

IRWIN FINANCIAL CORPORATION

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NEWS RELEASE

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For immediate release

IRWIN FINANCIAL CORPORATION ANNOUNCES

ACTION ON COMMON STOCK DIVIDEND

(Columbus, IN) Irwin Financial Corporation today announced its third quarter dividend.

The dividend of \$0.065 per share will be paid on September 21, 2001, to all shareholders of record on September 7, 2001. The dividend rate is a \$0.005 per share or 8.3% increase as compared with the dividend paid in the third quarter of 2000.

Irwin Financial Corporation ([www.irwinfinancial.com](http://www.irwinfinancial.com)) is an interrelated group of specialized financial services companies. The Corporation, through its five subsidiaries -- Irwin Home Equity Corporation, Irwin Mortgage Corporation, Irwin Union Bank, Irwin Business Finance, and Irwin Ventures -- provides a broad range of consumer and commercial financial services in selected markets across the US and Canada.