

August 4, 2025

Chief, Information Technology  
Securities and Exchange Commission  
Division of Corporate Finance  
100 F Street, NE MS 3040  
Washington, DC 20549

To whom it may concern:

The New York Stock Exchange certifies its approval for listing and registration of the Depositary Shares, Each Representing a 1/40th Interest in a Share of 8.375% Fixed Rate Series A Non-Cumulative Perpetual Preferred Stock, no par value per share of LIVE OAK BANCSHARES, INC., under the Exchange Act of 1934.

Sincerely,

A handwritten signature in blue ink, reading "Craig A. Mantis", with a long horizontal flourish extending to the right.