

**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

**December 1, 2025**

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:

<b>Title of each class</b>	<b>Trading Symbol(s)</b>	<b>Name of each exchange on which registered</b>
Common Stock, par value \$0.02 per share	NEWT	Nasdaq Global Market LLC
5.50% Notes due 2026	NEWTZ	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
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.

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## Forward-Looking Statements

Statements in NewtekOne, Inc.'s (the "Company") 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](http://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 8.01. Other Events.

#### Item 2.02. Results of Operations and Financial Condition.

On December 1, 2025, the Company issued a press release entitled, "NewtekOne, Inc. Announces Investor/Analyst Day and Provides 4Q25 Update." A copy of the press release is furnished as Exhibit 99.1 and incorporated herein by reference.

The information in this report 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 registration statement pursuant to the Securities Act of 1933, as amended.

### Item 9.01 Financial Statement and Exhibits

#### (d) Exhibits.

<u>Exhibit Number</u>	<u>Description</u>
<a href="#">99.1</a>	<a href="#">NewtekOne, Inc. Press Release dated December 1, 2025</a>
104	Cover Page Interactive Data File

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**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: December 1, 2025

By:

/S/ BARRY SLOANE

**Barry Sloane**

**Chief Executive Officer, President and Chairman of the Board**



## **NewtekOne, Inc. Announces Investor/Analyst Day and Provides 4Q25 Update**

Boca Raton, FL, December 1, 2025 - NewtekOne, Inc. (the “Company” or “NewtekOne”) (NASDAQ: NEWT) is pleased to announce the following updates for its fourth quarter ending December 31, 2025 (“4Q25”).

- NewtekOne anticipates launching this month a securitization and sale of rated notes backed by alternative loan program (“ALP”) loans. The securitization is anticipated to be the Company’s largest ever, its fourth securitization of ALP loans, and its 17th overall. This securitization will be the Company’s second ALP securitization in calendar year 2025.
- Quarter to date, NewtekOne has repurchased 100,670 shares of its common stock at a weighted average price of \$10.20.

Barry Sloane, Chairman, President, and Chief Executive Officer, commented, “With the uncertainty of the government shutdown behind us, we are comfortable that 2025 EPS should fall within our \$2.10-\$2.50 EPS guidance range and, since the government reopened, are pleased to have resumed sales of government guaranteed portions of SBA 7(a) loans. As we approach 2026 and the three-year anniversary of transitioning to a financial holding company, we reflect positively on what we have accomplished operationally, including digitally opening almost 30,000 deposit accounts, and are excited about our prospects for continuing to operate and manage a true technology-oriented bank. The business and financial services and solutions we offer to our independent business owner clients enable them, through the Newtek Advantage®, to grow revenue, to reduce expenses and risk, and to provide analytics, data, and transactional capabilities, which, we believe, are otherwise not available from a single source to this vital industry demographic.”

Mr. Sloane continued, “We plan to host investors and analysts at our Boca Raton office headquarters on Thursday, January 8th to present operational and financial goals and projections for 2026. With returns on assets and on tangible common equity that should approximate 3% and 20% for 2025, respectively, and without the use of traditional commercial bankers and branches, we believe that NewtekOne is unlike most, if not all, publicly traded bank holding companies with a \$300 million market cap. We have built a technology oriented digital bank by using software, people, and process to offer a frictionless environment for the business client to access a full menu of business and financial solutions

under the Newtek® and NewtekOne® brands which are designed to make our business client more successful.”

#### **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](http://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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