





# SAVINGS & CREDIT 2017

HMN Financial INC  
Rank 52 of 99



The relative strengths and weaknesses of HMN Financial INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HMN Financial INC compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 8.1% points. The greatest weakness of HMN Financial INC is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.6% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	27,561
Debt	0
Deposits	592,811
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	236
Labor and Related Expense	0
Loans	551,171
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	103,291
Other Compr. Net Income	-606
Other Expenses	4,122
Other Liabilities	13,057
Other Net Income	10,472
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	682,023
Liabilities	606,104
Expenses	4,122
Revenues	0
Stockholders Equity	75,919
Net Income	6,350
Comprehensive Net Income	5,744
BaseVar	651,664
ECR before LimitedLiability	6.8%
Economic Capital Ratio	14%