

**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

August 6, 2026

Date of Report (date of Earliest Event Reported)

NEWTEKONE, INC.

(Exact Name of Company as Specified in its Charter)

Maryland

(State or Other Jurisdiction of Incorporation or Organization)

814-01035

(Commission File No.)

46-3755188

(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 ("NewtekOne" or 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 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.

Item 2.02. Results of Operations and Financial Condition.

On August 6, 2026, NewtekOne issued a press release announcing its financial and operating results for the quarter ended June 30, 2026. A copy of the press release is furnished as Exhibit 99.1 to this report.

In accordance with General Instruction B.2 of Form 8-K, the information in this Current Report on Form 8-K, including Exhibit 99.1, shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liability of that section, and shall not be incorporated by reference into any registration statement or other document filed under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

Item 9.01 Financial Statement and Exhibits

(d) Exhibits.

Exhibit Number	Description
99.1	NewtekOne, Inc. Press Release dated August 6, 2026
104	Cover Page Interactive Data File (formatted as Inline XBRL)

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.

Date: August 6, 2026

NEWTEKONE, INC.

By:

/S/ BARRY SLOANE

Barry Sloane

Chief Executive Officer, President and Chairman of the Board



NewtekOne, Inc. Reports 2Q26 Basic and Diluted EPS of \$0.48 and \$0.47

Boca Raton, Fla., August 6, 2026 - NewtekOne, Inc. (the "Company") (Nasdaq: NEWT) reports its financial and operating results for the three months ended June 30, 2026.

Financial Highlights for the three months ended June 30, 2026:

- For the three months ended June 30, 2026 ("2Q26"), basic and diluted earnings per share ("EPS") were \$0.48 and \$0.47 vs. \$0.53 and \$0.52, respectively, for the three months ended June 30, 2025 ("2Q25").
- Book value per common share ended 2Q26 at \$12.64, up Y/Y and Q/Q by 13.8% and 2.3%, respectively.
- Tangible book value per common share¹ ended 2Q26 at \$12.13, up Y/Y and Q/Q by 15.0% and 2.4%, respectively.
- The efficiency ratio¹ was 58.4% for 2Q26 compared to 60.3% for 2Q25.
- Return on average assets ("ROAA")¹ was 1.97% for 2Q26 compared to 2.58% for 2Q25.
- Return on average equity ("ROAE")¹ was 13.3% for 2Q26 compared to 17.4% for 2Q25.
- Return on average tangible common equity ("ROTCE")¹ was 15.7% for 2Q26 compared to 19.6% for 2Q25.

Selected Balance Sheet and Other Highlights for 2Q26

- Non-affiliate business deposits at Newtek Bank, N.A. (the "Bank") increased \$15 million, or 5% Q/Q, and \$103 million, or 47% Y/Y, while core consumer deposits grew \$297 million, or 21% Q/Q, and \$951 million, or 124% Y/Y.
- Since the acquisition of the Bank in early 2023, roughly 54% of Newtek Bank's business lending clients have opened a business deposit account.
- Insured deposits comprised 81% of deposits as of June 30, 2026..
- Originated \$104 million of C&I LA Loans in 2Q26 compared to \$78 million in 2Q25.
- Originated \$208 million of SBA 7(a) loans in 2Q26 compared to \$206 million in 2Q25.
- Originated \$49 million of SBA 504 loans in 2Q26 compared to \$26 million in 2Q25.
- Originated \$41 million and \$12 million of CRE and C&I loans HFI in 2Q26 compared to \$20 million and \$5 million in 1Q25.

Post 2Q26 Events

- On July 1, 2026, the Company paid a dividend on the Company's outstanding Series B Preferred in the amount of \$21.25 per Preferred Share, or \$0.53125 per depositary share, which is equivalent to 1/40th of the dividend on the Preferred Shares.
- On July 1, 2026, the Company paid a quarterly cash dividend of \$0.19 per share on its outstanding common shares.

Commenting on quarterly operating results, Barry Sloane, CEO, President, and Chairman, said, "We are pleased to have reported basic and diluted EPS of \$0.48 and \$0.47 for 2Q26, which was within our 2Q26 EPS guidance range of \$0.42-\$0.52. Profitability remains healthy with 2Q26 ROAA, ROAE and ROTCE of 1.97%, 13.3%, and 15.7%, respectively. We continue to capture operating leverage with assets up almost 50% Y/Y and 2Q26 operating expenses up just 3.6% over 2Q25 operating expenses, which supported a Y/Y improvement in the efficiency ratio from 60.3% for 2Q25 to 58.4% for 2Q26.

