

IRWIN FINANCIAL CORP  
Form 5  
February 13, 2007

**FORM 5**

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

OMB APPROVAL

OMB Number: 3235-0362  
Expires: January 31, 2005  
Estimated average burden hours per response... 1.0

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

1. Name and Address of Reporting Person \*  
VANDERKOLK BRETT R  
  
(Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol  
IRWIN FINANCIAL CORP [IFC]  
  
3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
12/31/2006

5. Relationship of Reporting Person(s) to Issuer  
  
(Check all applicable)  
  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)  
FVP-Treasurer

IRWIN FINANCIAL CORPORATION, 500 WASHINGTON STREET  
  
(Street)

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

6. Individual or Joint/Group Reporting  
  
(check applicable line)

COLUMBUS, IN 47201  
  
(City) (State) (Zip)

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

**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 Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|--|--|--|
|                                 |                                      |  |                                | (A) or (D) Price  |  |  |  |
| COMMON STOCK                    | ^                                    | ^  | ^                              | ^ ^ ^   | 2,273 <sup>(1)</sup>   | D  | ^  |
| COMMON STOCK                    | ^                                    | ^  | ^                              | ^ ^ ^   | 594 <sup>(2)</sup>   | I  | by 401(k)                                  |

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

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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 of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. of D Se B O E Is F (I |                            |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|--------------------------|----------------------------|
|  |  |                                      |  |                                |   |  | Date Exercisable  | Expiration Date                            | Title                    | Amount or Number of Shares |
|  |  |                                      |  |                                |   | (A) (D)  |   |  |                          |                            |

## Reporting Owners

| Reporting Owner Name / Address   | Relationships |           |                 |       |
|--|---------------|-----------|-----------------|-------|
|  | Director      | 10% Owner | Officer         | Other |
| VANDERKOLK BRETT R<br>IRWIN FINANCIAL CORPORATION<br>500 WASHINGTON STREET<br>COLUMBUS, IN 47201 | Â             | Â         | Â FVP-Treasurer | Â     |

## Signatures

/s/ Brett R.  
Vanderkolk

02/12/2007

\*\*Signature of  
Reporting Person

Date

## 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 1141 additional shares acquired under the Irwin Financial Corporation Employees' Stock Purchase Plan. The information in this report is as of 12/31/06. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number.
- Includes 8 additional shares acquired through participation in the Irwin Financial Corporation Employees' Savings Plan (401k Plan).
- (2) Shares noted are as of 12/31/06. The Plan provides for the purchase of fractional shares. The number reported is the nearest whole number of shares.

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