

Notification of Sources of Distributions

Pursuant to Rule 19a-1 under the Investment Company Act of 1940

DISTRIBUTION PAID DATE: February 4, 2026

DISTRIBUTION AMOUNT PER COMMON SHARE: **Class I** \$0.08358
Class A \$0.08325

We are providing shareholders of the First Trust Private Credit Fund (the "Fund"), a Delaware Statutory Trust, with information concerning the portion of the distribution declared on February 3, 2026, that was from a source other than net investment book income. No action is required on your part.

The Fund distributes a monthly dividend of net investment income calculated during each monthly dividend calculation period. The amounts and sources of distributions reported in this notice are estimates, are not being reported for tax reporting purposes and may later be determined to be from taxable net investment income, short-term gains, long-term gains (to the extent permitted by law), and return of capital. (Return of capital may occur for example when some or all of the money that you invested in the Fund is paid back to you). The actual amounts and sources for tax reporting purposes will depend upon the Fund's investment experience during the remainder of the fiscal year and may be subject to changes based on tax regulations. You will receive a Form 1099-DIV for the calendar year that will tell you how to report these distributions for federal income tax purposes. As a result, shareholders should not use this distribution information for tax reporting purposes.

Class I Shares	Current Distribution	% of Current Distribution	Cumulative Distribution for the Fiscal Year to Date	% of the Cumulative Distribution for the Fiscal year to Date
Estimated Net Investment Income	\$ 0.00000	0.00%	\$ 0.58244	68.91%
Estimated Short Term Capital Gains	\$ 0.00000	0.00%	\$ 0.00000	0.00%
Estimated Long Term Capital Gains	\$ 0.00000	0.00%	\$ 0.00000	0.00%
Estimated Return of Capital	\$ 0.08358	100.00%	\$ 0.26280	31.09%
Total (Per Share)	\$ 0.08358	100.00%	\$0.84524	100.00%

Pay Date: February 4, 2026 **Ticker:** FTPCX **Fund Name:** First Trust Private Credit Fund **CUSIP:** 33741K209

Class A Shares	Current Distribution	% of Current Distribution	Cumulative Distribution for the Fiscal Year to Date	% of the Cumulative Distribution for the Fiscal year to Date
Estimated Net Investment Income	\$ 0.00000	0.00%	\$ 0.60238	71.50%
Estimated Short Term Capital Gains	\$ 0.00000	0.00%	\$ 0.00000	0.00%
Estimated Long Term Capital Gains	\$ 0.00000	0.00%	\$ 0.00000	0.00%
Estimated Return of Capital	\$ 0.08325	100.00%	\$ 0.24012	28.50%
Total (Per Share)	\$ 0.08325	100.00%	\$ 0.84250	100.00%

Pay Date: February 4, 2026 **Ticker:** FTCAX **Fund Name:** First Trust Private Credit Fund **CUSIP:** 33741K100

This information is not intended to be substituted for specific tax documents or specific individualized tax, legal or investment planning advice. Where specific advice is necessary or appropriate, we recommend consultation with a qualified tax advisor, CPA or Financial Planner.

Notice to Broker-Dealers: This notice should be provided to the underlying shareholders.