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) November 13, 2026

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

CALIFORNIA	1-11416	33-0459135
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

3800 Howard Hughes Pkwy, Suite 1400, Las Vegas, NV 89169
(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):

☐ 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))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, no par value	CPSS	The Nasdaq Stock Market LLC (Global Market)

Indicate by check mark whether the registrant is an emerging growth company 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 7.01. REGULATION FD DISCLOSURE.

We are today making available one presentation consisting of 20 slides. A copy is attached as an exhibit. Although the exhibit is an update of similar presentations made available from time to time 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 will be made available on our website, at this address:

http://ir.consumerportfolio.com/events-and-presentations/presentations

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.

(d) Exhibits

One exhibit is included with this report:

99.1 Company Summary as of September 30, 2026
104 Cover Page Interactive Data File (embedded within the Inline XBRL document).

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: November 13, 2026

By: /s/ Denesh Bharwani
Denesh Bharwani
Executive Vice President and Chief Financial Officer
Signing on behalf of the registrant


CPS
Consumer Portfolio Services, Inc.
Leaders in Auto Finance Since 1991
Company Overview and Investor Presentation- September 2026

SAFE HARBOR STATEMENT

Forward-looking statements in this presentation include the Company's expectations of growth and the Company's allowances for credit losses, fair value estimates, provision for credit losses, and related figures. In each case, such figures are forward-looking statements because they depend on the Company's estimates of future losses. Actual results may differ due to various factors including: increased delinquencies, repossessions, and losses; incorrect prepayment speed or discount rate assumptions; competition or the loss of dealer relationships or qualified personnel; reduced availability or increased cost of warehouse and securitization funding, including due to interest rate or capital market conditions; increases in consumer bankruptcy filings; changes in government regulations affecting consumer credit; declines in used vehicle prices; economic conditions in geographic areas in the Company's principal markets; and our ability to generate sufficient operating and financing cash flows. Any or all such factors also may affect the Company's future financial results, as to which there can be no assurance. Results of the most recent quarter are not necessarily indicative of future results. Additional risks are described in the Company's filings with the Securities and Exchange Commission, including its most recent Annual Report on Form 10-K and subsequent Quarterly Reports on Form 10-Q. The Company undertakes no obligation to update any forward-looking statement, except as required by law.

Company Overview & Scale

About Consumer Portfolio Services, Inc.

Consumer Portfolio Services, Inc. (Nasdaq: CPSS) specializes in purchasing and servicing automobile contracts originated by licensed automobile dealers in the sale of new and used automobiles, light trucks and passenger vans. Through our purchases, we provide indirect financing to the customers of the dealership. We fund these contract purchases on a long-term basis primarily through the securitization markets and service the contracts over their lives.

$4.84B
MANAGED PORTFOLIO (SEPTEMBER 2026)
Active servicing portfolio across 47 states

60
CONSECUTIVE PROFITABLE QUARTERS
Consistent growth to shareholder's equity

110
ABS SECURITIZATIONS
Deep and continuous access to institutional capital

~16,000
DAILY APPLICATIONS
Strong dealer origination funnel volume

13,000
APPROVED DEALER NETWORK
Expanded from 12,000 approved dealers in Q2 2026

1,010
TOTAL HEADCOUNT
5 Operating hubs across NV (HQ), CA, IL, VA, FL

The CPS Advantage: Core Pillars

Plain and simple. Auto finance since 1991.

1. AI Modeling Engine

Proprietary scorecards utilizing Linear/Logistic Regression, Neural Networks, Decision Trees, Random Forest, and Machine Learning with continuous model calibration.

2. Instant Underwriting

Automated decisioning delivers answers within seconds to over 13,000 dealers, prioritizing higher quality contracts and disciplined credit risk selection.

3. Full Lifecycle Scorecards

Dedicated predictive scorecards across Originations, Servicing (Collection Behavior & Extensions), Recovery (Repo-Skip), and Dealer/Asset management.

4. Continuous Automation

Leveraging decades of industry expertise to systematically automate core workflows, driving operational precision and strict regulatory compliance.

5. Proven Track Record

35+ years navigating every economic cycle. Decades of proprietary historical performance data trains our models. Deep access to capital; with 110 ABS transactions completed.

Executive Leadership Team

Senior management comprises 13 executives who each average 25 years with CPS, representing over 300 combined years of specialized auto lending experience.



