NICHOLAS FINANCIAL INC Form 8-K August 06, 2014

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) August 6, 2014

NICHOLAS FINANCIAL, INC.

(Exact name of registrant as specified in its Charter)

British Columbia, Canada (State or Other Jurisdiction of 0-26680 (Commission 8736-3354 (I.R.S. Employer

Incorporation or Organization)

File Number)

Identification No.)

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2454 McMullen Booth Road, Building C

Clearwater, Florida (Address of Principal Executive Offices) (2007)

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 (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))

Item 2.02 Results of Operations and Financial Condition

August 6, 2014 Clearwater, Florida - Nicholas Financial, Inc. (NASDAQ: NICK) announced that for the three months ended June 30, 2014 net earnings decreased 14% to \$4,909,000 as compared to \$5,700,000 for the three months ended June 30, 2013. Per share diluted net earnings decreased 13% to \$0.40 as compared to \$0.46 for the three months ended June 30, 2013. Revenue increased 4% to \$21,333,000 for the three months ended June 30, 2014 as compared to \$20,476,000 for the three months ended June 30, 2013.

Item 9.01 Financial Statements and Exhibits

Exhibit
#Description99.1Press release dated August 6, 2014.

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: August 6, 2014	/s/ Ralph T. Finkenbrink Ralph T. Finkenbrink Chairman, President, Chief Executive Officer (Principal Executive Officer)
Date: August 6, 2014	/s/ Katie L. MacGillivary Katie L. MacGillivary Vice President, Chief Financial Officer (Principal Financial Officer and Accounting Officer)

Exhibit Index

Exhibit Description

99.1 Press release dated August 6, 2014.