IRWIN FINANCIAL CORP

Form 5

February 11, 2005

5							OMB AF	PPROVAL	
FORM 5 UNITED STATES SECURITIES AND EXCHANGE COMMISSION								3235-0362	
Check this box if was no longer subject							Expires:	January 31	
ANNUA ANNUA Filed pursua	OWNERS ant to Section 16(of the Public Util	SHIP OF SE (a) of the Sec ity Holding	Curities E	IES Excha y Act	nge A	act of 1934,	Estimated a burden hour response	· ·	
ress of Reporting Per LENA	Symbol					-	Reporting Pers	on(s) to	
(First) (Mid-	dle) 3. Statemen (Month/Day	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)				(Check all applicable) Director 10% Owner X Officer (give title Other (specify			
NCIAL ON, 500 ON STREET	12/3/1/200	, ,				low)	below)		
(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)				. Individual or Joint/Group Reporting (check applicable line)			
IN 47201					_	_ Form Filed by M			
(State) (Zij	Table	I - Non-Deriva	ative Secur	ities A	Acquir	ed, Disposed of	, or Beneficial	ly Owned	
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)			Securities Beneficially Owned at end of Issuer's Fiscal Year	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
		Â	Amount	or (D) Â	Price Â	4) 4,001 (1)	I	BY 401K	
i	Filed pursuants Section 17(a) of the sess of Reporting Per LENA (First) (Middle NCIAL DN, 500 NN STREET (Street) IN 47201 (State) (Zij 2. Transaction Date	ANNUAL STATEMEN OWNERS Filed pursuant to Section 16(logs Section 17(a) of the Public Util 30(h) of the Invo ress of Reporting Person * 2. Issuer Na Symbol IRWIN F (First) (Middle) 3. Statemen (Month/Day 12/31/200 NCIAL DN, 500 N STREET (Street) 4. If Amend Filed(Month) IN 47201 (State) (Zip) Table 2. Transaction Date (A. Deemed) (Month/Day/Year) Execution Date, if any	ANNUAL STATEMENT OF CHATOWNERSHIP OF SITUATION OF CHATOWNERSHIP OF C	ANNUAL STATEMENT OF CHANGES I OWNERSHIP OF SECURIT Filed pursuant to Section 16(a) of the Securities Engs Section 17(a) of the Public Utility Holding Company 30(h) of the Investment Company Actives of Reporting Person 2. Issuer Name and Ticker or Trading Symbol IRWIN FINANCIAL CORP [INVESTMENT OF INVESTMENT	ANNUAL STATEMENT OF CHANGES IN BE OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Excha less Section 17(a) of the Public Utility Holding Company Act 30(h) of the Investment Company Act of 1 ress of Reporting Person * LENA Symbol IRWIN FINANCIAL CORP [IFC] (First) (Middle) 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2004 NCIAL DN, 500 IN STREET (Street) 4. If Amendment, Date Original Filed(Month/Day/Year) IN 47201 (State) (Zip) Table I - Non-Derivative Securities A 2. Transaction Date (State) 4. If Amendment, Date Original Filed(Month/Day/Year) A INÂ 47201 (State) (Zip) Table I - Non-Derivative Securities A 2. Transaction Date (Month/Day/Year) (Instr. 8) (Instr. 3, 4 and 1)	ANNUAL STATEMENT OF CHANGES IN BENEF OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange A 128 Section 17(a) of the Public Utility Holding Company Act of 1940 130(h) of the Investment Company Act of 1940 15 Symbol 16 IRWIN FINANCIAL CORP [IFC] 16 (First) (Middle) 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2004 15 Pe (Street) 4. If Amendment, Date Original filed(Month/Day/Year) 16 (State) (Zip) Table I - Non-Derivative Securities Acquir 2. Transaction Date 2A. Deemed 3. 4. Securities (Month/Day/Year) Execution Date, if Transaction Acquired (A) or any Code Disposed of (D) (Month/Day/Year) (Instr. 8) (Instr. 3, 4 and 5)	ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Press Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940 The sess of Reporting Person 2 2. Issuer Name and Ticker or Trading Symbol IRWIN FINANCIAL CORP [IFC] (First) (Middle) 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) (Month/Day/Year) 12/31/2004 The sess of Reporting Person 2 2. Issuer Name and Ticker or Trading Issuer Symbol IRWIN FINANCIAL CORP [IFC] (Check (Month/Day/Year) 2 2. Issuer Name and Ticker or Trading Issuer Symbol IRWIN FINANCIAL CORP [IFC] (Check (Month/Day/Year) 3 2. Issuer Name and Ticker or Trading Issuer Symbol IRWIN FINANCIAL CORP [IFC] (Check (Month/Day/Year) 4 2. Issuer Name and Ticker or Trading Issuer Symbol IRWIN FINANCIAL CORP [IFC] (Check (Month/Day/Year) 4 2. Issuer Name and Ticker or Trading Issuer Symbol IRWIN FINANCIAL CORP [IFC] (Check (Month/Day/Year) 4 2. Issuer Name and Ticker or Trading Issuer Symbol IRWIN FINANCIAL CORP [IFC] (Check (Month/Day/Year) 5 2. Issuer Name and Ticker or Trading Issuer Symbol Issuer S	ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Ses Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940 Ses of Reporting Person 2 2. Issuer Name and Ticker or Trading Symbol IRWIN FINANCIAL CORP [IFC] (First) (Middle) 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2004 SCIAL DN, 500 N STREET (Street) 4. If Amendment, Date Original Filed(Month/Day/Year) Filed(Month/Day/Year) Code Size of Reporting Person 3 5. Relationship of Reporting Person 2 (Check all applicable 2 Director ————————————————————————————————————	

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)	Number		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount Underlying Securitie (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amour or Number of Shar
Non-Qualified Stock Option (right to buy)	\$ 13.6875	Â	Â	Â	Â	Â	(2)	04/30/2007	Common Stock	3,00
Non-Qualified Stock Option (right to buy)	\$ 15.65	Â	Â	Â	Â	Â	(2)	02/13/2012	Common Stock	23,50
Non-Qualified Stock Option (right to buy)	\$ 16.9687	Â	Â	Â	Â	Â	(2)	04/26/2010	Common Stock	5,00
Non-Qualified Stock Option (right to buy)	\$ 22.46	Â	Â	Â	Â	Â	(2)	04/24/2013	Common Stock	32,30
Non-Qualified Stock Option (right to buy)	\$ 23.425	Â	Â	Â	Â	Â	(2)	08/30/2011	Common Stock	12,70
Non-Qualified Stock Option (right to buy)	\$ 23.89	Â	Â	Â	Â	Â	(2)	04/28/2014	Common Stock	17,60
Non-Qualified Stock Option (right to buy)	\$ 24.0937	Â	Â	Â	Â	Â	(2)	04/29/2009	Common Stock	4,00

Reporting Owners

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

Reporting Owners 2

Signatures

/s/ Elena Delgado 01/14/2005

**Signature of Date
Reporting Person

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 34 additional shares acquired through participation in the Irwin Financial Corporation Employees' Savings Plan (401k Plan). Shares noted are as of 12/31/04. The number reported is the nearest whole number of shares.
- 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 (2) 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.

Signatures 3