

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

| OMB APPROVAL | |
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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| | | | |
|---|---|---|--|
| 1. Name and Address of Reporting Person* <u>Ralston Catrina Marie</u> _____ (Last) (First) (Middle) 3800 HOWARD HUGHES PRKWAY _____ (Street) LAS VEGAS NV 89169 _____ (City) (State) (Zip) | 2. Date of Event Requiring Statement (Month/Day/Year) 12/16/2022 | 3. Issuer Name and Ticker or Trading Symbol <u>CONSUMER PORTFOLIO SERVICES, INC. [CPSS]</u> | |
| | | 4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) Sr. Vice President | 5. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person |

Table I - Non-Derivative Securities Beneficially Owned

| 1. Title of Security (Instr. 4) | 2. Amount of Securities Beneficially Owned (Instr. 4) | 3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 4. Nature of Indirect Beneficial Ownership (Instr. 5) |
|---------------------------------|---|--|---|
| Common Stock, no par value | 4,446 | D | |

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 4) | 2. Date Exercisable and Expiration Date (Month/Day/Year) | | 3. Title and Amount of Securities Underlying Derivative Security (Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 6. Nature of Indirect Beneficial Ownership (Instr. 5) |
|--|--|-----------------|---|--|--|---|
| | Date Exercisable | Expiration Date | | | | |
| Employee stock option (right to buy) | (1) | 08/03/2028 | Common stock, no par value | 30,000 | 4.95 | D |
| Employee stock option (right to buy) | (2) | 06/01/2027 | Common stock, no par value | 30,000 | 2.47 | D |
| Employee stock option (right to buy) | (3) | 08/08/2026 | Common stock, no par value | 30,000 | 3.53 | D |
| Employee stock option (right to buy) | (4) | 05/09/2025 | Common stock, no par value | 25,640 | 3.48 | D |
| Employee stock option (right to buy) | (5) | 05/17/2024 | Common stock, no par value | 30,000 | 4.35 | D |
| Employee stock option (right to buy) | (6) | 05/12/2023 | Common stock, no par value | 35,632 | 3.48 | D |

Explanation of Responses:

- Becomes or became exercisable in 4 equal installments of 7,500 shares on 8/3/2022, 8/3/2023, 8/3/2024, and 8/3/2025.
- Becomes or became exercisable in 4 equal installments of 7,500 shares on 6/1/2021, 6/1/2022, 6/1/2023, and 6/1/2024.
- Becomes or became exercisable in 4 equal installments of 7,500 shares on 8/8/2020, 8/8/2021, 8/8/2022, and 8/8/2023.
- Original grant of 30,000 options became exercisable in 4 equal installments of 7,500 shares on 5/9/2019, 5/9/2020, 5/9/2021, and 5/9/2022.
- Became exercisable in 4 equal installments of 7,500 shares on 5/17/2018, 5/17/2019, 5/17/2020, and 5/17/2021.
- Original grant of 60,000 options became exercisable in 4 equal installments of 15,000 shares on 5/12/2017, 5/12/2018, 5/12/2019, and 5/12/2020.

/s/ Catrina Ralston

12/27/2022

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 5 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.