

**News Release: IMMEDIATE RELEASE**

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**IRWIN FINANCIAL CORPORATION ANNOUNCES  
FOURTH QUARTER DIVIDEND**

(Columbus, IN, December 5, 2005) Irwin Financial Corporation (NYSE: IFC) today announced a dividend of \$0.10 per share to be paid on December 30, 2005, to all shareholders of record on December 16, 2005. The dividend rate is a \$0.02 per share or 25 percent increase as compared with the dividend paid in the same quarter a year earlier.

Irwin® Financial Corporation (<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, and Irwin Commercial Finance -- provides a broad range of financial services to consumers and small businesses in selected markets in the United States and Canada.