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for several months prior to the opening of the new facility. The branch has approximately \$1,000,000 in outstanding loans on its books at this time.

Item 9.01 Financial Statements and Exhibits

Exhibit # Description

99.3 Press release dated June 17, 2005, announcing the opening of the Indianapolis, Indiana branch office.

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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: June 17, 2005 /s/ Peter L. Vosotas  
Peter L. Vosotas  
Chairman, President, Chief  
Executive Officer  
(Principal Executive Officer)

Date: June 17, 2005 /s/ Ralph T. Finkenbrink  
Ralph T. Finkenbrink  
(Principal Financial  
Officer and Accounting Officer)

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Exhibit Index

Exhibit Description

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Exhibit 99.3

FOR IMMEDIATE RELEASE

Nicholas Financial, Inc.  
Corporate Headquarters

2454 McMullen-Booth Rd.

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Building C  
Clearwater, FL 33759

Contact: Ralph Finkenbrink  
Sr. Vice President, CFO

Web site: [www.nicholasfinancial.com](http://www.nicholasfinancial.com)  
NASDAQ: NICK  
Ph # - 727-726-0763

Nicholas Financial Launches Expansion into Indiana  
with Opening of Indianapolis Branch

June 17, 2005 - Clearwater, Florida. - Nicholas Financial, Inc. (Nasdaq, NICK), today announced the opening of a new branch office location in Indianapolis, Indiana. The new location continues the Company's planned expansion of its branch office network, which now includes thirty-six (36) branch offices in Florida, Georgia, North Carolina, South Carolina, Virginia, Ohio, Michigan, Kentucky and now Indiana. The new branch office is a full-service lending and collection facility. Nicholas employees have been working to develop business in Indianapolis for several months prior to the opening of the new facility. The branch has approximately \$1,000,000 in outstanding loans on its books at this time.

Commenting on Nicholas Financial's, newly opened branch office, Doug Marohn Vice President of Sales stated, "During the past year we have been especially pleased with our success in this area of Indiana. We are cultivating several new markets in regions around the country in keeping with the Company's expansion plans. In addition, the Company currently has employees in place to develop business in several other locations, primarily in the Southeast."

Nicholas Financial will hold its 20th annual meeting on August 10 at 10:00 AM EDT at its Corporate Headquarters in Clearwater, Florida.

Founded in 1985, with assets of \$120,815,000 as of March 31, 2005, Nicholas Financial, Inc. is one of the largest publicly traded specialty consumer finance companies based in the Southeast. The Company presently operates out of 36 full-service branch locations in both the Southeast and the Mid-West States. For an index of Nicholas Financial Inc.'s news releases or to obtain a specific release, visit our website at [www.nicholasfinancial.com](http://www.nicholasfinancial.com).

## End ##