

IRWIN FINANCIAL CORPORATION  
Form 8-K  
January 23, 2004

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SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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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): January 23, 2004

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IRWIN FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

|   |                          |   |
|---|--------------------------|---|
| <b>INDIANA</b>                                    | <b>0-6835</b>            | <b>35-1286807</b>                       |
| (State or other jurisdiction of<br>incorporation) | (Commission File Number) | (I.R.S. Employer Identification<br>No.) |

500 Washington Street  
Columbus, Indiana 47201

(Address of principal executive offices and Zip Code)

Registrant's telephone number, including area code: **(812) 376-1909**

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ITEM 5. OTHER EVENTS

On January 23, 2004, Irwin Financial Corporation announced its fourth quarter and annual earnings as described in Items 9 and 12 below. The news release is attached as Exhibit 99.1.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(c) Exhibits.

99.1 News Release issued January 23, 2004.

**ITEM 9. REGULATION FD DISCLOSURE**

On January 23, 2004, Irwin Financial Corporation announced its fourth quarter and annual earnings. The information contained in Item 9 of this Current Report is being furnished pursuant to "Item 12. Results of Operations and Financial Condition" of Form 8-K in accordance with SEC Release Nos. 33-8216 and 34-47583.

The news release regarding this announcement is furnished as Exhibit 99.1 hereto.

**ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

On January 23, 2004, Irwin Financial Corporation announced its fourth quarter and annual earnings. The news release regarding this announcement is furnished as Exhibit 99.1 hereto.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

IRWIN FINANCIAL CORPORATION

(Registrant)

Date: January 23, 2004

By: /s/ GREGORY F. EHLINGER

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GREGORY F. EHLINGER  
*Senior Vice President and Chief  
Financial Officer*

EXHIBIT INDEX

| <b>Exhibit<br/>No.</b> | <b>Description</b>                   |
|------------------------|--------------------------------------|
| 99.1                   | News Release issued January 23, 2004 |