Live Oak Bancshares, Inc.
Form 8-K
January 25, 2017

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): January 25, 2017

LIVE OAK BANCSHARES, INC.
(Exact name of registrant as specified in its charter)

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

| | |
|---|---|
| 1741 Tiburon Drive, Wilmington, NC | 28403 |
| (Address of principal executive offices) | (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))

Item 2.02. Results of Operations and Financial Condition.

On January 25, 2017, Live Oak Bancshares, Inc. (the "Company") announced financial results for the fourth quarter ended December 31, 2016. A copy of the press release announcing the Company's results for the fourth 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 No. | Description |
|---|---|
| 99.1 | Press release dated January 25, 2017 |

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: January 25, 2017