

NICHOLAS FINANCIAL INC  
Form 8-K  
January 29, 2007

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**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) January 29, 2007**

**NICHOLAS FINANCIAL, INC.**

**(Exact name of registrant as specified in its Charter)**

**British Columbia, Canada**

**0-26680**

**8736-3354**

(State or Other Jurisdiction of  
Incorporation or Organization)

(Commission File Number)

(I.R.S. Employer  
Identification No.)

**2454 McMullen Booth Road, Building C**

**Clearwater, Florida**

**33759**

(Address of Principal Executive Offices)

(Zip Code)

**(727) 726-0763**

**(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):

.. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

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- .. 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**

**January 29, 2007** Clearwater, Florida Nicholas Financial, Inc. (NASDAQ: NICK), announced that net income increased 2% to \$2,770,000 for the three months ended December 31, 2006 as compared to \$2,718,000 for the three months ended December 31, 2005. Diluted earnings per share increased 4% to \$0.27 for the three months ended December 31, 2006 as compared to \$0.26 for the three months ended December 31, 2005. Revenue increased 6% to \$11,730,000 for the three months ended December 31, 2006 as compared to \$11,107,000 for the three months ended December 31, 2005. The Company has reported record same quarter increases in revenues and earnings for 66 out of the past 67 quarters

**Item 9.01 Financial Statements and Exhibits**

Exhibit # Description

99.1 Press release dated January 29, 2007.

**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: January 29, 2007  
Peter L. Vosotas

/s/ Peter L. Vosotas

Chairman, President, Chief Executive Officer

(Principal Executive Officer)

Date: January 29, 2007  
Ralph T. Finkenbrink

/s/ Ralph T. Finkenbrink

(Principal Financial Officer and Accounting Officer)

Exhibit Index

Exhibit Description

**99.1** Press release dated January 29, 2007.