"Since acquiring the Bank in early 2023, we have consistently produced strong balance sheet growth with increasing loan balances the primary driver of asset growth. As of the first quarter of 2026, we are originating all loans at the Bank (as opposed to our non-bank subsidiaries) and funding the new loan originations with deposits. I am particularly proud of the deposit gathering engine we have built here at Newtek Bank. We are able to deliver value to both consumer and business deposit customers by providing deposits accounts with attractive rates of interest and without fees, and, because we operate without branches and traditional commercial bankers, we have delivered solid profitability, operating leverage, and efficiency. Total deposits almost doubled Y/Y with business deposits increasing by almost 50% and the consumer deposit book more than doubling.

"Second quarter 2026 loan originations showed contributions from all loan types: C&I LA, SBA 7(a), SBA 504, commercial real estate, and traditional C&I. There are three notable trends I'd like to highlight. First, loans held on Newtek Bank's balance sheet comprise 86% of the Company's loans, which is up from 68% one year ago. The shift to the Bank's balance sheet is a function of C&I LA loans now being originated at the Bank vs. the holding company's non-bank subsidiaries, and loan balances at our legacy non-bank 7(a) lender, Newtek Small Business Finance ("NSBF"), continuing to decline. In fact, the NSBF portfolio represented less than 10% of total loans as of June 30, down from 19% one year earlier. Second, C&I LA loan balances are building on the Bank's balance sheet. Most of the C&I LA loan growth occurred late in the second quarter, which means the Bank's interest and net interest income should reflect a full quarter of impact in the third quarter of 2026. And third, as we have discussed in past quarters, we are holding more guaranteed portions of SBA 7(a) loans on our balance sheet than we have in the past, supporting growth in net interest income, which, for 2Q26, climbed 24% Q/Q and 56% Y/Y at the Bank.

"Since 1998, NewtekOne has been dedicated to independent business owners in the United States and has strived to provide business and financial solutions to that important cohort with the intention to make our independent business owner clients more successful. We believe we are succeeding at that mission and are one of the top firms serving independent business owners in the U.S. In fact, according to SBA data, since 2020, as one of the more active lenders in the 7(a) loan program, we have supported roughly 280,000 jobs, ranking second of all lenders in the 7(a) program for jobs supported."

Mr. Sloane concluded, "After three and a half years of operating as a bank holding company we are proud of the business model we have created, a technologically enabled bank that from a competitive standpoint is hard to find. Rather than being viewed as simply different, we have found recently that our business model emphasizing our digital account opening, real time payments platform, the Newtek Advantage® business portal, the NewTracker®

referral system, and frictionless lending platform, all for independent business owners, is getting noticed by the banking industry as being a model to envy. However, as we continue to execute our business model, the mix of revenue and business lines at the Bank is evolving. This will involve more net interest income by holding more loans on balance sheet and less revenue from gain on sale of loans, and, as a result, our current guidance going forward is being re-evaluated."

Second Quarter 2026 Conference Call and Webcast

A conference call to discuss the second quarter 2026 financial and operating results will be hosted by Barry Sloane, Chief Executive Officer, President and Chairman, and Frank M. DeMaria, Chief Financial Officer, today, Thursday, August 6, 2026, at 4:30 p.m. ET.

Please note, to attend the conference call or webcast, participants should register online at NewtekOne, Inc. Second Quarter 2026 [Financial Results Conference Call](#). To receive a dial-in number, participants are requested to register at a minimum 15 minutes before the start of the call. The corresponding presentation will be available in the 'Events & Presentations' section of the Investor Relations portion of NewtekOne's website at [NewtekOne, Inc. Second Quarter 2026 Financial Results Conference Call](#). A replay of the call with the corresponding presentation will be available on NewtekOne's website shortly following the live presentation and will be available for a period of one year.

Note Regarding Dividend Payments

Amount and timing of dividends, if any, remain subject to the discretion of the Company's Board of Directors.

