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) February 25, 2013

CONSUMER PORTFOLIO SERVICES, INC.
(Exact Name of Registrant as Specified in Charter)

CALIFORNIA	1-14116	33-0459135
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

19500 Jamboree Road, Irvine, CA 92612
(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code (949) 753-6800

Not Applicable
(Former name or former address, 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):

o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 7.01 REGULATION FD DISCLOSURE

We are today making available one presentation consisting of 23 slides. A copy is attached as an exhibit. Although the exhibit is an update of a similar presentation made available on October 17, 2012 (as an exhibit to a report on Form 8-K), we are not undertaking to update further any of the information that is contained in the attached presentation. The same presentation furnished as an exhibit to this report is available on our website: http://ir.consumerportfolio.com/communications.cfm

We routinely post important information, including news releases and reports to the U.S. Securities and Exchange Commission, on our website.

The information furnished in this report shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

Neither financial statements nor pro forma financial information are filed with this report.

One exhibit is attached:

Exhibit Number	Description
99.1	Company Summary

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

CONSUMER PORTFOLIO SERVICES, INC.

Dated: February 25, 2013

By: /s/ Jeffrey P. Fritz
Jeffrey P. Fritz
Senior Vice President and chief financial officer

Exhibit 99.1

Consumer Portfolio Services, Inc.

