

NICHOLAS FINANCIAL INC  
Form 8-K  
July 26, 2007

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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 26, 2007

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**NICHOLAS FINANCIAL, INC.**

(Exact name of registrant as specified in its Charter)

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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)



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

**July 26, 2007** Clearwater, Florida - Nicholas Financial, Inc. (NASDAQ: NICK) announced that net income decreased 8% to \$2,784,000 for the three months ended June 30, 2007 as compared to \$3,029,000 for the three months ended June 30, 2006. Diluted earnings per share decreased 7% to \$0.27 for the three months ended June 30, 2007 as compared to \$0.29 for the three months ended June 30, 2006. Revenue increased 7% to \$12,170,000 for the three months ended June 30, 2007 as compared to \$11,329,000 for the three months ended June 30, 2006.

**Item 9.01 Financial Statements and Exhibits**

| <b>Exhibit #</b> | <b>Description</b>                 |
|------------------|------------------------------------|
| 99.1             | Press release dated July 26, 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: July 26, 2007

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

Date: July 26, 2007

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

Exhibit Index

| <b>Exhibit</b> | <b>Description</b>                 |
|----------------|------------------------------------|
| 99.1           | Press release dated July 26, 2007. |