

NICHOLAS FINANCIAL INC  
Form 8-K  
May 17, 2017

**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) May 17, 2017**

**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))  
Indicate by check mark whether the registrant is an emerging growth company as defined in as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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

**May 17, 2017** Clearwater, Florida - Nicholas Financial, Inc. (NASDAQ: NICK) announced that for the three months ended March 31, 2017, diluted earnings per share decreased 140.0% to a net (loss) of \$(0.14) as compared to a net gain of \$0.35 for the three months ended March 31, 2016. Net (loss) earnings were \$(1.1) million and \$2.7 million for the three months ended March 31, 2017 and 2016, respectively. Revenue decreased 1.3% to \$22.9 million for the three months ended March 31, 2017 as compared to \$23.2 million for the three months ended March 31, 2016

**Item 9.01 Financial Statements and Exhibits**

**Exhibit**

<b>#</b>	<b>Description</b>
99.1	Press Release dated May 17, 2017.

**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: May 17, 2017

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

Date: May 17, 2017

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

**Exhibit Index**

<b>Exhibit</b>	<b>Description</b>
99.1	Press release dated May 17, 2017.