

NICHOLAS FINANCIAL INC  
Form 8-K  
July 27, 2006

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, DC 20549

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**FORM 8-K**

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**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(d) OF THE**  
**SECURITIES EXCHANGE ACT OF 1934**

Date of Report (Date of earliest event reported) July 27, 2006

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**NICHOLAS FINANCIAL, INC.**

(Exact name of registrant as specified in its Charter)

**British Columbia, Canada**  
(State or Other Jurisdiction of

**0-26680**  
(Commission File Number)

**8736-3354**  
(I.R.S. Employer

Incorporation or Organization)

Identification No.)

**2454 McMullen Booth Road, Building C**

**Clearwater, Florida**  
(Address of Principal Executive Offices)

**33759**  
(Zip Code)  
**(727) 726-0763**

**33759**  
(Zip Code)

(Registrant's telephone number, including area code)

Not applicable

(Former name, former address and former fiscal year, if changed since last report)

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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):

- 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))
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**Item 2.02 Results of Operations and Financial Condition**

**July 27, 2006** Clearwater, Florida - Nicholas Financial, Inc. (NASDAQ: NICK), announced that net income increased 27% to \$3,029,000 for the three months ended June 30, 2006 as compared to \$2,394,000 for the three months ended June 30, 2005. Diluted earnings per share increased 26% to \$0.29 for the three months ended June 30, 2006 as compared to \$0.23 for the three months ended June 30, 2005. Revenue increased 24% to \$11,329,000 for the three months ended June 30, 2006 as compared to \$9,160,000 for the three months ended June 30, 2005. The Company has reported record same quarter increases in revenues and earnings for 64 out of the past 65 quarters.

**Item 9.01 Financial Statements and Exhibits**

<b>Exhibit #</b>	<b>Description</b>
99.1	Press release dated July 27, 2006.

**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: July 27, 2006

/s/ Peter L. Vosotas

Peter L. Vosotas

Chairman, President, Chief Executive Officer

(Principal Executive Officer)

Date: July 27, 2006

/s/ Ralph T. Finkenbrink

Ralph T. Finkenbrink

(Principal Financial Officer and Accounting Officer)

Exhibit Index

<b>Exhibit</b>	<b>Description</b>
<b>99.1</b>	Press release dated July 27, 2006.