

FORM 4

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

OMB APPROVAL

OMB Number: 3235-0287
Expires: January 31, 2005
Estimated average burden
hours per response. . . . 0.5

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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(f) of the Investment Company Act of 1940

___ Check this box if no longer subject to Section 16.
Form 4 or Form 5 obligations may continue. See Instruction 1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person*		2. Issuer Name and Ticker or Trading Symbol		6. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
SOUZA, MATTHEW F. (Last) (First) (Middle)		Irwin Financial Corporation (IFC)		<input type="checkbox"/> Director <input type="checkbox"/> 10% owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (Specify below)						
500 Washington Street (Street)		3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)		4. Statement for (Month/Day/Year) 12/12/2002		SENIOR VICE PRESIDENT AND SECRETARY				
Columbus, IN 47201 (City) (State) (Zip)				5. If Amendment, Date of Original (Month/Day/Year)		7. Individual or Joint Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person				
Table 1 - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1. Title of Security (Instr. 3)	2. Trans- action 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 Month (Instr. 3 and 4)	6. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Owner- ship (Instr. 4)
COMMON STOCK	12/12/2002		G	V	1,000	(A) or (D)	Price	16,919 (1) (2) (3)	D	
COMMON STOCK								6,033 (4)	I	BY SPOUSE

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. *If the form is filed by more than one reporting person, see Instruction 4(b)(v).
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 control number.

**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. Number of Derivative Securities Beneficially Owned at End of Month (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				

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

/S/ MATTHEW F. SOUZA

12/12/2002

**Signature of Reporting Person

Date

SOUZA, MATTHEW F.
500 Washington Street
Columbus IN 47201

Irwin Financial Corporation (IFC)
12/12/2002

FOOTNOTES:

(1) BETWEEN 02/01/02 AND 12/12/02, THE REPORTING PERSON ACQUIRED 740 SHARES OF IRWIN FINANCIAL CORPORATION COMMON STOCK UNDER THE IRWIN FINANCIAL CORPORATION EMPLOYEES' STOCK PURCHASE PLAN. THE INFORMATION IN THIS REPORT IS AS OF 12/12/02. THE PLAN PROVIDES FOR THE PURCHASE OF FRACTIONAL SHARES. THE NUMBER REPORTED IS THE NEAREST WHOLE NUMBER.

(2) BETWEEN 02/01/02 AND 12/12/02, THE REPORTING PERSON ACQUIRED 43 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 12/12/02. THE PLAN PROVIDES FOR THE PURCHASE OF FRACTIONAL SHARES. THE NUMBER REPORTED IS THE NEAREST WHOLE NUMBER.

(3) BETWEEN 02/01/02 AND 12/12/02, THE REPORTING PERSON ACQUIRED 80 SHARES OF IRWIN FINANCIAL CORPORATION COMMON STOCK THROUGH BROKER-ADMINISTERED DIVIDEND REINVESTMENT WITH TERMS SIMILAR TO THE IRWIN FINANCIAL CORPORATION DIVIDEND REINVESTMENT PLAN. SHARES NOTED ARE AS OF 12/12/02. THE PLAN PROVIDES FOR THE PURCHASE OF FRACTIONAL SHARES. THE NUMBER REPORTED IS THE NEAREST WHOLE NUMBER.

(4) BETWEEN 02/01/02 AND 12/12/02, THE REPORTING PERSON'S SPOUSE ACQUIRED 42 SHARES OF IRWIN FINANCIAL CORPORATION COMMON STOCK THROUGH BROKER-ADMINISTERED DIVIDEND REINVESTMENT WITH TERMS SIMILAR TO THE IRWIN FINANCIAL CORPORATION DIVIDEND REINVESTMENT PLAN. SHARES NOTED ARE AS OF 12/12/02. THE PLAN PROVIDES FOR THE PURCHASE OF FRACTIONAL SHARES. THE NUMBER REPORTED IS THE NEAREST WHOLE NUMBER.