

Item 8.01. Other Events.

On November 19, 2018, the Board of Directors of Live Oak Bancshares, Inc. (the “Company”) declared a cash dividend of \$0.03 per share payable on December 17, 2018, to shareholders of record of the Company’s voting and non-voting common stock as of December 3, 2018.

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: November 19, 2018