

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

FORM 8-K
CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

April 6, 2026

Date of Report (date of Earliest Event Reported)

NEWTEKONE, INC.

(Exact Name of Company as Specified in its Charter)

Maryland

46-3755188

(State or Other Jurisdiction of Incorporation or Organization)

814-01035

(Commission File No.)

(I.R.S. Employer Identification No.)

4800 T Rex Avenue, Suite 120, Boca Raton, Florida 33431

(Address of principal executive offices and zip code)

(212) 356-9500

(Company's telephone number, including area code)

(Former name or former address, if changed from last report)

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, par value \$0.02 per share	NEWT	Nasdaq Global Market LLC
8.00% Notes due 2028	NEWTI	Nasdaq Global Market LLC
8.50% Notes due 2029	NEWTG	Nasdaq Global Market LLC
8.625% Notes due 2029	NEWTH	Nasdaq Global Market LLC
8.50% Notes due 2031	NEWTO	Nasdaq Global Market LLC
Depository Shares, each representing a 1/40th interest in a share of 8.500% Fixed-Rate Reset Non-Cumulative Perpetual Preferred Stock, Series B	NEWTP	Nasdaq Global Market LLC

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Forward-Looking Statements

Statements in NewtekOne, Inc.'s (the "Company" or "NewtekOne") Current Report on Form 8-K and the Exhibit hereto contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based on management's current expectations and beliefs and are subject to significant risks and uncertainties. Actual results may differ materially from those set forth in the forward-looking statements. See "Note Regarding Forward-Looking Statements" and the sections entitled "Risk Factors" in the Company's filings with the Securities and Exchange Commission which are available on the Company's website (<https://investor.newtekbusinessservices.com/sec-filings>) and on the Securities and Exchange Commission's website (www.sec.gov). Any forward-looking statements made by or on behalf of the Company speak only as to the date they are made, and the Company does not undertake to update forward-looking statements to reflect the impact of circumstances or events that arise after the date the forward-looking statements were made.

Item 2.02. Results of Operations and Financial Condition.

On April 6, 2026, NewtekOne issued a press release (the "Press Release") entitled, "Technological Advances, Including AI, Drive Record Number of Loan Unit Originations for 1Q26," reporting, inter alia, loan originations for the first quarter of 2026. A copy of the Press Release is furnished as Exhibit 99.1 to this report.

The information in this Current Report on Form 8-K and Exhibit 99.1 hereto shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, and shall not be incorporated by reference into any filing with the SEC made by the Company, whether made before or after the date hereof, regardless of any general incorporation language in such filing.

Item 9.01 Financial Statement and Exhibits

(d) Exhibits.

<u>Exhibit Number</u>	<u>Description</u>
99.1	NewtekOne, Inc. Press Release dated April 6, 2026
104	Cover Page Interactive Data File

SIGNATURES

In accordance with the requirements of the Securities Exchange Act of 1934, the registrant has caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

NEWTEKONE, INC.

Date: April 6, 2026

By:

/S/ BARRY SLOANE

Barry Sloane

Chief Executive Officer, President and Chairman of the Board



Technological Advances, Including AI, Drive Record Number of Loan Unit Originations for 1Q26

Boca Raton, FL – April 6, 2026 – NewtekOne, Inc. (NASDAQ: NEWT) (the “Company”) reported that it originated a record 961 loans in the first quarter of 2026, marking a 40% increase compared to the first quarter of 2025. Dollar volume of 1Q26 loan originations approximated \$391 million, up from \$366 million in 1Q25. Monthly volume accelerated meaningfully through the quarter following the implementation of enhancements to the loan origination process, including the incorporation of additional AI-powered resources to support the launch of the [Newtek Seven Day Business Loan™](#).

Barry Sloane, Chief Executive Officer, President and Chairman, of NewtekOne commented, "We are pleased that recently introduced technological advances have supported a record number of loan originations in the first quarter of 2026 and, after a slower start to the year due to implementing process enhancements and staff training, we were encouraged to see the number of units originated surge in the second half of the quarter following the launch of the Newtek Seven Day Business Loan™. In March alone, we originated 500 loan units, a 74% increase over the 287 units originated in March 2025; dollar volume in March was roughly \$230 million, up 34% over the \$172 million of originations for March 2025."

Mr. Sloane added, "Further incorporating AI into the loan origination process has helped us support deposit gathering and the lending function simultaneously. We believe that we have not only reduced the time and cost to close a loan, but borrowers will benefit from faster access to capital and lower closing costs, while we gain efficiency and the ability to attract higher-quality credits. These technological advances, which are now fully incorporated into our loan origination process, can position us to capture incremental market share, increase volume, and further diversify our loan portfolio. In our lending demographic, the highest quality loans gravitate toward the lender that can commit, fund, and close fastest.

“Our Newtek Seven Day Business Loan™, which is funded within seven days of a completed loan application, has proven to be a great success in its early stages. After a slow January and early February, we are optimistic about our full-year origination projections and credit quality metrics. We remain comfortable with the first quarter and full year EPS guidance ranges of \$0.37-\$0.47 and \$2.15-\$2.55, respectively. On our [upcoming earnings conference call scheduled for April 30](#), we will address

further diversification of loan types and credit risk while maintaining industry-leading returns on assets and tangible common equity.”

About NewtekOne, Inc.

[NewtekOne®](#), Your Business Solutions Company®, is a financial holding company, which along with its bank and non-bank consolidated subsidiaries (collectively, “NewtekOne”), provides a wide range of business and financial solutions under the Newtek® brand to independent business owners. Since 1999, NewtekOne has provided state-of-the-art, cost-efficient products and services and efficient business strategies to independent business owners across all 50 states to help them grow their sales, control their expenses, and reduce their risk.

NewtekOne’s and its subsidiaries’ business and financial solutions include: [Banking \(Newtek Bank, N.A.\)](#), [Business Lending](#), [SBA Lending Solutions](#), [Electronic Payment Processing](#), [Accounts Receivable Financing & Inventory Financing](#), [Insurance Solutions](#) and [Payroll and Benefits Solutions](#). In addition, NewtekOne offers its clients the [Technology Solutions](#) (Cloud Computing, Data Backup, Storage and Retrieval, IT Consulting and Web Services) provided by Intelligent Protection Management Corp. (IPM.com)

[Newtek®](#), [NewtekOne®](#), [Newtek Bank®](#), [National Association](#), Your Business Solutions Company®, One Solution for All Your Business Needs® and Newtek Advantage® are registered trademarks of NewtekOne, Inc.

Note Regarding Forward-Looking Statements

Certain statements in this press release are “forward-looking statements” within the meaning of the rules and regulations of the Private Securities Litigation and Reform Act of 1995 are based on the current beliefs and expectations of NewtekOne’s management and are subject to significant risks and uncertainties. Actual results may differ materially from those set forth in the forward-looking statements. See “Note Regarding Forward-Looking Statements” and the sections entitled “Risk Factors” in our filings with the Securities and Exchange Commission which are available on NewtekOne’s website (<https://investor.newtekbusinessservices.com/sec-filings>) and on the Securities and Exchange Commission’s website (www.sec.gov). Any forward-looking statements made by or on behalf of NewtekOne speak only as to the date they are made, and NewtekOne does not undertake to update forward-looking statements to reflect the impact of circumstances or events that arise after the date the forward-looking statements were made.

SOURCE: NewtekOne, Inc.

Investor Relations & Public Relations

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