

Live Oak Bancshares, Inc.  
Form 8-K  
October 21, 2015

**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**

**Date of Report (Date of earliest event reported): October 21, 2015**

**LIVE OAK BANCSHARES, INC.**

**(Exact name of registrant as specified in its charter)**

**North Carolina**  
**(State or other jurisdiction)**

**001-37497**  
**(Commission)**

**26-4596286**  
**(IRS Employer)**

| <b>of incorporation)</b>   | <b>File Number)</b>   | <b>Identification No.)</b>        |
|--|---|-----------------------------------|
| <b>1741 Tiburon Drive, Wilmington, NC</b><br><b>(Address of principal executive offices)</b> |   | <b>28403</b><br><b>(Zip Code)</b> |
|  | <b>Registrant's telephone number, including area code: (910) 790-5867</b> |                                   |

**Not Applicable**

**(Former name or former address, if changed since last report)**

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:

- .. 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))

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

On October 21, 2015, Live Oak Bancshares, Inc. (the Company ) announced financial results for the third quarter ended September 30, 2015. A copy of the press release announcing the Company s results for the third quarter is attached as Exhibit 99.1 hereto and incorporated by reference herein.

The information contained in Item 2.02 of this Current Report (including Exhibit 99.1) shall not be deemed filed for purposes of section 18 of the Securities Exchange Act of 1934, as amended (the Exchange Act ), or incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

**Item 9.01. Financial Statements and Exhibits.**

(d) Exhibits

**Exhibit**

| <b>No.</b> | <b>Description</b>                   |
|------------|--------------------------------------|
| 99.1       | Press release dated October 21, 2015 |

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Company has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**LIVE OAK BANCSHARES, INC.**

By: /s/ S. Brett Caines  
S. Brett Caines  
Chief Financial Officer  
(principal financial officer)

Dated: October 21, 2015