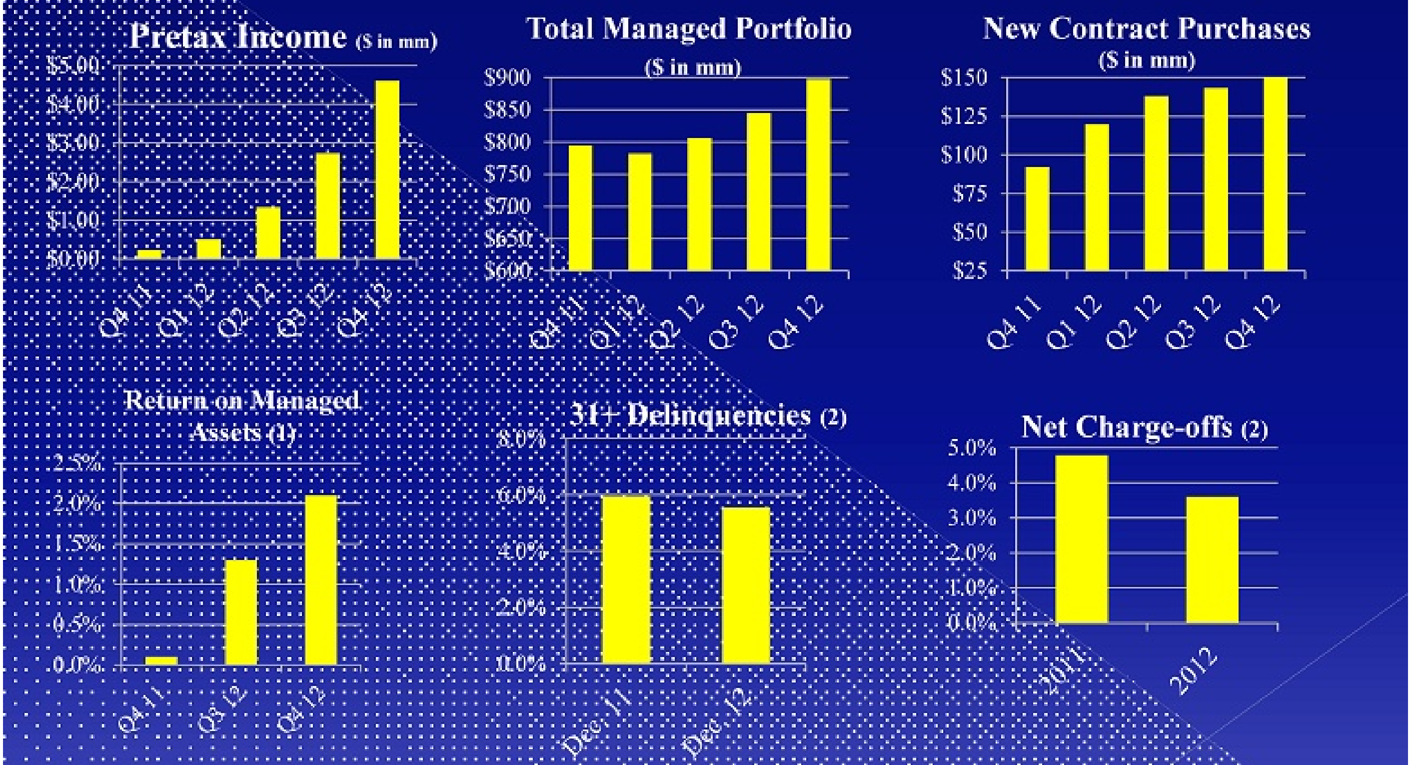
NASDAQ: CPSS

Investor Presentation
As of December 31, 2012

Company Overview

- Consumer finance company focused on the sub-prime auto market
- Irvine, California headquarters and three strategically located servicing branches in Virginia, Florida and Illinois
- Established in 1991; IPO in 1992
- Approximately 575 employees
- Through December 31, 2012, over $9.6 billion in contract purchases from auto dealers
- As of December 31, 2012, managed portfolio of approximately $898 million

Recent Financial and Operating Performance



(1) Equal to annualized pretax income as a percentage of the average managed portfolio.
(2) On total owned portfolio.

Economic Model

- Growth in managed portfolio and declines in funding costs are driving enhanced operating leverage and profitability

	Quarter Ended Dec. 2012(1)	Quarter Ended Sept. 2012(1)	Quarter Ended Dec. 2011(1)
Interest Income	21.9%	21.7%	20.5%
Servicing and Other Income	1.1%	1.4%	2.3%
Interest Expense	(8.1)%	(9.4)%	(12.8)%
Net Interest Margin	14.9%	13.6%	10.0%
Provision for Credit Losses	(5.2)%	(4.6)%	(1.7)%
Core Operating Expenses	(7.6)%	(7.8)%	(8.1)%
Pretax Return on Assets	2.1%	1.3%	0.1%

(1) As a percentage of the average managed portfolio. Percentages may not add due to rounding.

U.S. Auto Finance Market

U.S. Auto Finance Market

- 2006 U.S. auto financing = $405 billion (1)
- $216 billion new; $189 billion used
- Company estimates 20%, or $81 billion is "subprime"
- Historically fragmented market
- Few dominant long-term players
- Significant barriers to entry

Other National Industry Players

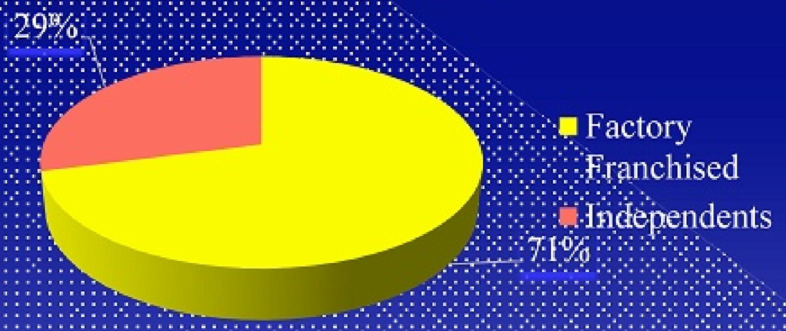
- GM Financial/AmeriCredit
- Santander Consumer/Drive
- Capital One
- Chase Custom
- Wells Fargo
- Westlake Financial

(1) According to CNW Marketing Research, Inc.

Marketing

- Purchase contracts from dealers in over 45 states across the U.S.
- As of December 31, 2012 had 77 employee marketing representatives, 34 in the field and 43 in-house
- Primarily factory franchised dealers

