

NICHOLAS FINANCIAL INC  
Form 8-K  
October 31, 2013

**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 31, 2013**

**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)**

**(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)**

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**

**October 31, 2013** Clearwater, Florida Nicholas Financial, Inc. (NASDAQ: NICK) announced that for the three months ended September 30, 2013 net earnings decreased 16% to \$4,317,000 as compared to \$5,150,000 for the three months ended September 30, 2012. Per share diluted net earnings decreased 17% to \$0.35 as compared to \$0.42 for the three months ended September 30, 2012. Revenue increased 1% to \$20,949,000 for the three months ended September 30, 2012 as compared to \$20,705,000 for the three months ended September 30, 2012.

**Item 9.01 Financial Statements and Exhibits**

<b>Exhibit #</b>	<b>Description</b>
99.1	Press release dated October 31, 2013.

**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 31, 2013

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

Date: October 31, 2013

/s/ Ralph T. Finkenbrink  
Ralph T. Finkenbrink  
Senior Vice President, Chief Financial Officer  
(Principal Financial Officer and Accounting Officer)

**Exhibit Index**

<b>Exhibit</b>	<b>Description</b>
99.1	Press release dated October 31, 2013.