Charles "Brad" Bradley
CEO & Chairman of the Board

CEO since 1992. Chairman since 2001.

35 Years at CPS



Mike Lavin
President, COO & CLO

President since 2022, COO since 2019, CLO since 2014.

25 Years at CPS



Danny Bharwani
Chief Financial Officer

CFO since 2022. Leading finance & capital markets.

29 Years at CPS



Robert Riedl
Chief Risk Officer

Re-joined as CRO in 2025. Directs analytics and risk modeling.

13 Years at CPS

Market Opportunity

- **$1.7 Trillion TAM:** Total U.S. auto loan debt outstanding (Q2 2026 Experian Automotive).
- **13% of U.S. Auto Loan Debt is Subprime:** Substantial and recurring market opportunity, driving continuous dealer demand.
- **High Barriers to Entry:** Capital-intensive infrastructure, extensive dealer network, complex licensing, and multi-state regulatory compliance protect incumbents.
- **Fragmented Competition:** CPS competes on rapid turnaround, proprietary AI credit scorecards, and dealer service. Few dominant players.



Geographic Footprint & Reach

47 States

ACTIVE PURCHASING FOOTPRINT

Broad nationwide geographic diversification minimizes localized credit and economic risk exposures.

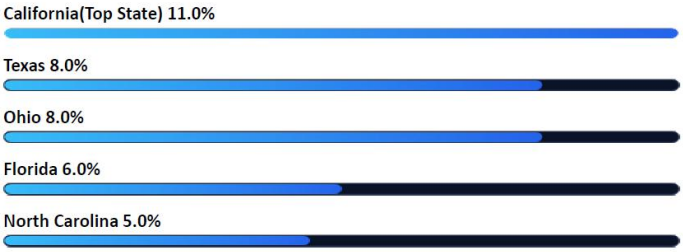
5 Branches

REGIONAL OPERATING CENTERS

Decentralized servicing and underwriting hubs in Nevada, California, Illinois, Virgina and Florida.

Nationwide Dealer Purchasing

Top five states by contract funding volume as of Q3 2026



- **Strategic Geographic Footprint:** Multi-branch national presence aligns collection specialists with regional debtor demographics, fostering stronger rapport, communication, and recovery outcomes.
- **Targeted Portfolio Segmentation:** Tailors servicing strategies by routing specific tiers, and risk profiles to dedicated regional hubs based on operational strengths.
- **Cross-Regional Scalability:** Diversified office footprint mitigates regional labor bottlenecks and strengthens servicing continuity.

Product Offering Matrix

Each contract purchase falls into one of our eight lending programs. Each program targets a specific borrower profile. This allows us to serve a broad range of the credit spectrum, and be a single source of funding for our dealership partners.

Program Tier	% Purchases	Avg Yield	Avg FICO	Annual Income	Avg Financed	Job Tenure
Meta	3%	14.19%	650	$104,314	$26,915	8.3 yrs
Preferred	17%	16.32%	573	$89,610	$27,569	7.0 yrs
Super Alpha	16%	18.37%	558	$79,294	$26,546	5.9 yrs
Alpha Plus	19%	20.50%	543	$82,145	$24,093	5.3 yrs
Alpha	34%	21.87%	552	$64,499	$21,576	4.4 yrs
Standard	7%	23.84%	559	$57,426	$16,869	3.6 yrs
Mercury / Delta	3%	24.40%	533	$56,929	$15,885	4.1 yrs
First Time Buyer	1%	23.53%	590	$47,474	$14,909	3.0 yrs
Overall (9M Sept. 2026)	**100%**	**20.07%**	**557**	**$73,241**	**$22,965**	**5.1 yrs**

Borrower Demographics

We ensure strict underwriting guardrails to maintain the credit quality of our loan portfolio and protect against downside risk. The average borrower as of Q3 2026 fits the below profile.

$73,241
AVG HOUSEHOLD INCOME
Up from $72,802 in Q2, demonstrating solid borrower income capacity

40 Yrs
AVERAGE BORROWER AGE
Mature, experienced core consumer demographic across markets

5.1 Years
AVERAGE JOB TENURE
Consistent employment history supporting debt service stability

10.9%
PAYMENT-TO-INCOME (PTI)
Conservative payment burden limits consumer default frequency

33.4%
DEBT-TO-INCOME (DTI)
Consistent with 33.6% in Q2, reflecting disciplined borrower leverage thresholds

20.7%
HOMEOWNERSHIP RATE
Significant cohort possessing real property equity and residential stability

Vehicle & Dealership Mix

We have built and work with an extensive network of 13,000 dealership partners in order to provide financing for their customers. The dealer relationships are maintained by our sales force, which includes both inside and outside sales representatives.