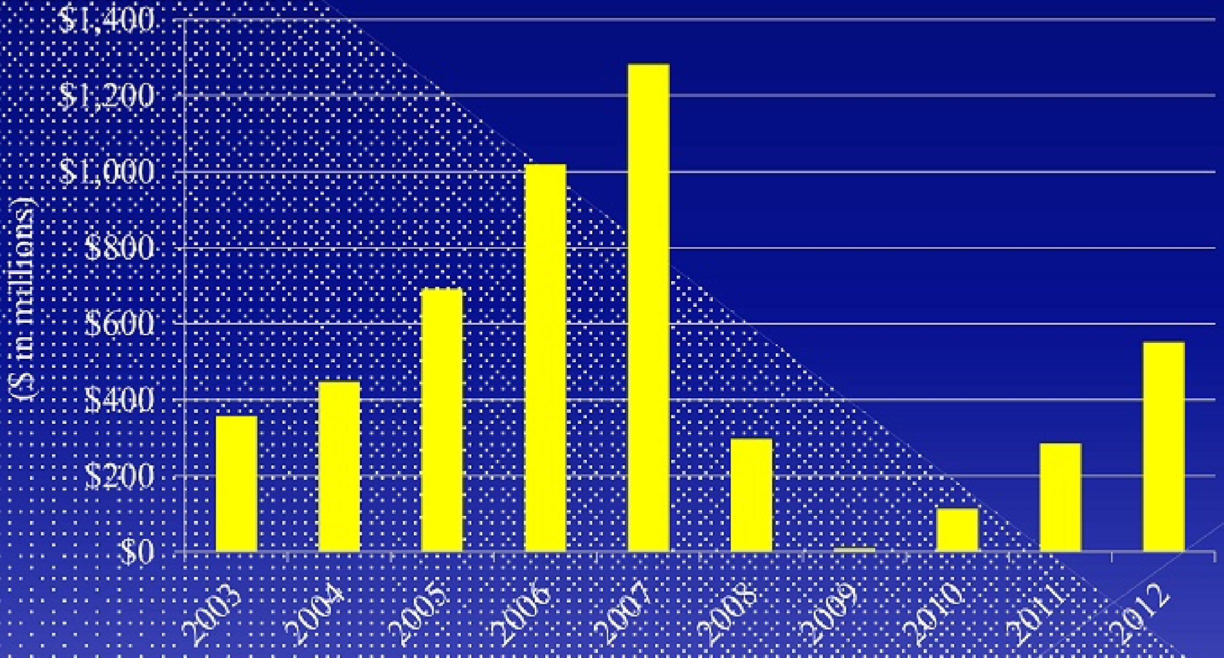
Contract Purchases (1)



(1) Under the CPS programs for contracts purchased during 2012.

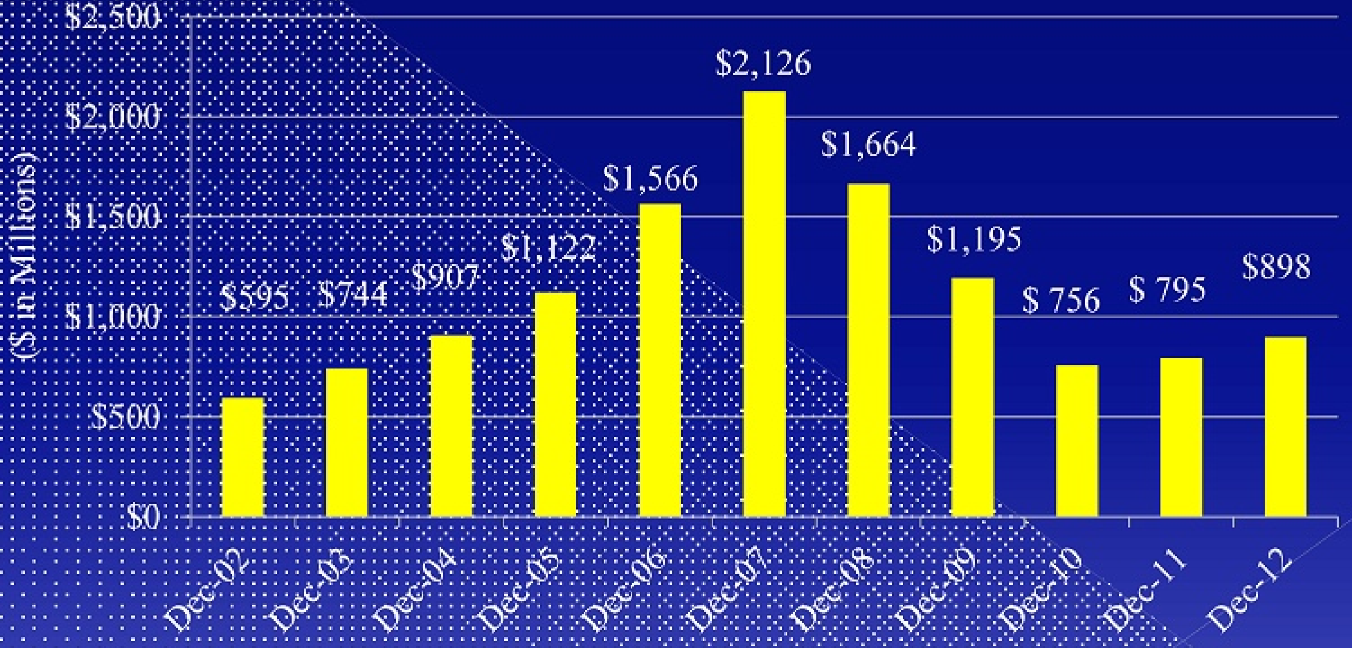
Historical Origination Volume

- Since inception through December 2012 the Company has purchased over $9.6 billion in contracts
- New contract purchases have ramped up significantly since financial crisis