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. Information regarding the Company's assets under supervision, capital ratios, risk-weighted assets, supplementary leverage ratio and balance sheet data consists of preliminary estimates and are subject to change with our filings with regulatory agencies and

the filing of the Company's Form 10-Q for the period ended June 30, 2026. These statements and other forward-looking statements herein 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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NEWTEKONE, INC. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
(In Thousands, except for Per Share Data)

	June 30, 2026	December 31, 2025
	(unaudited)	
ASSETS		
Cash and due from banks	\$ 5,190	\$ 4,196
Restricted cash (amounts related to VIEs of \$6.3 million and \$6.3 million, respectively)	22,744	26,477
Interest bearing deposits in banks	367,073	279,618
Total cash and cash equivalents	395,007	310,291
Debt securities available-for-sale, at fair value	15,139	16,829
Loans held for sale, at fair value	500,783	971,837
Loans held for sale, at LCM	20,473	26,532
Loans held for investment, at fair value (amounts related to VIEs of \$177.1 million and \$198.4 million, respectively)	721,568	281,198
Loans held for investment, at amortized cost, net of deferred fees and costs	1,139,537	896,689
Allowance for credit losses	(52,715)	(45,226)
Loans held for investment, at amortized cost, net	1,086,822	851,463
Federal Home Loan Bank and Federal Reserve Bank stock	4,548	4,234
Settlement receivable	—	438
Residuals in securitizations, at fair value	204,001	76,701
Joint ventures and other non-control investments, at fair value (cost of \$36,294 and \$36,692), respectively	43,766	47,719
Goodwill and intangibles	14,526	14,597
Right of use assets	2,574	2,790
Deferred tax asset, net	10,768	—
Servicing assets, at fair value	12,456	15,358
Servicing assets, at LCM	39,500	29,564
Other assets	112,950	95,268
Total assets	<u>\$ 3,184,881</u>	<u>\$ 2,744,819</u>
LIABILITIES AND SHAREHOLDERS' EQUITY		
Liabilities:		
Deposits:		
Noninterest-bearing	\$ 56,270	\$ 53,873
Interest-bearing	2,094,232	1,364,535
Total deposits	2,150,502	1,418,408
Borrowings (including borrowings of VIEs of \$105.1 million and \$127.1 million, respectively)	554,192	819,888
Lease liabilities	2,648	2,874
Deferred tax liabilities, net	—	10,728
Due to participants	21,117	52,389
Accounts payable, accrued expenses and other liabilities	43,049	42,962
Total liabilities	<u>2,771,508</u>	<u>2,347,249</u>
Shareholders' Equity:		

NEWTEKONE, INC. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
(In Thousands, except for Per Share Data)

	<u>June 30, 2026</u>	<u>December 31, 2025</u>
Series B Preferred stock (par value \$0.02 per share; 54 authorized, 50 issued and outstanding)	48,181	48,181
Common stock (par value \$0.02 per share; authorized 199,980 shares, 28,899 and 28,658 issued and outstanding, respectively)	579	573
Retained earnings	109,899	94,990
Additional paid-in capital	254,719	253,830
Accumulated other comprehensive loss, net of income taxes	(5)	(4)
Total shareholders' equity	<u>413,373</u>	<u>397,570</u>
Total liabilities and shareholders' equity	<u>\$ 3,184,881</u>	<u>\$ 2,744,819</u>

NEWTEKONE, INC. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF INCOME
(In Thousands, except for Per Share Data)

	Three Months Ended		
	June 30, 2026	March 31, 2026	June 30, 2025
	(unaudited)	(unaudited)	(unaudited)
Interest income			
Debt securities available-for-sale	\$ 217	\$ 216	\$ 214
Loans and fees on loans	40,335	37,702	33,354
Other interest earning assets	5,742	8,323	2,950
Total interest income	46,294	46,241	36,518
Interest expense			
Deposits	18,599	15,270	9,357
Notes and securitizations	8,846	9,402	10,908
Bank and FHLB borrowings	3,885	4,343	2,330
Total interest expense	31,330	29,015	22,595
Net interest income	14,964	17,226	13,923
Provision for credit losses	12,114	9,608	9,117
Net interest income after provision for credit losses	2,850	7,618	4,806
Noninterest income			
Dividend income	485	450	600
Net loss on loan servicing assets	(5,249)	(6,197)	(4,355)
Servicing income	5,003	6,385	6,054
Net gains on sales of loans	11,226	26,682	15,526
Net gain on residuals in securitizations	2,006	56,144	31,465
Net (loss) gain on loans under the fair value option	20,654	(49,578)	(11,761)
Electronic payment processing income	10,852	10,404	11,739
Other noninterest income	15,140	9,441	7,007
Total noninterest income	60,117	53,731	56,275
Noninterest expense			
Salaries and employee benefits expense	23,234	23,096	23,135
Electronic payment processing expense	4,719	4,121	4,428
Professional services expense	3,181	2,603	4,304
Other loan origination and maintenance expense	4,909	6,227	3,287
Technology expense	2,921	2,953	2,996
Other general and administrative costs	4,853	5,263	4,159
Total noninterest expense	43,817	44,263	42,309
Net income before taxes	19,150	17,086	18,772
Income tax expense	4,539	3,685	5,069
Net income	14,611	13,401	13,703
Dividends to preferred shareholders	(1,063)	(1,063)	(400)
Net income available to common shareholders	\$ 13,548	\$ 12,338	\$ 13,303
Earnings per Common Share:			
Basic	\$ 0.48	\$ 0.43	\$ 0.53

