

**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): **September 18, 2018**



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**LIVE OAK BANCSHARES, INC.**

(Exact name of registrant as specified in its charter)

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**North Carolina**

(State or other jurisdiction of incorporation)

**001-37497**

(Commission File Number)

**26-4596286**

(IRS Employer Identification No.)

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**1741 Tiburon Drive, Wilmington, NC**

(Address of principal executive offices)

**28403**

(Zip Code)

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

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**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))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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**Item 7.01. Regulation FD Disclosure.**

On September 18, 2018, Live Oak Banking Company (the "Bank"), a wholly owned subsidiary of Live Oak Bancshares, Inc., issued a press release providing an update on the Bank's operations. A copy of the Bank's press release is filed as Exhibit 99.1 hereto and incorporated by reference herein.

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

(d) Exhibits

<u>Exhibit No.</u>	<u>Description</u>
99.1	<a href="#">Press release dated September 18, 2018</a>

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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: September 18, 2018



### **Live Oak Bank Operational Update on Hurricane Florence**

WILMINGTON, N.C. (September 18, 2018) - As a member of the Wilmington community, Live Oak Bank understands the impact from Hurricane Florence is far from over. We are fortunate to report today that there has been no interruption to service of our customers. Our headquarters have sustained only minimal damage, and our employees are safely deployed throughout the Southeast.

Out of an abundance of caution in the wake of the storm, Live Oak's headquarters will remain closed until further notice. Because Live Oak's operations are cloud-based, our teams are able to work remotely from various locations along the East Coast to continue lending and deposit services.

"Our hearts and minds are with those who were gravely impacted by this storm," said Live Oak Chairman and CEO Chip Mahan. "As we begin repairing our beloved community in Southeastern North Carolina, Live Oak will stand tall with our neighbors to rebuild while maintaining our mission to empower small business owners across the country who are working to realize the American Dream."

To contact the Customer Success Team, please call 866.518.0286 from 8 am to 5 pm.

To learn more about Live Oak Bank, visit [www.liveoakbank.com](http://www.liveoakbank.com).

#### **About Live Oak Bank**

Live Oak Bank, a subsidiary of Live Oak Bancshares, Inc. (Nasdaq: LOB), is a digitally focused, FDIC-insured bank serving customers across the country. Live Oak brings efficiency and excellence to the banking process, without branches, by using a focused approach to technology and innovation. To learn more, visit [www.liveoakbank.com](http://www.liveoakbank.com).

#### **Contact:**

Claire Parker, Senior Public Relations Manager

910.597.1592

[claire.parker@liveoak.bank](mailto:claire.parker@liveoak.bank)

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