Total Managed Portfolio

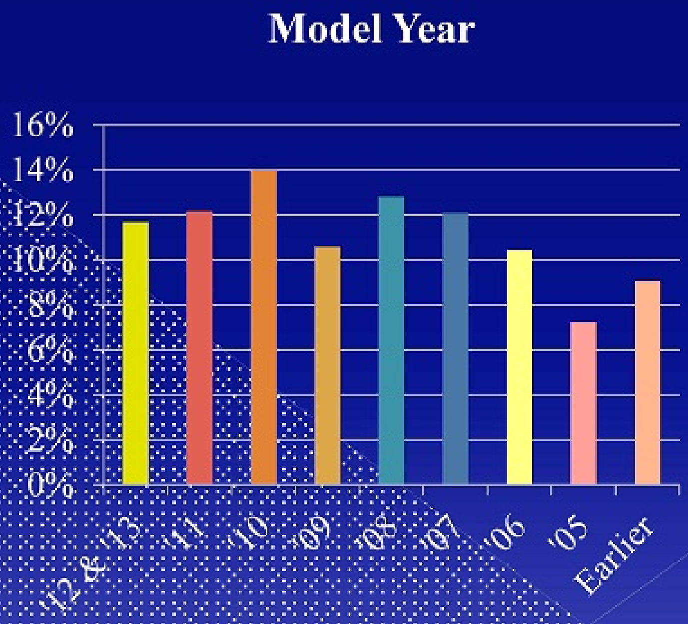
- Decline through 2010 was the result of the financial crisis
- Managed portfolio is growing again



Collateral Description (1)

Primarily late model, pre-owned vehicles

- 9% New
- 91% Pre-owned
- 52% Domestic
- 48% Foreign



(1) Under the CPS programs for contracts purchased in 2012

Overview of Lending Programs

- CPS's proprietary scoring models and risk-adjusted pricing result in program offerings covering a wide band of the credit spectrum

Program [(1)]	Avg. Yield [(2)]	Avg. Amount Financed	Avg. Total Annual Income	Avg. Time on Job (years)	Avg. FICO	% of Purchases
Preferred	16.8%	$17,841	$79,584	10.4	609	4%
Super Alpha	18.4%	$18,132	$73,056	8.5	564	17%
Alpha Plus	20.9%	$16,691	$59,640	7.3	565	13%
Alpha	23.4%	$15,929	$54,936	6.8	559	39%
Standard	26.9%	$13,736	$50,808	5.3	556	11%
Mercury / Delta	28.4%	$12,228	$46,248	4.7	550	9%
First Time Buyer	27.9%	$11,752	$40,428	4.1	565	7%
Total	23.0%	$15,313	$56,052	6.5	561	100%

(1) Under the CPS programs for contracts purchased during 2012.
(2) Contract APR as adjusted for fees charged (or paid) to dealer.

Quarterly Vintage Credit Profiles

- Yields and credit metrics are significantly stronger today than at the end of the last cycle (1)

	Q4 2006	Q4 2007	Q4 2008	Q4 2010	Q4 2011	Q4 2012
New Contract Purchases ($ in mm)	$232.8	$258.0	$7.3	$33.6	$92.2	$150.8
Avg. Yield (2)	19.3%	18.8%	23.8%	24.3%	23.3%	22.5%
Avg. FICO	524	523	527	569	561	562
Avg. Original Term (mos)	65	64	63	63	63	62
Avg. LTV (3)	116.0%	115.1%	113.2%	115.3%	115.2%	115.7%

(1) For new contracts purchased during the calendar quarter under the CPS programs. Averages are weighted by principal balance.
(2) Contract APR as adjusted for fees charged (or paid) to dealer.
(3) Wholesale loan-to-value ratio.

