

IRWIN FINANCIAL CORP  
Form 5  
February 11, 2005

**FORM 5**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

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

## OMB APPROVAL

OMB  
Number: 3235-0362  
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2005  
Estimated average  
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response... 1.0

1. Name and Address of Reporting Person \*  
**WASHBURN THOMAS D**

(Last) (First) (Middle)

**IRWIN FINANCIAL  
CORPORATION, 500  
WASHINGTON STREET**

(Street)

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)  
EVP

4. If Amendment, Date Original  
Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

**COLUMBUS, IN 47201**

☒ Form Filed by One Reporting Person  
☐ Form Filed by More than One Reporting  
Person

(City) (State) (Zip)

**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	12/28/2004		G	250	D \$ 0	24,209	I	BY SPOUSE
COMMON STOCK						13,710 (1)	I	BY 401K

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

**Persons who respond to the collection of information  
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SEC 2270  
(9-02)

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

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 Underlying Securities (Instr. 3 and 4)
					(A) (D)	Date Exercisable Expiration Date	Title Amount or Number of Shares
Non-Qualified Stock Option (Right to Buy)	\$ 7.8437	Â	Â	Â	Â Â Â (2)	04/25/2005	Common Stock 15,20
Non-Qualified Stock Option (Right to Buy)	\$ 10.6562	Â	Â	Â	Â Â Â (2)	04/18/2006	Common Stock 14,80
Non-Qualified Stock Option (Right to Buy)	\$ 13.6875	Â	Â	Â	Â Â Â (2)	04/29/2007	Common Stock 12,50
Non-Qualified Stock Option (Right to Buy)	\$ 15.65	Â	Â	Â	Â Â Â (2)	02/13/2012	Common Stock 19,30
Non-Qualified Stock Option (Right to Buy)	\$ 16.9687	Â	Â	Â	Â Â Â (2)	04/25/2010	Common Stock 12,80
Non-Qualified Stock Option (Right to Buy)	\$ 21.38	Â	Â	Â	Â Â Â (2)	04/24/2011	Common Stock 13,60
Non-Qualified Stock Option (Right to Buy)	\$ 22.46	Â	Â	Â	Â Â Â (2)	04/24/2013	Common Stock 26,40
Non-Qualified Stock Option (Right to Buy)	\$ 23.89	Â	Â	Â	Â Â Â (2)	04/28/2014	Common Stock 14,30
Non-Qualified Stock Option (Right to Buy)	\$ 24.0937	Â	Â	Â	Â Â Â (2)	04/28/2009	Common Stock 9,70
Non-Qualified Stock Option (Right to Buy)	\$ 28.1875	Â	Â	Â	Â Â Â (2)	04/20/2008	Common Stock 6,14

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
WASHBURN THOMAS D IRWIN FINANCIAL CORPORATION 500 WASHINGTON STREET COLUMBUS, IN 47201	Â	Â	Â EVP	Â

## Signatures

/s/ Thomas D.                      01/14/2005  
Washburn

\_\_Signature of Reporting                      Date  
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 117 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.