

**FORM 5**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

| OMB APPROVAL                                 |           |
|--|-----------|
| OMB Number:                                  | 3235-0362 |
| Estimated average burden hours per response: | 1.0       |

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

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

- Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
- Form 3 Holdings Reported.
- Form 4 Transactions Reported.
- Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10

|   |   |   |
|---|---|---|
| <b>1. Name and Address of Reporting Person*</b><br><u>Zink Gregory L</u><br>_____<br>(Last) (First) (Middle)<br>4800 T REX AVENUE, SUITE 120<br>_____<br>(Street)<br>BOCA RATON FL 33431<br>_____<br>(City) (State) (Zip) | <b>2. Issuer Name and Ticker or Trading Symbol</b><br><u>NewtekOne, Inc. [ NEWT ]</u> | <b>5. Relationship of Reporting Person(s) to Issuer</b><br>(Check all applicable)<br><input checked="" type="checkbox"/> Director 10% Owner<br>Officer (give title below) Other (specify below) |
|   | <b>3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)</b><br>12/31/2025     |   |
| <b>4. If Amendment, Date of Original Filed (Month/Day/Year)</b>   |   |   |

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) |            |         | 5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|------------|---------|--|--|--|
|                                 |                                      |  |                                | Amount  | (A) or (D) | Price   |  |  |  |
| Common Stock                    | 01/13/2025                           |  | P <sup>(1)</sup>               | 44  | A          | \$12.14 | 35,005   | D  |  |
| Common Stock                    | 04/30/2025                           |  | P <sup>(1)</sup>               | 52  | A          | \$10.4  | 35,005   | D  |  |
| Common Stock                    | 06/15/2025                           |  | J <sup>(2)</sup>               | 2,053   | D          | \$0     | 35,005   | D  |  |
| Common Stock                    | 07/15/2025                           |  | J <sup>(2)</sup>               | 836   | D          | \$0     | 35,005   | D  |  |
| Common Stock                    | 07/21/2025                           |  | P <sup>(1)</sup>               | 51  | A          | \$11.48 | 35,005   | D  |  |
| Common Stock                    | 10/24/2025                           |  | P <sup>(1)</sup>               | 40  | A          | \$11.05 | 35,005   | D  |  |
| Common Stock                    | 06/15/2025                           |  | J <sup>(2)</sup>               | 2,053   | A          | \$0     | 9,713  | I  | As Co-Trustee for Gregory L Zink Trust       |
| Common Stock                    | 07/15/2025                           |  | J <sup>(2)</sup>               | 836   | A          | \$0     | 9,713  | I  | As Co-Trustee for Gregory L Zink Trust       |

**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) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) |     | 6. Date Exercisable and Expiration Date (Month/Day/Year) |                 | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|--|--|--------------------------------------|--|--------------------------------|--|-----|--|-----------------|---|--|--|---|--|
|  |  |                                      |  |                                | (A)  | (D) | Date Exercisable   | Expiration Date |   |  |  |   |  |

**Explanation of Responses:**

- 1. Shares received by Reporting Person pursuant to regular quarterly dividend declared by Issuer.
- 2. Shares transferred by reporting person from direct ownership to indirect ownership.

**Remarks:**

Gregory L. Zink

02/02/2026

\*\* 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.

