

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> (State or Other Jurisdiction of Incorporation or Organization)	<b>0-26680</b> (Commission File Number)	<b>8736-3354</b> (I.R.S. Employer Identification No.)
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**2454 McMullen Booth Road, Building C**

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