MARRACCINO FRANK L
Form 5
February 14, 2003

5
UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 5
ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

[ ] Check box if no longer subject to Section 16.
Form 4 or Form 5 obligations may continue.

[ ] Form 3 Holdings Reported

[ ] Form 4 Transactions Reported

1. Name and Address of Reporting Person(s)
MARRACCINO, FRANK L
27051 TOWNE CENTRE DR.

FOOTHILL RANCH, CA 92610
2. Issuer Name and Ticker or Trading Symbol
Onyx Acceptance Corporation (ONYX)
3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)

4. Statement for Month/Year
12/02
5. If Amendment, Date of Original (Month/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
[ ] Director [ ] 10% Owner
[X] Officer (give title below) [ ] Other (specify below)
EXECUTIVE VICE PRESIDENT
7. Individual or Joint/Group Filing (Check Applicable Line)
[X] Form filed by One Reporting Person
[ ] Form filed by More than One Reporting Person

Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1)Title of Security	2)Transaction Date (Month/Day/Year)	3.Transaction Code	4.Securities Acquired(A) or Disposed of (D)		
		Code	Amount	A or D	Price
Common Stock	02/04/02	I	5,283 (1)	D	$4.10

Table II (PART 1) Derivative Securitites Acquired, Disposed of, or Beneficially Owned (Columns

1)Title of Derivative Security	2)Conversion or Exercise Price of Derivative Security	3)Transaction Date	4)Transaction Code	5)Number of Derivative Securities Acquired (A) or Disposed of (D)	
			Code	A	D

Table II (PART 2) Derivative Securitites Acquired, Disposed of, or Beneficially Owned (Columns

1)Title of Derivative Security	3)Trans-action Date	7)Title and Amount of Underlying Securities		8)Price of Derivative Security
		Title	Amount or Number of Shares	

SIGNATURE OF REPORTING PERSON
/S/ MARRACCINO, FRANK L
DATE 02/14/03