

NICHOLAS FINANCIAL INC

Form 8-K

October 20, 2005

**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) October 20, 2005**

**NICHOLAS FINANCIAL, INC.**

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

**British Columbia, Canada**  
(State or Other Jurisdiction of  
Incorporation or Organization)

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

**8736-3354**  
(I.R.S. Employer  
Identification No.)

**2454 McMullen Booth Road, Building C**  
**Clearwater, Florida**  
(Address of Principal Executive Offices)

**33759**  
(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:

- 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**

**October 20, 2005** Nicholas Financial, Inc., (NASDAQ: NICK) announced that net income increased 34% to \$2,509,000 for the three months ended September 30, 2005 as compared to \$1,866,000 for the three months ended September 30, 2004. Diluted earnings per share increased 33% to \$0.24 for the three months ended September 30, 2005 as compared to \$0.18 for the three months ended September 30, 2004. Revenue increased 31% to \$10,239,000 for the three months ended September 30, 2005 as compared to \$7,833,000 for the three months ended September 30, 2004. The Company has reported record same quarter increases in revenues and earnings for 61 out of the past 62 quarters.

**Item 9.01 Financial Statements and Exhibits**

Exhibit #	Description
34	Press release date October 20, 2005.

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**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: October 20, 2005

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

Date: October 20, 2005

/s/ Ralph T. Finkenbrink  
Ralph T. Finkenbrink  
(Principal Financial Officer and  
Accounting  
Officer)

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Exhibit Index

Exhibit	Description
<b>34</b>	Press release dated October 20, 2005.