FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL 3235-0287 Estimated average burden hours per response: 0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Name and Address of Reporting Person* Mulia Salvatore Francis						2. Issuer Name and Ticker or Trading Symbol NewtekOne, Inc. [NEWT]									5. Relationship of Reporting Person(s) to Issue Check all applicable) Director 10% Owne				
(Last)	(F	irst) (I		3. Date of Earliest Transaction (Month/Day/Year) 07/22/2024										Office below	er (give title /)		Other (s below)	specify	
4800 T-REX AVENUE SUITE 120					4. If Amendment, Date of Original Filed (Month/Day/Year)								Line	ndividual or Joint/Group Filing (Check Applicable e) Form filed by One Reporting Person					
(Street) BOCA RATON FL 33431					Dula 10hF 1(a) Transaction Indication										Form filed by More than One Reporting Person				
(City) (State) (Zip)				Rule 10b5-1(c) Transaction Indication Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.											nded to				
	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																		
1. Title of Security (Instr. 3) 2. Transact Date (Month/Day						Exec if an	eemed ution Date, th/Day/Year)		3. Transaction Code (Instr. 8) 4. Securit Disposed 5)		Disposed C	es Acquired (A) o Of (D) (Instr. 3, 4		(A) or 3, 4 and	Benefic Owned	ies cially Following	Form (D) o	n: Direct or Indirect nstr. 4)	7. Nature of Indirect Beneficial Ownership
								Code	v	Amount	(A) (D)	or I	Price	Transa	Reported Transaction(s) (Instr. 3 and 4)			(Instr. 4)	
Common stock 07/22/2					2024				S ⁽¹⁾		750	D \$14.3		\$14.33	3 46,241			D	
	Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																		
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	if any	emed ion Date, /Day/Year)		ransaction ode (Instr.		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisa Expiration Date (Month/Day/Yea		7. Title and Amount of Securities Underlying Derivative Security (Ins 3 and 4)		ָ ֭֭֭֓֞֞֞֞֞֞֞֞֞֞֓֓	3. Price of Derivative Security Instr. 5)	9. Number derivative Securities Beneficiall Owned Following Reported Transactio (Instr. 4)	y Di Oi (I)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					Code	v	(A)	(D)	Date Exercis	able	Expiration Date	Title	or	ount nber res					

Explanation of Responses:

1. Pursuant to 10b5-1 plan adopted by the Reporting Person on June 20, 2023.

Remarks:

Sal Mulia

07/22/2024

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.