FORM 5

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL **OWNERSHIP**

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

Form 3 Holdings Reported.

1. Name and Addres	2. Issuer Name Newtek Bi				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
Downs Peter	Mathison		1 TOWICK D	domess oc	TYICCS COI		Director	Director 10%			
	(E: A)	0.5.1.11.5	-					Officer (give titl below)		ner (specify ow)	
(Last) 4800 T-REX AV	(First)	(Middle)	3. Statement fo 12/31/2021	r issuer's Fisc	ai year ⊑nded	ay/Year)	,	nding Office	,		
SUITE 120	ENUE								. 0		
SUITE 120			4. If Amendmer	nt Date of Ori	ninal Filed (Mo	nth/Day/V	ear) 6 In	dividual or loint/Gro	oun Filing (Che	ck Annlicabl	
(Street)			4. II Amendinei	it, Date of On	giriai i lica (ivioi	Line	6. Individual or Joint/Group Filing (Check Applicable Line)				
BOCA RATON	FL	33431						Form filed by C			
			-					Form filed by M Person	fore than One	Reporting	
(City)	(State)	(Zip)									
	7	Гable I - Non-Deriv	ative Securiti	es Acquire	ed, Dispose	ed of, o	r Beneficia	lly Owned			
1. Title of Security (Ir	nstr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)				5. Amount of Securities Beneficially	6. Ownership Form: Direct	7. Nature of Indirect Beneficial Ownership	
					Amount	(A) or (D)	Price	Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	(D) or Indirect (I) (Instr. 4)	(Instr. 4)	
Common stock		03/15/2021		F ⁽¹⁾	6,081	D	\$27.52	46,958	D		
		03/31/2021		P ⁽²⁾	551	A	\$26.7	46,958	D		
Common stock							\$34.92	46,958	D		
		06/30/2021		P ⁽²⁾	236	A	Φ34.92	40,950	1 -	l	
Common stock		06/30/2021 09/30/2021		P ⁽²⁾	236 389	A	\$27.73	46,958	D		
Common stock Common stock						+	1	-,			
Common stock Common stock Common stock Common stock		09/30/2021 12/30/2021 Table II - Deriva	tive Securities	P ⁽²⁾ P ⁽²⁾ S Acquired	389 475	A A I of, or	\$27.73 \$27.39 Beneficially	46,958 46,958	D		

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)	of	rative rities ired r osed)	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	Title	Amount or Number of Shares				

Explanation of Responses:

- 1. Disposition by Reporting Person to Issuer under the Issuer's 2015 Stock Incentive Plan to satisfy tax withholding obligations relating to vesting of restricted shares of the Issuer's common stock
- 2. Shares received by Reporting Person pursuant to regular quarterly dividend declared by Issuer

Remarks:

Peter Downs

01/10/2022

** Signature of Reporting Person

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.