

Eun Ah Choi
Senior Vice President
Global Head of Regulatory Operations

August 26, 2025

Division of Corporation Finance
U.S. Securities and Exchange Commission
100 F Street, N.E.
Washington, D.C. 20549

Division of Corporation Finance:

This is to certify that on August 21, 2025, The Nasdaq Stock Market (the "Exchange") received from NewtekOne, Inc. (the "Registrant") a copy of the Registrant's application on Form 8-A 12(b) for the registration of the following security:

Depository Shares, Each Representing a 1/40th Interest in a Share of
8.500% Fixed Rate Reset Non-Cumulative Perpetual Preferred
Stock, Series B

We further certify that the security described above has been approved by the Exchange for listing and registration upon official notice of issuance.

We understand that the Registrant is seeking effectiveness under the Form 8-A 12(b), and we hereby join in such request.

Sincerely,

