

Live Oak Bancshares, Inc.  
Form 8-K  
December 18, 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): December 17, 2015

LIVE OAK BANCSHARES, INC.

(Exact name of registrant as specified in its charter)

|   |                                       |  |
|---|---------------------------------------|--|
| North Carolina<br>(State or other jurisdiction<br>of incorporation) | 001-37497<br>(Commission File Number) | 26-4596286<br>(IRS Employer<br>Identification No.) |
|---|---------------------------------------|--|

|  |                     |
|--|---------------------|
| 1741 Tiburon Drive, Wilmington, NC<br>(Address of principal executive offices) | 28403<br>(Zip Code) |
|--|---------------------|

Registrant's telephone number, including area code: (910) 790-5867

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))
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Item 7.01. Regulation FD Disclosure.

On December 22, 2015, at 10:00 a.m. EST Live Oak Bancshares (the “Company”) will participate in a conference call hosted by Keefe, Bruyette & Woods. On the conference call, senior management from the Company will review the Company’s business model and strategies.

To access this call, dial (866) 341-8906 (domestic) or (813) 337-6065 (international), passcode: 12416681. Presentation material referenced during the conference call will be available on the Investor Relations page of the Company’s website at <http://investor.liveoakbank.com/>.

After the conference call, a replay will be available until January 29, 2016, and can be accessed by dialing (855) 859-2056 or (404) 537-3406, passcode: 12416681.

A copy of the press release announcing the conference call is attached as Exhibit 99.1 hereto and incorporated by reference herein.

The information contained in Item 7.01 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 No. | Description                           |
|-------------|---------------------------------------|
| 99.1        | Press release dated December 17, 2015 |

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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

Dated: December 18, 2015