

IRWIN FINANCIAL CORP  
Form 8-K  
January 21, 2005

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UNITED STATES

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 21, 2005

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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**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-4(c))
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**ITEM 8.01 OTHER EVENTS.**

On January 21, 2005, Irwin Financial Corporation issued a press release announcing its 2004 Fourth Quarter and Annual Earnings Conference Call attached as Exhibit 99. This filing under 8.01 is made for purposes of Regulation FD.

**ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.**

**c.) Exhibits**

| <u>Exhibit No.</u> | <u>Description</u>   |
|--------------------|--|
| 99                 | Press Release of Irwin Financial Corporation issued January 21, 2005 |

**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 21, 2005

By: /s/ Gregory F. Ehlinger

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

EXHIBIT INDEX

**Exhibit No.**Description

99 Press Release of Irwin Financial Corporation issued January 21, 2005