

NICHOLAS FINANCIAL INC  
Form 8-K  
February 02, 2012

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, DC 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) February 2, 2012**

**NICHOLAS FINANCIAL, INC.**

(Exact name of registrant as specified in its Charter)

|  |   |   |
|--|---|---|
| <b>British Columbia, Canada</b><br>(State or Other Jurisdiction of<br>Incorporation or Organization) | <b>0-26680</b><br>(Commission<br>File Number) | <b>8736-3354</b><br>(I.R.S. Employer<br>Identification No.) |
|--|---|---|

**2454 McMullen Booth Road, Building C**

|  |                              |                            |
|--|------------------------------|----------------------------|
| <b>Clearwater, Florida</b><br>(Address of Principal Executive Offices) | <b><u>(727) 726-0763</u></b> | <b>33759</b><br>(Zip Code) |
|--|------------------------------|----------------------------|

(Registrant's telephone number, including area code)

**Not applicable**

(Former name, former address and former fiscal year, 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 (see General Instruction A.2. below):

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- .. 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**

**February 2, 2012** Clearwater, Florida - Nicholas Financial, Inc. (NASDAQ: NICK) ) announced that for the three months ended December 31, 2011 net earnings increased 20% to \$5,363,000 as compared to \$4,475,000 for the three months ended December 31, 2010. Per share diluted net earnings increased 18% to \$0.45 as compared to \$0.38 for the three months ended December 31, 2010. Revenue increased 7% to \$17,140,000 for the three months ended December 31, 2011 as compared to \$15,995,000 for the three months ended December 31, 2010.

**Item 9.01 Financial Statements and Exhibits**

**Exhibit #      Description**

99.1            Press release dated February 2, 2012.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned, hereunto duly authorized.

**NICHOLAS FINANCIAL, INC.**

(Registrant)

Date: February 2, 2012

/s/ Peter L. Vosotas  
Peter L. Vosotas  
Chairman, President, Chief Executive Officer  
(Principal Executive Officer)

Date: February 2, 2012

/s/ Ralph T. Finkenbrink  
Ralph T. Finkenbrink  
Senior Vice President, Chief Financial Officer  
(Principal Financial Officer and Accounting Officer)

**Exhibit Index**

| <b>Exhibit</b> | <b>Description</b>                    |
|----------------|---------------------------------------|
| 99.1           | Press release dated February 2, 2012. |