Borrower and Contract Profile[(1)]

Borrower:

• Average age	42 years
• Average time in job	7 years
• Average time in residence	6 years
• Average credit history	13 years
• Average household income	$56,052 per year
• Percentage of homeowners	26%

Contract:

• Average amount financed	$15,313
• Weighted average monthly payment	$435
• Average term	60 months
• Weighted average APR	20.3%
• Weighted average LTV	114%

(1) Under the CPS programs for contracts purchased during 2012.

Operations

Contract Originations

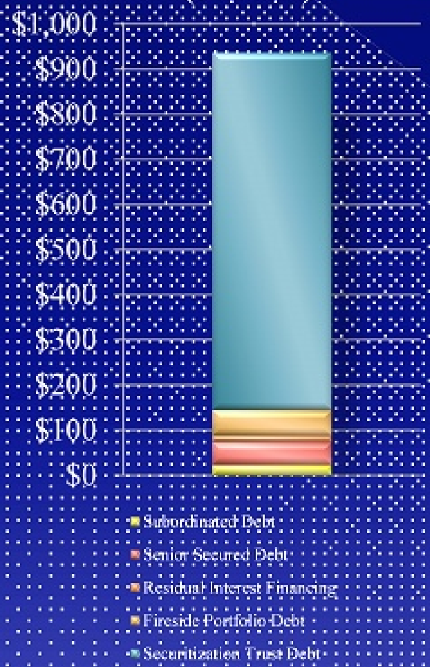
- Centralized contract originations at Irvine HQ
  - Maximizes control and efficiencies
  - Certain functions performed at Florida office
- Proprietary auto-decisioning system
  - Makes initial credit decision on over 99% of incoming applications
  - Uses both criteria and proprietary scorecards in credit and pricing decisions
- Pre-funding verification of employment, income and residency
  - Protects against potential fraud

Servicing

- Geographically dispersed servicing centers enhance coverage and staffing flexibility and drive portfolio performance
- Early contact on past due accounts; commencing as early as first day after due date
- Early stage workload supplemented by automated intelligent predictive dialer
- Workloads allocated based on specialization and behavioral scorecards, which enhances efficiencies

Portfolio Financing

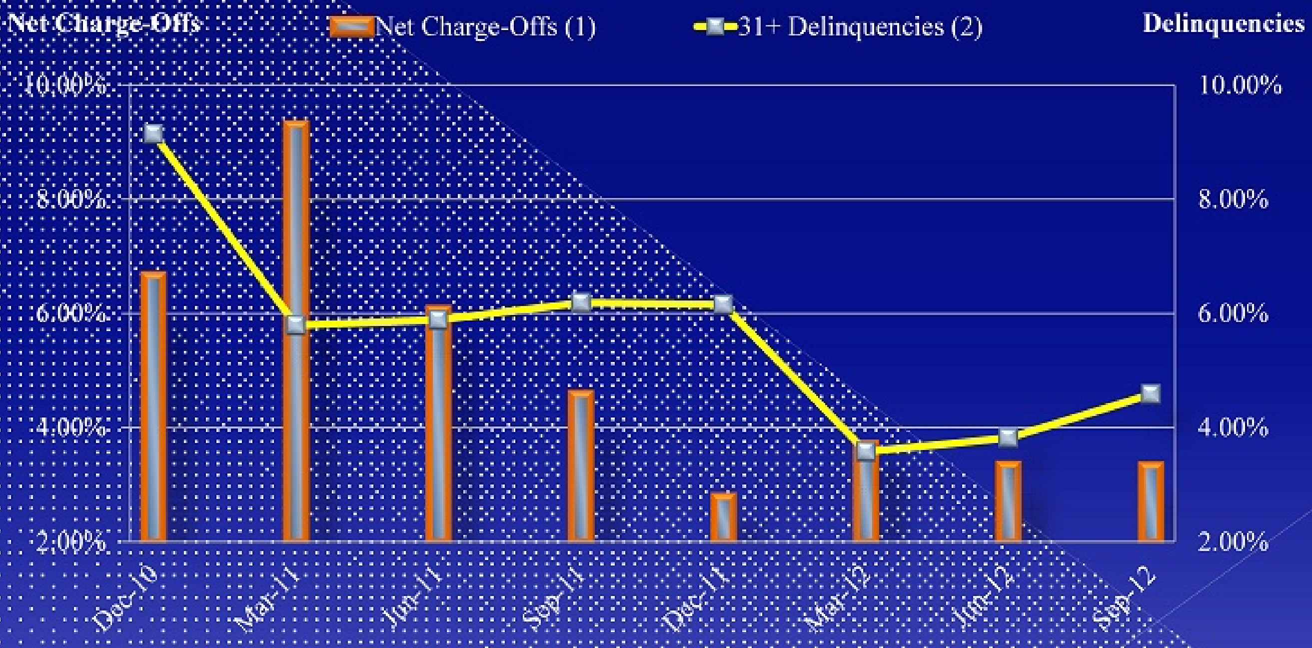
As of Dec. 31, 2012
($ in mm)



