

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 \*  
**KIME BRADLEY J**  
 (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)  
 President of Subsidiary

**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)	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	Â	Â	Â	Â (A) or (D) Price	2,091 (1) (2)	D	Â

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

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SEC 2270 (9-02)

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

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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)
					(A) (D)	Date Exercisable Expiration Date	Title Amount or Number of Shares
NON-QU. STOCK OPTION (right to buy)	\$ 10.6562	Â	Â	Â	Â Â Â (3)	04/18/2006	COMMON STOCK 8,400
NON-QU. STOCK OPTION (right to buy)	\$ 13.6875	Â	Â	Â	Â Â Â (3)	04/29/2007	COMMON STOCK 6,320
NON-QU. STOCK OPTION (right to buy)	\$ 15.65	Â	Â	Â	Â Â Â (3)	02/13/2012	COMMON STOCK 14,200
NON-QU. STOCK OPTION (right to buy)	\$ 16.9687	Â	Â	Â	Â Â Â (3)	04/25/2010	COMMON STOCK 6,700
NON-QU. STOCK OPTION (right to buy)	\$ 21.38	Â	Â	Â	Â Â Â (3)	04/24/2011	COMMON STOCK 2,325
NON-QU. STOCK OPTION (right to buy)	\$ 21.38	Â	Â	Â	Â Â Â (3)	04/25/2011	COMMON STOCK 6,975
NON-QU. STOCK OPTION (right to	\$ 22.46	Â	Â	Â	Â Â Â (3)	04/24/2013	COMMON STOCK 26,500

buy)

NON-QU.  
STOCK  
OPTION (right to  
buy)

\$ 23.89    Â

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Â (3)

04/28/2014

COMMON  
STOCK

15,200

NON-QU.  
STOCK  
OPTION (right to  
buy)

\$ 24.0937    Â

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Â (3)

04/28/2009

COMMON  
STOCK

4,400

NON-QU.  
STOCK  
OPTION (right to  
buy)

\$ 28.1875    Â

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Â (3)

04/20/2008

COMMON  
STOCK

2,740

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
KIME BRADLEY J IRWIN FINANCIAL CORPORATION 500 WASHINGTON STREET COLUMBUS, IN 47201	Â	Â	Â President of Subsidiary	Â

## Signatures

/s/ Bradley J.  
Kime

01/11/2005

\*\*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).

(1) Includes 12 additional shares acquired under the Irwin Financial Corporation Dividend Reinvestment Plan. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.

Between 4/30/04 and 12/30/04, the reporting person acquired 80 shares of Irwin Financial Corporation common stock under the Irwin Financial Corporation Employees' Stock Purchase Plan. The information in this report is as of 12/30/04. 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.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.