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he was responsible for directing sales of mortgage-backed securities and was a senior mortgage security salesperson and trader for Bear Stearns, L.F. Rothschild, E.F. Hutton and Paine Webber.

Peter Downs

Director & President, Newtek Bank, N.A.

Mr. Downs is our Chief Lending Officer, Director and President of Newtek Small Business Finance. He joined NewtekOne in 2003 and has been the President of Newtek Small Business Finance and a member of the Risk committee for the company. He has had primary responsibility for the development of the company’s lending policies and procedures, portfolio and marketing, from its inception. In 2008, Mr. Downs took on the additional responsibility as the Chief Credit Officer of Newtek Business Credit, with the primary responsibility to grow and manage the company’s accounts receivable finance and management business. In addition, he has been a member of the credit committee for each of the Company's Capcos. Prior to joining NewtekOne in 2003, Mr. Downs spent sixteen years in various small business lending roles within the banking industry. From 1990 to 2001, he was employed with European American Bank (“EAB”), where he held

Richard J. Salute

CPA, Independent Director

A veteran accounting and audit executive, with over 40 years’ of experience, Mr. Salute will serve on the Board and as Chairman of the Audit Committee. Mr. Salute served as a Managing Partner of the Long Island office of CohnReznick, where he was the Capital Markets and SEC Practice Director until his retirement in April of 2012. Additionally, during his tenure at CohnReznick, he was the engagement partner on NewtekOne’s account for approximately 5 years through 2010. Prior to CohnReznick, Mr. Salute spent nearly 30 years at Arthur Anderson, a global accounting firm, managing complex audits for medium- and large-sized public and private companies, and was responsible for providing his clients with strategic planning services as well as consultation in areas of corporate finance, mergers and acquisitions and process evaluation. Throughout his career, Mr. Salute has been the key accounting and finance professional in numerous initial public offerings and had an integral role in raising capital in the public markets for many of his clients. During his career, he has represented a multitude of publicly traded clients.

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consulting assistance to start-up, small and medium size businesses. From 1988 through 2018, Mr. Zink served as the Chief Executive Officer, Chief Financial Officer and Director of NGJ Brand Solutions, a distributor of commercial fitness equipment and health and wellness solutions provider in Japan. Mr. Zink was also previously employed by Newtek as an Executive Vice President from 2000-2005, Touche Ross/Deloitte Consulting, AT&T, and is a graduate of the General Electric Financial Management Program. Mr. Zink graduated from Penn State University with a BS in Finance and with a MBA from the Wharton School of the University of Pennsylvania.

Halli Razon-Feingold

Chief Administrative Officer & Chief Human Resources Officer

Mrs. Razon-Feingold has served as the Company’s Chief Administrative Officer since July 2016 and as Senior Vice President of Human Resources for the Company since July 2019. Mrs. Razon-Feingold’s tenure at NewtekOne spans over ten years, with her current principal responsibilities centered on managing the Executive department and all areas of Human Resources for the Company and all of its controlled portfolio companies. Mrs. Razon-Feingold holds a master’s degree in Industrial/Organizational Psychology from CUNY Baruch College and a bachelor’s degree in Psychology from Hofstra University. Mrs. Razon-Feingold was elected to NewtekOne’s Board of Directors in September 2021.

Fernando Perez-Hickman

Independent Director

Mr. Perez-Hickman is an experienced executive with a proven track record in management, mergers & acquisitions, and value creation at financial services businesses. Mr. Perez-Hickman previously served as Vice Chairman, Director of Corporate Strategy and member of IBERIABANK’s Planning Group Committee from August 2017 until its merger with First Horizon Bank in July 2020. In this role, Mr. Perez-Hickman was responsible for Corporate Strategy and Mergers and Acquisitions, supervising the Consumer and Retail Banking Division, reporting to the CEO. From June 2007 to August 2017, Mr. Hickman served as Executive Chairman of the Board of Directors of Sabadell United Bank, and from June 1998 to June 2007 served as Managing Director of Santander Private Banking International. Mr. Perez-Hickman was elected to NewtekOne’s Board as an independent director in September 2021.

Thomas Cestare

Independent Director

Mr. Cestare currently serves on the board of directors of the Company’s subsidiary Newtek Bank, N.A., is a partner and chief operating officer of Patriot Financial Partners (“Patriot”) and has over 35 years of experience in banking. Previously, Mr. Cestare served as the executive vice president and chief financial officer at Beneficial Bancorp from 2010-2020, and was responsible for, among other things,



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