Vehicle Type

- Pre-Owned 71.7%
- Certified Pre-Owned 14.2%
- New Vehicles 14.1%

Originating Dealership

- Factory Franchised 72.0%
- Independent 28.0%

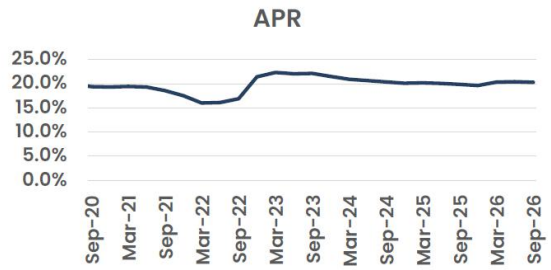
Vehicle Make

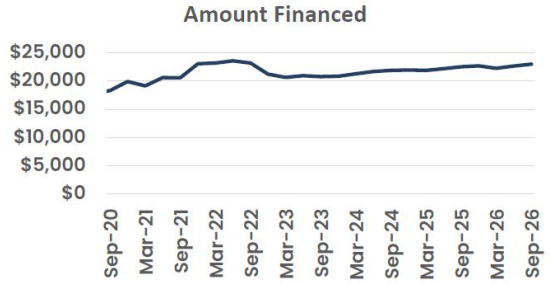
- Import Makes 57.0%
- Domestic Makes 43.0%

Contract Purchase Characteristics



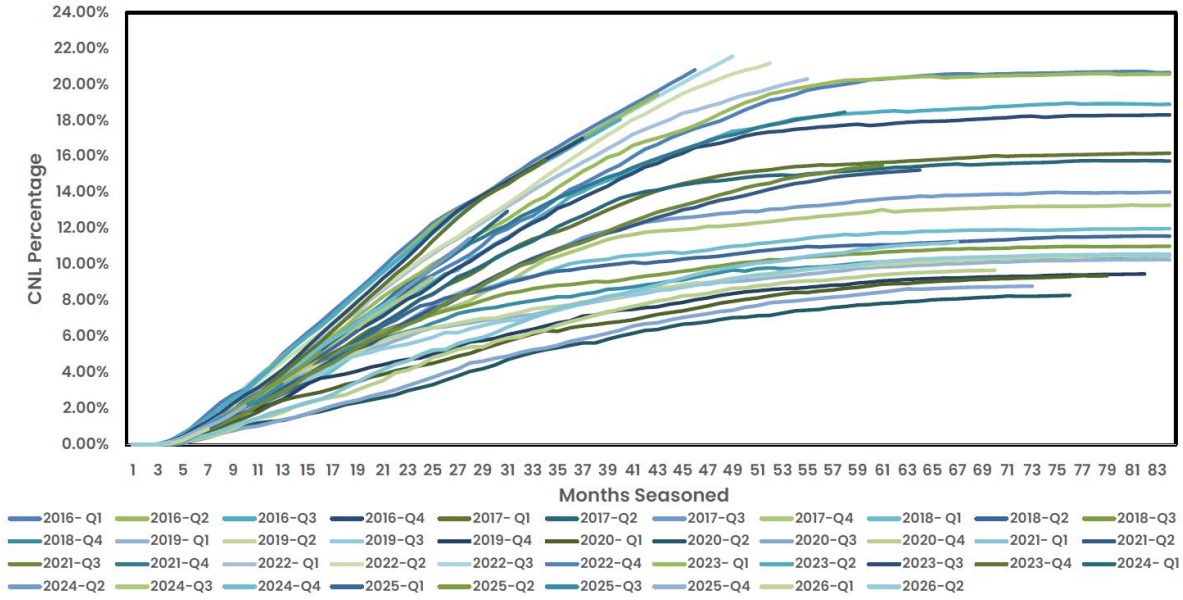






Portfolio Performance

The performance of our portfolio is measured in terms of CNL (cumulative net loss) since time of contract purchase. CNLs of contract purchases by quarter are summarized below.



