

FORM 4

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

OMB APPROVAL

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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)						
MILLER, J. IRWIN (Last) (First) (Middle)		Irwin Financial Corporation (IFC)		<input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% owner <input type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (Specify below)						
PO BOX 808 (Street)		3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)		4. Statement for (Month/Day/Year) 03/11/2003		TITLE				
Columbus, IN 47202-0808 (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		03/10/03		M	V	Amount	(A) or (D)	Price		
COMMON STOCK		03/10/03		F		800	A	\$13.687500	D	
COMMON STOCK		03/10/03		F		622	D	\$17.620000	D	
COMMON STOCK		03/10/03		M		169	A	\$16.968750	D	
COMMON STOCK		03/10/03		F		163	D	\$17.620000	5,176,038	D
COMMON STOCK									132,535	I
COMMON STOCK									5,160,592	I
										BY SPOUSE
										BY TRUST

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				
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	\$13.687500	03/10/03		M			800		04/30/07	COMMON STOCK	800		0	D	
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	\$16.968750	03/10/03		M			169		04/26/10	COMMON STOCK	169		0	D	

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

/S/

03/11/2003

 **Signature of Reporting Person
 (NAME) BY: SARLA KALSI
 ATTORNEY IN FACT

 Date

FORM 4 (continued)

MILLER, J. IRWIN
PO BOX 808
Columbus IN 47202-0808

Irwin Financial Corporation (IFC)
03/11/2003

FOOTNOTES: