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EHLINGER GREGORY F

Form 5

January 31, 2003

FORM 5	UN	ITED STATE	ES SECURI' COMMIS ashington, I	SSION	EXCHANC	ЗE		<u>OMB</u> ROVAL				
		ANNUAL S' BEN		T OF CHAN WNERSHIP			3235-0 Expire	s: January				
Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1 or Section 30(f) of the Investment Company Act of 1940												
may continueForm 3 Ho	. See olding	if no longer s Instruction 1(l gs Reported ctions Reporte	b).	ection 16. (Fo	orm 4 or F	orm	n 5 obli	gations				
1. Name and		2. Issuer Nam	e and Ticke	r or Trading	Symbol	L		onship of Rep	porting Perso	on(s) to		
Address of		T . II.	. 1.0	4. (IEC)		Is	ssuer					
Reporting Person*	Reporting Irwin Financial Corpora Person*			ation (IFC)			(Check all applicable)					
							Di	rector				
EHLINGER,	-								10% owne	or.		
(Last) (First)	<u>F.</u>						X Office	cer (give title belo elow)		Other		
(Middle)				1			ITLE	,				
		3. I.R.S. Ident		4. Statement				ICE PRESIDEN	T AND CFO			
500 Washing		Number of Re		(Month/Day	/Year)							
Street (Co. 1)		Person, if an e	entity	12/31/2002								
(Street)		(Voluntary)		7 TC A 1	. D .		T 1' '	1 1 7 1	C E:::	/CI 1		
Calambaa D	∆ T				ment, Date			dual or Joint	Group Filing	g (Check		
<u>Columbus, II</u> 47201	<u> </u>			of Original	(Vaam)	Α		ole Line)	na Danastin	a Damaan		
(City) (State)				(Month/Day	/ Year)	H		rm filed by O m filed by M		-		
(Zip)						P	erson	in filed by Wi	ore man one	Cicporting		
(Zip)		Table 1	- Non-Der	ivative Secur	ities Acqu			osed of, or Be	neficially ()	wned		
1. Title of		2.	2A.	3.	4. Securit			5. Amount	6.	7. Nature		
Security (Insti			Deemed	Transaction				of Securities				
Security (Inst.		Date	Execution	Code	or Dispos				Form:	Beneficial		
			Date, if	(Instr. 8)	(Instr. 3,			Owned at	Direct (D)	Ownership		
		(Month/Day/	any	((======================================		1	End of	1 1	(Instr. 4)		
		Year)	(Month/					Issuer's	(I) (Instr.	., .,		
		,	Day/Year)		Amount	(A)			4)			
					- IIIIOGIII	or		(Instr. 3 and				
						(D)		4)				

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COMMON STOCK						2,23 (1) (2		D	
COMMON STOCK							1	I	BY 401(K)
COMMON STOCK						3,68		I	BY SPOUSE
If the form is filed 4(b)(v). Potential persons v contained in this for displays a currentle	who are to resporm are not rec	ond to the c	collection of i	nformatio	3 SEC	e 1 of C 2230 -02)			

FORM 5 Table II - Derivative Securities Acquired, Disposed of, or Beneficially (continued)

Owned

(e.g. puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Trans-	3A.	4.	5.		6. Date	Exercisable	7. Titl	le and	8. Price of	9. Number	10.
Derivative	Conversion	action	Deemed	Trans-	Num	ber	and Exp	iration	Amount of		Derivative	of	ship
Security	or Exercise	Date	Execution	action	of		Date (M	onth/Day/	Underlying		Security	Derivative	of
(Instr. 3)	Price of	(Month/	Date, if	Code	Deri	vativ	Y ear)		Securities		(Instr. 5)	Securities	Deri
	Deri- vative	Day/	any	(Instr.	Secu	ritie	3		(Instr. 3 and 4)			Beneficially	Secu
	Security	Year)	(Month/	8)	Acqı	uired						Owned at	Dire
			Day/		(A)	or						End of	or Ir
			Year)		Disp	osed						Month	(I)
					of (I))						(Instr. 4)	(Inst
					(Inst	r. 3,							
					4, an	d 5)							
										Amount			
							Date	Expiration		or			
					(A)	(D)	Exer-	Date	Title	Number			
							cisable			of			
										Shares			
<u> </u>													

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Explanation of Responses: See continuation page(s) for footnotes

/S/ GREGORY F. EHLINGER	1/30/2003	
**Signature of Reporting Person	Date	
**Intentional misstatements or omissions of facts co Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a)	nstitute Federal Page 2 of 3	

FORM 5 (continued) EHLINGER, GREGORY F. 500 Washington Street

Irwin Financial Corporation (IFC) 12/31/2002

Columbus IN 47201

FOOTNOTES:

- 1. Between 05/23/02 and 12/31/02, the reporting person acquired 15 shares of Irwin Financial Corporation common stock under the Irwin Financial Corporation Employees' Stock Purchase Plan. The information in this report is as of 12/31/02. The plan provides for the purchase of fractional shares. The number reported is the nearest whole number.
- 2. Between 05/23/02 and 12/31/02, the reporting person acquired 11 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 12/31/02. The plan provides for the purchase of fractional shares. The number reported is the nearest whole number.
- 3. Between 05/23/02 and 12/31/02, the reporting person's spouse acquired 18 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 12/31/02. The Plan provides for the purchase of fractional shares. The number reported is the

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nearest whole number.

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