Economic Model & Margins

Income Statement Line Item ($ in Millions) (1)	Q3 2026 (Sep 30)	Q3 2025 (Sep 30)
Interest Income	11.3%	11.4%
Interest Expense	(6.2%)	(6.3%)
Net Interest Margin	**5.1%**	**5.1%**
Mark to Finance Receivables	0.0%	0.0%
Other Income	0.2%	0.1%
Core Operating Expenses	(4.5%)	(4.5%)
Pretax Return	**0.9%**	**0.8%**

(1) Statement of Operations three months ended, as a percentage of the average portfolio. Percentages may not add due to rounding.

Summary Statement of Operations

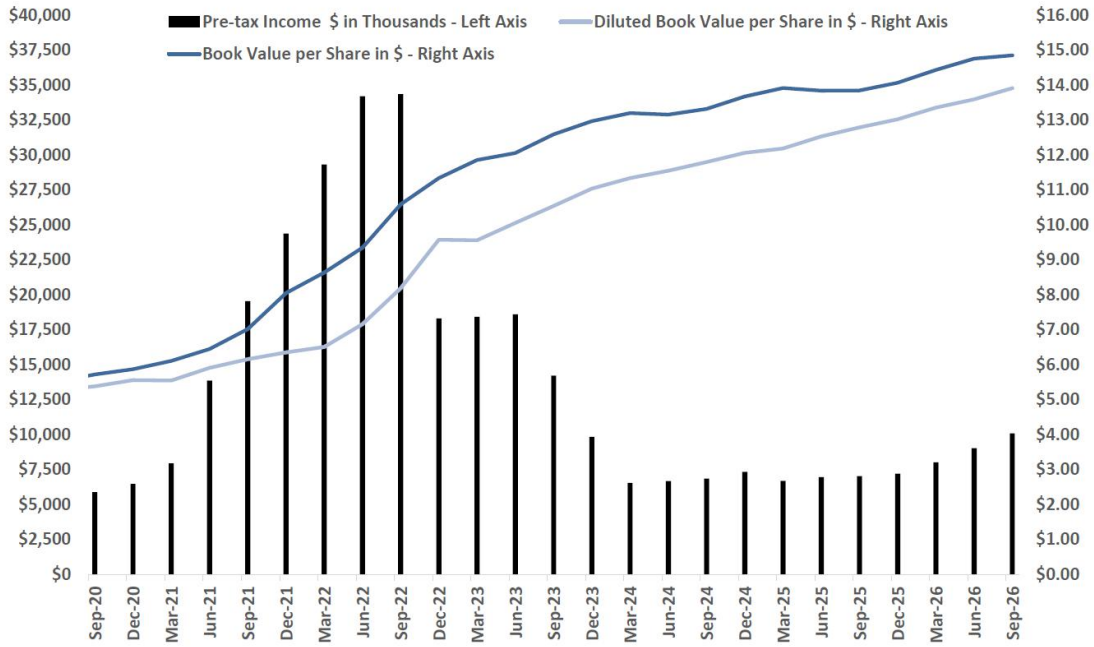
Income Statement Line Item($ in Millions)	Q3 2026 (Sep 30)	Q3 2025 (Sep 30)	YoY Change
Interest Income	$129.1	$107.2	+20.5%
Mark to Finance Receivables & Other	$0.0	$0.0	0.0%
Total Revenues	**$131.9**	**$108.4**	**+21.7%**
Operating Expenses (Employee + G&A+ Other)	$51.3	$42.3	+21.3%
Interest Expense	$70.5	$59.1	+19.3%
Pretax Income	**$10.1**	**$7.0**	**+44.3%**
Net Income	**$6.9**	**$4.8**	**+43.3%**
Diluted EPS	**$0.30**	**$0.20**	**+50.0%**

