IRWIN FINANCIAL CORPORATION Form 8-K April 09, 2004

SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

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): April 9, 2004

IRWIN FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

INDIANA

(State or other jurisdiction of incorporation)

0-6835

(Commission File Number)

35-1286807

(I.R.S. Employer Identification 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

TABLE OF CONTENTS

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS ITEM 9. REGULATION FD DISCLOSURE

SIGNATURES

EXHIBIT INDEX

Presentation Materials

Table of Contents

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

- (c) Exhibits.
 - 99.1 Presentation Materials at Annual Meeting of Shareholders, April 8, 2004.

ITEM 9. REGULATION FD DISCLOSURE

On April 8, 2004, Irwin Financial Corporation made a presentation at the Annual Meeting of Shareholders. A copy of this presentation, appearing in Exhibit 99.1, is furnished and not filed pursuant to Regulation FD.

Table of Contents

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: April 9, 2004 By: /s/ GREGORY F. EHLINGER

GREGORY F. EHLINGER Senior Vice President and Chief Financial Officer

EXHIBIT INDEX

Exhibit

No. Description

99.1 Shareholder Presentation Materials.