

NICHOLAS FINANCIAL INC
Form 8-K
July 28, 2016

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) July 28, 2016

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.)

2454 McMullen Booth Road, Building C

33759

Clearwater, Florida
(Address of Principal Executive Offices)

(727) 726-0763

(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

July 28, 2016 Clearwater, Florida - Nicholas Financial, Inc. (NASDAQ: NICK) announced that for the three months ended June 30, 2016, diluted earnings per share decreased 21% to \$0.37 as compared to \$0.47 for the three months ended June 30, 2015. Net earnings were \$2,903,000 and \$3,670,000 for the three months ended June 30, 2016 and 2015, respectively. Revenue increased 4% to \$22,915,000 for the three months ended June 30, 2016 as compared to \$22,025,000 for the three months ended June 30, 2015.

Item 9.01 Financial Statements and Exhibits

Exhibit #	Description
99.1	Press release dated July 28, 2016.

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 28, 2016

/s/ Ralph T. Finkenbrink
Ralph T. Finkenbrink
Chairman, President, Chief Executive Officer
(Principal Executive Officer)

Date: July 28, 2016

/s/ Katie L. MacGillivray
Katie L. MacGillivray
Vice President, Chief Financial Officer
(Principal Financial Officer and Accounting
Officer)

Exhibit Index

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