Summary Balance Sheet

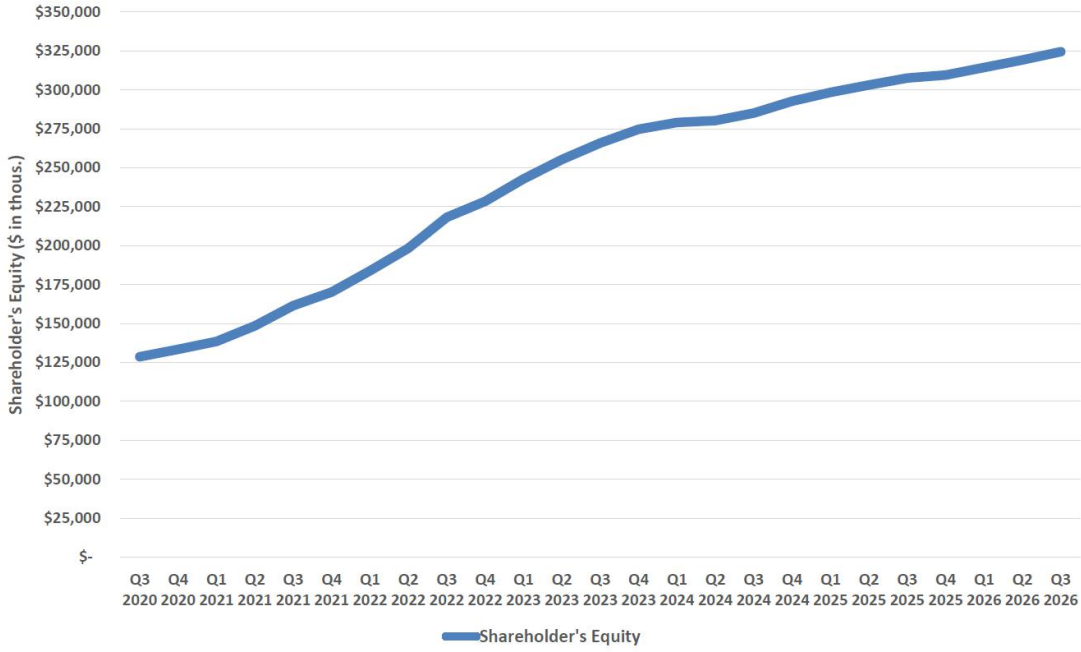
Balance Sheet Item ($ in Millions)	September 30, 2026	December 31, 2025
Cash	$5.1	$6.3
Restricted Cash	$175.0	$165.9
Finance Receivables	$4,624.6	$3,655.3
Other Assets	$27.3	$30.1
Total Assets	**$4,832.0**	**$3,858.2**
Accounts Payable and Accrued Expenses	$93.6	$65.2
Warehouse Line of Credit	$735.8	$324.9
Residual Interest Financing	$190.7	$143.0
Securitization Trust Debt	$3,458.5	$2,986.6
Subordinated Renewable Notes	$28.9	$29.0
Total Liabilities	**$4,507.5**	**$3,548.6**
Shareholders' Equity	**$324.5**	**$309.5**
Total Liabilities and Shareholders' Equity	**$4,832.0**	**$3,858.2**

Growing Shareholder Value

- **NASDAQ: CPSS**
- **Publicly Trade Since 1992**



Shareholder's Equity



~2.5x Growth in 6 Years

Selected Financial Data

($ in Millions)	Q3 2026 (Sep 30)	Q3 2025 (Sep 30)	YoY Change
Auto contract purchases	$815	$391	109%
Total portfolio	$4,711	$3,760	25%
Core Operating Expenses as % of Avg. Portfolio	4.5%	4.5%	0%
Total delinquencies and repo inventory (1)	12.29%	13.96%	(167 bps)
Annualized Net Charge-offs (1)	7.26%	8.01%	(75 bps)
Auction Recovery Rate (2)	32.0%	28.7%	328 bps

(1) Calculate as a percentage of the average owned portfolio. Excludes third party portfolios. Delinquency is 30+past due. Charge-offs are annualized off three months of the quarter.
(2) Wholesale auction liquidation amounts (net of expenses) as a percentage of the account balance at the time of sale.

Investment Outlook

- 109% YoY Increase in Contract Purchases
- Avg APRs remain consistent at ~ 20%
- Managed portfolio is at largest amount in company history
- Stable core operating expenses as a percent of growing portfolio
- Decreasing delinquencies
- Industry leading technology in all facets of our business
- Proven track record- 35 years in business

Investor Relations Contact
Mike Lavin, President/ COO/ CLO
Mike@consumerportfolio.com

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 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 most recent annual report on Form 10-K and subsequent reports on Form 10-Q, which reports are on file with the Commission and available for review at the Commission's website. Such description of risk factors is incorporated herein by reference.