

IRWIN FINANCIAL CORP  
 Form 3  
 February 10, 2006

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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

(Print or Type Responses)

1. Name and Address of Reporting Person *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â VANDERKOLK BRETT R		(Month/Day/Year)	IRWIN FINANCIAL CORP [IFC]	
(Last)	(First)	(Middle)	02/09/2006	
IRWIN FINANCIAL CORPORATION,Â 500 WASHINGTON STREET			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)				(Check all applicable)
COLUMBUS,Â INÂ 47201			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Form filed by One Reporting Person
			(give title below) (specify below)	<input type="checkbox"/> Form filed by More than One Reporting Person
			VP-Treasurer	

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
COMMON STOCK	1,126 <sup>(1)</sup>	D	Â
COMMON STOCK	582 <sup>(2)</sup>	I	401K

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

SEC 1473 (7-02)

**Persons who 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 Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security	4. Conversion or Exercise	5. Ownership Form of	6. Nature of Indirect Beneficial Ownership
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	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (3)	02/13/2012	COMMON STOCK	6,700	\$ 15.65	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (3)	05/02/2015	COMMON STOCK	8,100	\$ 20.47	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (3)	04/24/2011	COMMON STOCK	4,800	\$ 21.38	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (3)	04/24/2013	COMMON STOCK	10,300	\$ 22.46	D	Â
NON-QUALIFIED STOCK OPTION (RIGHT TO BUY)	Â (3)	04/28/2014	COMMON STOCK	6,000	\$ 23.89	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
VANDERKOLK BRETT R IRWIN FINANCIAL CORPORATION 500 WASHINGTON STREET COLUMBUS,Â INÂ 47201	Â	Â	Â VP-Treasurer	Â

## Signatures

Brett R. 02/10/2006  
Vanderkolk

\_\_Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 5(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) Represents shares of Irwin Financial Corporation common stock the reporting person acquired under the Irwin Financial Corporation Employees' Stock Purchase Plan III (Plan) including shares acquired pursuant to a dividend reinvestment feature of the Plan. The Plan provides for the purchase of fractional shares. Shares noted are as of January 15, 2006. The number reported is the nearest whole number
  - (2) Represents shares acquired through participation in the Irwin Financial Corporation Employees' Savings Plan (401k Plan). Shares noted are as of January 23, 2006. The Plan(s) provides for the purchase of fractional shares. The number reported is the nearest whole number of shares.
  - (3)

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The Plan provides for phased-in vesting of rights to exercise granted stock options. In the year of the grant, optionee may exercise 25% of total options granted. In each of the three years immediately following the year of the grant, optionee may exercise an additional 25% of the options granted. Grant of option was made to reporting person in transaction exempt under Rule 16b-3.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure. 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 number.