

Consumer Portfolio Services, Inc. (CPS) National Sub-Prime Auto Finance Company

Corporate Profile

Consumer Portfolio Services, Inc. is an independent specialty finance company that provides indirect automobile financing to individuals with past credit problems, low incomes or limited credit histories. Retail installment sales contracts are purchased primarily from franchised automobile dealerships which are secured by late model used vehicles and, to a lesser extent, new vehicles. We fund these contract purchases on a long-term basis through the securitization markets and service the contracts over their lives. Headquartered in Irvine, California, we also have three additional strategically located servicing branches in Virginia, Florida and Illinois.

Since operations began in 1991, we have purchased over \$8.0 billion in contracts. We currently service a total managed portfolio of over \$2.1 billion with approximately 165,000 customers and 956 employees. In addition, we maintain relationships with approximately 9,400 dealerships in 47 states across the United States. Our common stock is traded on the NASDAQ National Market System under the ticker "CPSS."



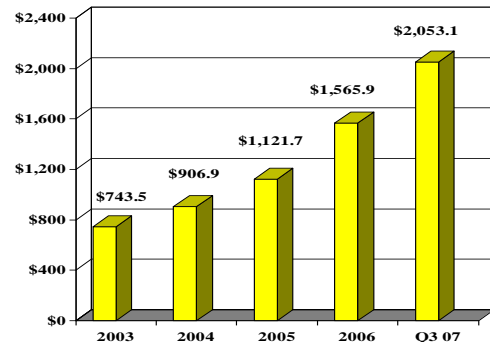
Investment Merits

- **Continued financial improvement** as year-over-year highlights from the nine months ended September 30, 2007 demonstrate:
 - Pretax income increased 107% to \$18.0 million from \$8.7 million;
 - Revenue increased 43.3% to \$285.0 million from \$199.0 million;
 - Total managed portfolio increased 38.7% to \$2.1 billion from approximately \$1.5 billion; and
 - Core operating expenses (excluding provision for credit losses and interest expense) decreased to 5.0% of the average managed portfolio from 6.0%.
- **Attractive industry fundamentals** with the sub-prime sector estimated to be an \$80 billion annual market (as part of the \$400 billion annual auto finance market), few long-term players and significant barriers to entry.
- **Disciplined approach to credit quality** with centralized underwriting of contracts, proprietary decisioning systems/scorecards and significant pre-funding verifications.
- **Four geographically focused servicing centers** allow operating flexibility and drive portfolio performance through internal benchmarking.
- **Operating leverage improvements** through economies of scale and additional use of technology.
- **Seasoned management team** with executives that average over 13 years with us and hold a significant equity stake.

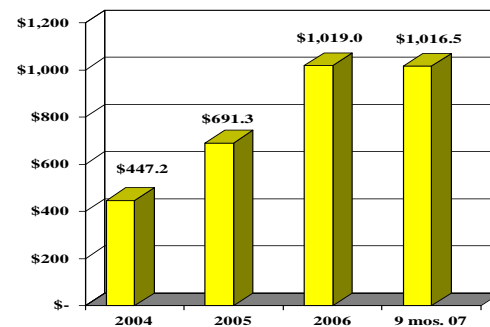
Strategies for Future Growth

- **Continued expansion of our network of marketing representatives.** We have increased the number of marketing representatives from 42 at the end of 2003 and 84 at the end of 2005 to 129 at the end of September 2007. By continuing this expansion, our objective is to increase our base of funding dealerships and our penetration within existing funding dealerships.
- **Improve our level of service to dealerships.** With internal initiatives over the last two years to decrease application turnaround and funding times, our objective is to increase the average number of contracts we purchase each month from our funding dealerships.
- **Expansion of product offerings.** Utilizing risk management techniques, we intend to prudently increase our target markets with initiatives to increase direct-to-consumer loans and increase our business from non-franchised dealerships.

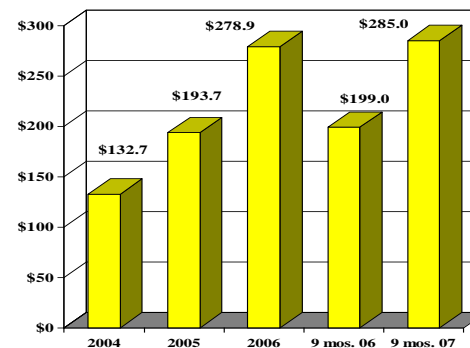
Managed Portfolio (\$ in millions)



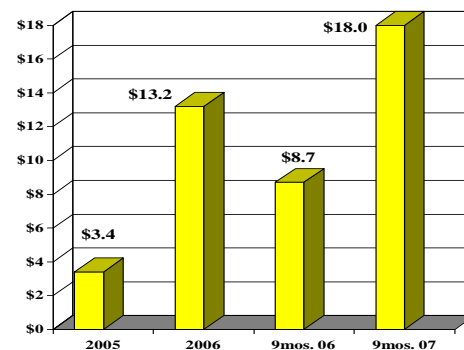
Contract Purchases (\$ in millions)



Revenues (\$ in millions)



Pretax Earnings (\$ in millions)





Financial Highlights (\$ in millions)

Financial Data	Nine Months Ended September 30,		Year Ended December 31,	
	2007	2006	2006	2005
Revenues	\$285.0	\$199.0	\$278.9	\$193.7
Pre-tax income	\$18.0	\$8.7	\$13.2	\$3.4
Core operating expenses (1)				
\$ amount	\$69.0	\$59.6	\$80.5	\$79.7
% of avg. managed portfolio	5.0%	6.0%	5.8%	8.0%
Fully diluted EPS	\$0.45	\$0.36	\$0.55 (2)	\$0.14
Annualized ROMA (3)	1.30%	0.88%	0.96%	0.34%
Total assets	\$2,293.6	\$1,598.5	\$1,728.6	\$1,155.1
Shareholders' equity	\$112.5	\$81.7	\$111.5	\$73.6
Operating Data				
Contract purchases	\$1,016.5	\$777.7	\$1,019.0	\$691.3
Total managed portfolio	\$2,053.1	\$1,480.7	\$1,565.9	\$1,121.7
Delinquencies (4)	6.1%	5.0%	5.5%	5.0%
Annualized net credit losses	5.0%	4.0%	4.5%	5.3%



“We are pleased with another solid quarter both financially and operationally,” said Charles E. Bradley, Jr., President and CEO. “In the third quarter we achieved our 10th straight quarter of pretax income growth and were able to navigate the turbulent capital markets to successfully close our regular quarterly term securitization. Our volume of new contract purchases remained strong and credit performance met our expectations.”

- (1) Excludes interest expense and provision for credit losses.
 (2) Excludes tax gain of \$1.11 in 2006. With tax gain included, diluted EPS was \$1.66.
 (3) Return on managed assets equals pretax income divided by average managed portfolio.
 (4) 31+ days including repossession inventory.

Recent Highlights

- In July 2007, we entered into a new \$120 million residual credit facility, borrowing \$60 million under a two-year term note and using a portion of the proceeds to repay in full our senior secured debt and our existing residual credit facility.
- Our total managed portfolio reached \$2.1 billion in the third quarter of 2007, a new milestone for the company.

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