- $200 million in interim funding capacity through two credit facilities
  - $100 million with Goldman Sachs/Fortress due in March 2013
  - $100 million with Citibank due in May 2013
- Regular issuer of asset-backed securities, which provides long-term matched funding
  - $7.7 billion in approximately 60 deals from 1994 through December 2012
  - Have completed eight senior subordinated securitizations since September 2010
  - In December 2012 transaction, sold five tranches of rated bonds from double “A” down to single “B” with a blended coupon of 2.05%
- $57.1 million of debt secured by Fireside portfolio acquisition
- $13.8 million residual interest financing with Citibank matures in September 2013
- Total corporate debt of $73.4 million
  - $50.1 million of senior secured debt with affiliate of Levine Leichtman Capital Partners
  - $23.3 million of subordinated unsecured retail notes

Recent Portfolio Performance Trends

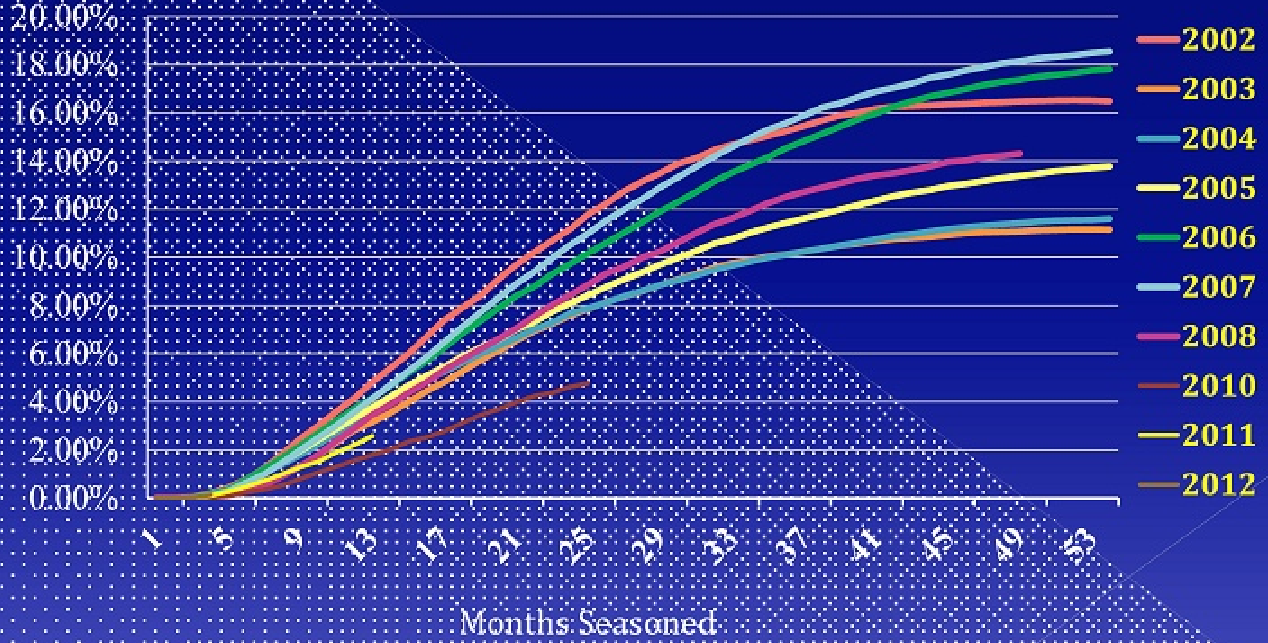
- Consistent year-over-year improvement in CPS portfolio delinquencies and net charge-offs



(1) Annualized for quarterly period.
(2) Includes repossession inventory.

