



Item 7.01. Regulation FD Disclosure.

On December 4, 2018, Live Oak Bancshares, Inc. (the "Company") posted on its website a presentation that discloses information about the Company's operations, strategy and prospects and will be used from time to time by senior management of the Company during discussions with shareholders and analysts after that date. The presentation is available on the Investor Relations page of the Company's website at <http://investor.liveoakbank.com> under "Presentations" in the "News & Events" section. From time to time, the Company uses its website as a channel of distribution of financial and other important information about the Company.

Information on our website is not incorporated by reference herein and is not a part of this report. The information contained in this report 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.

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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 4, 2018