

NEWS RELEASE

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February 3, 2006

For immediate release

IRWIN FINANCIAL CORPORATION ANNOUNCES 2005 FOURTH QUARTER RESULTS CONFERENCE CALL

(Columbus, IN) IRWIN FINANCIAL CORPORATION (NYSE: IFC) intends to release its Fourth Quarter 2005 operating results at the close of trading on February 3, 2006.

At 1:00 p.m. EST, 12:00 p.m. CST, on Monday, February 6th, the Corporation will hold a conference call to review results. The toll-free number for the call will be (800) 559-2403; please tell the operator you would like to join the Irwin Financial call, Confirmation #13796786. A company news release regarding the topic of the call will be available on PRNewswire and on the Irwin Financial website before the call. Greg Ehlinger, Senior Vice President and CFO, Will Miller, CEO, and Jody Littrell, Vice President and Controller, will be the speakers on the call. A replay of the call will be available on the Irwin Financial Corporation website at <http://www.irwinfinancial.com/ir-set.html>.

Information provided and statements made during the call that are not purely historical are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including statements of the company's expectations, hopes, beliefs and intentions on strategies for the future. It is important to note that the company's actual future results could differ materially from those projected in such forward-looking statements because of a number of factors, including, but not limited to, general economic, business and financial conditions, governmental action, competitor activity, expense volatility, changes in applicable accounting policies or principles, and other risks detailed from time to time in IFC Securities and Exchange Commission filings.

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 Union Bank, Irwin Commercial Finance, Irwin Home Equity Corporation, and Irwin Mortgage Corporation -- provides a broad range of financial services to consumers and small businesses in selected markets in the United States and Canada.