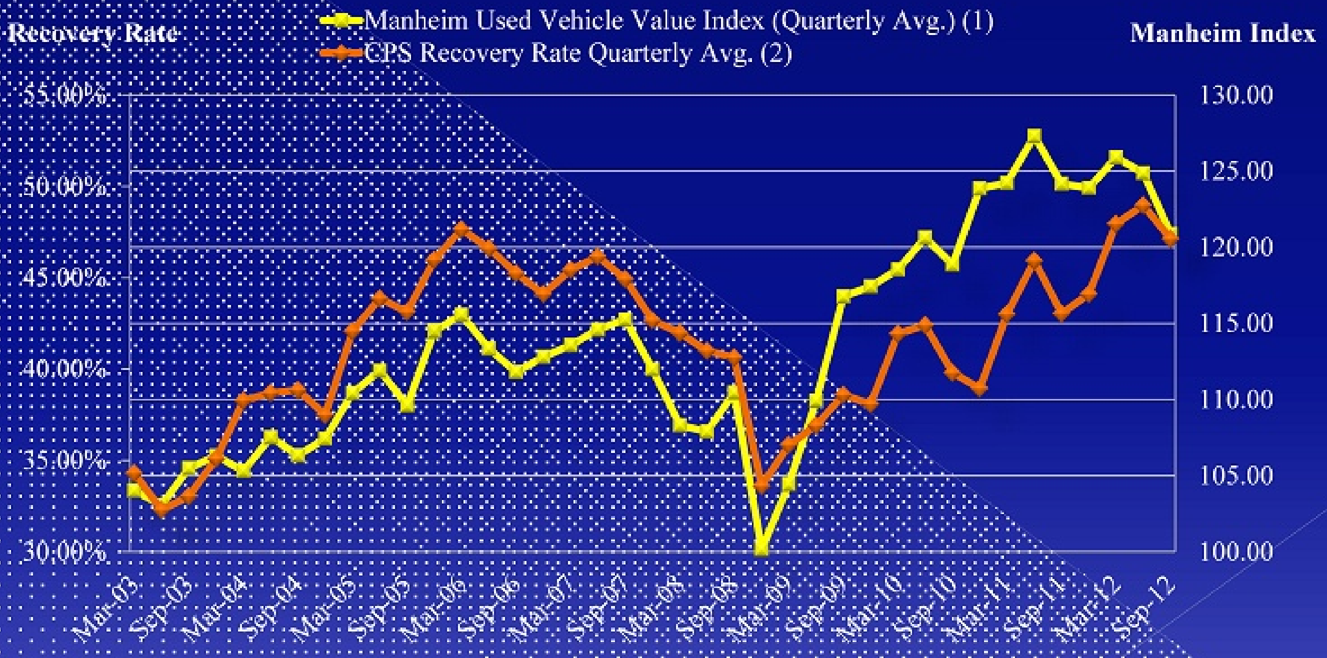
Static Pool Performance

- Average of quarterly vintage cum. net losses as of December 31, 2012
- 2010 and later vintages in line or better than best vintages from last cycle



Auction Values

- Recovery rates correlate to Manheim Index
- Steady improvement since December 2008



(1) Wholesale used vehicle prices (on a mix, mileage, and seasonally adjusted basis).
(2) Quarterly average net liquidation proceeds as a percentage of the net balance at the time of sale.

Summary Balance Sheets (1)

($ in millions)	December 31, 2012	December 31, 2011	December 31, 2010	December 31, 2009
Assets				
Cash	$ 13.0	$ 10.1	$ 16.3	$ 12.4
Restricted Cash	104.4	159.2	124.0	128.5
Finance receivables, net of allowance	744.7	506.3	552.5	840.1
Finance receivables measured at fair value	59.7	160.3	---	---
Residual interest in securitizations	4.8	4.4	3.8	4.3
Deferred tax assets, net	75.6	15.0	15.0	33.5
Other Assets	35.3	34.8	30.9	49.5
	$ 1,037.6	$ 890.1	$ 742.4	$ 1,068.3
Liabilities				
Accounts payable and accrued expenses	$ 17.8	$ 28.0	$ 22.0	$ 17.9
Warehouse lines of credit	21.7	25.4	45.6	4.9
Debt secured by receivables measured at fair value	57.1	166.8	---	---
Residual interest financing	13.8	21.9	39.4	56.9
Securitization trust debt	792.5	583.1	567.7	904.8
Senior secured debt, related party	50.1	58.3	44.9	26.1
Subordinated renewable notes	23.3	20.8	20.3	22.0
	976.3	904.3	740.0	1,032.7
Shareholders' equity	61.3	(14.2)	2.4	35.6
	$ 1,037.6	$ 890.1	$ 742.4	$ 1,068.3

(1) Numbers may not add due to rounding.