NEWTEKONE, INC. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF INCOME
(In Thousands, except for Per Share Data)

	Three Months Ended		
	June 30, 2026	March 31, 2026	June 30, 2025
	(unaudited)	(unaudited)	(unaudited)
Diluted	\$ 0.47	\$ 0.43	\$ 0.52

Reconciliation of GAAP to Non-GAAP Financial Measures (unaudited)

The information provided below presents a reconciliation of each of our non-GAAP financial measures to the most directly comparable GAAP financial measure. Ratios for three month periods ended have been annualized based on calendar days.

NewtekOne, Inc.*(dollars and number of shares in thousands)***As of and for the three months ended**

	June 30, 2026	March 31, 2026	June 30, 2025
Return on Average Equity and Tangible Common Equity			
Numerator: Net Income (GAAP)	\$14,611	\$13,401	\$13,703
Dividend on preferred equity	(1,063)	(1,063)	(400)
Numerator: Adjusted net income	13,548	12,338	13,303
Average Total Shareholders' Equity ¹	409,033	401,018	307,256
<i>Return on Average Equity¹</i>	<i>13.3%</i>	<i>12.5%</i>	<i>17.4%</i>
Deduct: Preferred Stock (GAAP)	48,181	48,181	19,738
Average Common Shareholders' Equity ¹	360,852	352,837	287,518
<i>Return on Average Common Equity</i>	<i>14.3%</i>	<i>13.6%</i>	<i>17.9%</i>
Deduct: Average Goodwill and Intangibles ¹	14,561	14,579	14,692
Denominator: Average Tangible Common Equity ¹	\$346,291	\$338,258	\$272,826
<i>Return on Average Tangible Common Equity¹</i>	<i>15.7%</i>	<i>14.8%</i>	<i>19.6%</i>
Return on Average Assets			
Numerator: Net Income (GAAP)	\$14,611	\$13,401	\$13,703
Denominator: Average Assets ¹	2,971,097	2,778,792	2,131,477
<i>Return on Average Assets¹</i>	<i>1.97%</i>	<i>1.96%</i>	<i>2.58%</i>
Efficiency Ratio			
Numerator: Non-Interest Expense (GAAP)	\$43,817	\$44,263	\$42,309
Net Interest Income (GAAP)	14,964	17,226	13,923
Non-Interest Income (GAAP)	60,117	53,731	56,275
Denominator: Total Income	\$75,081	\$70,957	\$70,198
<i>Efficiency Ratio¹</i>	<i>58.4%</i>	<i>62.4%</i>	<i>60.3%</i>
Tangible Book Value Per Share			
Total Shareholders' Equity (GAAP)	\$413,373	\$404,691	\$312,180
Deduct: Goodwill and Intangibles (GAAP)	14,526	14,561	14,672
Numerator: Total Tangible Book Value ¹	\$398,847	\$390,130	\$297,508
Denominator: Total Number of Shares Outstanding	28,899	28,846	26,317
<i>Tangible Book Value Per Share¹</i>	<i>\$13.80</i>	<i>\$13.52</i>	<i>\$11.30</i>
Tangible Book Value Per Common Share			
Total Tangible Book Value ¹	\$398,847	\$390,130	\$297,508
Deduct: Preferred Stock (GAAP)	48,181	48,181	19,738
Numerator: Tangible Common Book Value ¹	\$350,666	\$341,949	\$277,770
Denominator: Total Number of Shares Outstanding	28,899	28,846	26,317
<i>Tangible Book Value Per Common Share¹</i>	<i>\$12.13</i>	<i>\$11.85</i>	<i>\$10.55</i>

¹Non-GAAP financial measure

