

IRWIN FINANCIAL CORP  
 Form 5  
 February 11, 2005

**FORM 5**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
 Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
**EHLINGER GREGORY F**  
 (Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol  
**IRWIN FINANCIAL CORP [IFC]**  
 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
**12/31/2004**

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)  
**SVP and CFO**

**IRWIN FINANCIAL CORPORATION, 500 WASHINGTON STREET**  
 (Street)

4. If Amendment, Date Original Filed (Month/Day/Year)

6. Individual or Joint/Group Reporting  
 (check applicable line)

**COLUMBUS, IN 47201**  
 (City) (State) (Zip)

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 (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	(A) or (D)	Price	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
COMMON STOCK	^	^	^	^	^	^	953 <sup>(1)</sup>	D	^
COMMON STOCK	^	^	^	^	^	^	1	I	BY 401K
COMMON STOCK	^	^	^	^	^	^	4,330 <sup>(2)</sup>	I	BY SPOUSE

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

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	Amount or Number of Shares	
					(A) (D)	Date Exercisable	Expiration Date	Title		
NON-QU. STOCK OPTION (right to buy)	\$ 10.6562	Â	Â	Â	Â	Â	Â (3)	04/18/2006	COMMON STOCK	6,200
NON-QU. STOCK OPTION (right to buy)	\$ 22.46	Â	Â	Â	Â	Â	Â (3)	04/24/2013	COMMON STOCK	32,300
NON-QU. STOCK OPTION (right to buy)	\$ 23.89	Â	Â	Â	Â	Â	Â (3)	04/28/2014	COMMON STOCK	18,900
NON-QU. STOCK OPTION (right to buy)	\$ 13.6875	Â	Â	Â	Â	Â	Â (3)	04/29/2007	COMMON STOCK	5,400
NON-QU. STOCK OPTION (right to buy)	\$ 15.65	Â	Â	Â	Â	Â	Â (3)	02/13/2012	COMMON STOCK	22,200
NON-QU. STOCK OPTION	\$ 16.9687	Â	Â	Â	Â	Â	Â (3)	04/25/2010	COMMON STOCK	11,200

(right to buy)

NON-QU.

STOCK

OPTION \$ 21.38

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^

^

^ (3)

04/24/2011

COMMON STOCK

13,900

(right to buy)

NON-QU.

STOCK

OPTION \$ 24.0937

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^

^

^ (3)

04/28/2009

COMMON STOCK

5,900

(right to buy)

NON-QU.

STOCK

OPTION \$ 28.1875

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^

^

^

^

^ (3)

04/20/2008

COMMON STOCK

2,700

(right to buy)

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
EHLINGER GREGORY F IRWIN FINANCIAL CORPORATION 500 WASHINGTON STREET COLUMBUS, IN 47201	^	^	^ SVP and CFO	^

## Signatures

/s/ Gregory F.  
Ehlinger

02/10/2005

\*\*Signature of  
Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 4(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).

Between 4/30/04 and 12/31/04 the reporting person acquired 8 shares of Irwin Financial Corporation common stock under the Irwin Financial Corporation Dividend and Common Stock Purchase Plan. The information in this report is as of 12/31/04. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.

Between 4/30/04 and 12/31/04 the reporting person's spouse acquired 7 shares of Irwin Financial Corporation common stock under the Irwin Financial Corporation Dividend and Common Stock Purchase Plan. The information in this report is as of 12/31/04. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.

The Plan provides for phased-in vesting of rights to exercise granted stock options. In the year of the grant, optionee may exercise 25% of total options granted. In each of the three years immediately following the year of the grant, optionee may exercise an additional 25% of the options granted. Grant of option was made to reporting person in transaction exempt under Rule 16b-3.

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