

---

# 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): August 27, 2003.

---

### 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**

**ITEM 5. OTHER EVENTS.**

On August 27, 2003, Irwin Financial Corporation announced its third quarter dividend as described in the news release attached as Exhibit 99.1.

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

(c) Exhibits.

99.1 News Release issued August 27, 2003.

**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: August 27, 2003

By: /s/ GREGORY F. EHLINGER

---

GREGORY F. EHLINGER  
*Senior Vice President and Chief  
Financial Officer*

**EXHIBIT INDEX**

<b>Exhibit No.</b>	<b>Description</b>
------------------------	--------------------

99.1	News Release issued August 27, 2003.
------	--------------------------------------

Irwin Financial Corporation  
500 Washington Street  
P.O. Box 929  
Columbus, IN 47202-0929  
812.376.1909  
812.376.1709 Fax  
[www.irwinfinancial.com](http://www.irwinfinancial.com)



August 27, 2003

**News Release: IMMEDIATE RELEASE**

For further information, contact:

Suzie Singer, Corporate Communications: 812.376.1917

**IRWIN FINANCIAL CORPORATION ANNOUNCES  
THIRD QUARTER DIVIDEND**

(Columbus, IN, August 27, 2003) Irwin Financial Corporation (NYSE: IFC) today announced a dividend of \$0.07 per share to be paid on September 26, 2003, to all shareholders of record on September 12, 2003. The dividend rate is a \$0.0025 per share or 3.7% increase as compared with the dividend paid in each quarter of 2002.

Irwin Financial Corporation ([www.irwinfinancial.com](http://www.irwinfinancial.com)) is an interrelated group of specialized financial services companies organized as a bank holding company, with a history tracing to 1871. The Corporation, through its major subsidiaries -- Irwin Mortgage Corporation, Irwin Union Bank, Irwin Home Equity Corporation, Irwin Commercial Finance, and Irwin Ventures -- provides a broad range of financial services to consumers and small businesses in selected markets in the United States and Canada.