Summary Statement of Operations (1)

	Three Months Ended		Years Ended		
($ in millions)	Dec.31, 2012	Dec. 31, 2011	Dec. 31, 2012	Dec. 31, 2011	Dec. 31, 2010
Revenues					
Interest income	$ 48.1	$ 41.2	$ 175.3	$ 127.9	$ 137.1
Servicing fees	0.4	0.8	2.3	4.3	7.7
Other income	2.1	3.7	9.6	10.9	10.4
	50.6	45.8	187.2	143.1	155.2
Expenses					
Employee costs	9.7	8.9	35.6	32.3	33.8
General and administrative	7.1	7.5	29.5	26.8	26.1
Interest	17.7	25.7	79.4	83.1	81.6
Provision for credit losses	11.5	3.5	33.5	15.5	29.9
	46.0	45.5	178.0	157.6	171.4
Pretax income (loss)	4.6	0.2	9.2	(14.5)	(16.2)
Income tax expense (gain)	(60.2)	---	(60.2)	---	17.0
Net income (loss)	$ 64.8	$ 0.2	$ 69.4	$ (14.5)	$ (33.2)
EPS (loss) (fully diluted)	$ 2.20	$ 0.01	$ 2.72	$ (0.76)	$ (1.90)
Pretax income per share (fully diluted)	$ 0.16	$ 0.01	$ 0.36	$ (0.76)	$ (0.93)

(1) Numbers may not add due to rounding.

Selected Financial Data

	Three Months Ended		Years Ended		
($ in millions)	December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011	December 31, 2010
Auto contract purchases	$150.8	$92.2	$551.7	$284.2	$113.0
Total managed portfolio	$897.6	$794.7	$897.6	$794.6	$756.2
Risk-adjusted margin (1)	$21.4	$16.6	$74.3	$44.6	$43.7
Core operating expenses (2)					
$ amount	$16.8	$16.4	$65.1	$59.0	$59.9
% of average managed portfolio	7.6%	8.1%	7.9%	8.3%	6.5%
Pretax return on managed assets (3)	2.1%	0.1%	1.1%	(2.0)%	(2.3)%
Total delinquencies and repo inventory (30+ days)					
(% of total owned portfolio)	5.6%	6.0%	5.6%	6.0%	9.2%
Annualized net charge-offs					
(% of average owned portfolio)	4.0%	3.1%	3.6%	4.8%	9.0%

(1) Revenues less interest expense and provision for credit losses.
(2) Total expenses less provision for credit losses and interest expense.
(3) Equal to annualized pretax income as a percentage of the average managed portfolio.

Investment Considerations

- CPS has weathered two industry cycles to remain one of the few independent public auto finance companies
- Five quarters of improving profitability and operating performance
- Attractive industry fundamentals with fewer large competitors than last cycle
- Credit performance of 2010 and later vintages in line or better than 2003 and 2004 vintages
- Growing portfolio enhances operating leverage through economies of scale
- Opportunistic, successful acquisitions
- Stable senior management team with significant equity ownership
  - Senior management, including vice presidents, average 17 years of service with CPS

Reference to Public Reports

- Any person considering an investment in securities issued by CPS is urged to review the materials filed by CPS with the U.S. Securities and Exchange Commission ("Commission"). Such materials may be found by inquiring of the Commission's EDGAR search page (http://www.sec.gov/edgar/searchedgar/companysearch.html) using CPS's ticker symbol, which is "CPSS." Risk factors that should be considered are described in Item 1A, "Risk Factors," of CPS's annual report on Form 10-K, which report is on file with the Commission and available for review at the Commission's website. Such description of risk factors is incorporated herein by reference.

Safe Harbor Statement

- Information included in the preceding slides is believed to be accurate, but is not necessarily complete. Such information should be reviewed in its appropriate context. The implication that historical trends will continue in the future, or that past performance is indicative of future results, is disclaimed. To the extent that one reading the preceding material nevertheless makes such an inference, such inference would be a forward-looking statement, and would be subject to risks and uncertainties that could cause actual results to vary. Such risks include variable economic conditions, adverse portfolio performance (resulting, for example, from increased defaults by the underlying obligors), volatile wholesale values of collateral underlying CPS assets, reliance on warehouse financing and on the capital markets, fluctuating interest rates, increased competition, regulatory changes, the risk of obligor default inherent in sub-prime financing, and exposure to litigation.