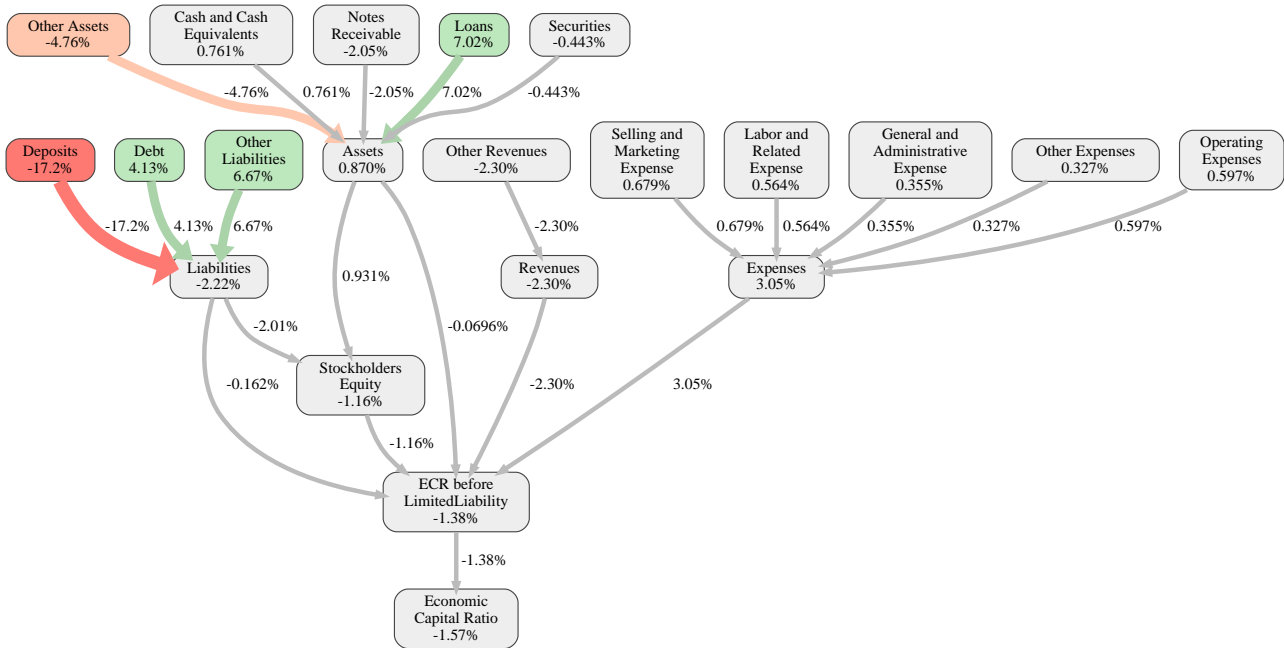




SAVINGS & CREDIT 2020

HMN Financial INC
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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 7.0% points. The greatest weakness of HMN Financial INC is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.6% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	44,399
Debt	0
Deposits	673,870
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	420
Labor and Related Expense	0
Loans	596,392
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	136,848
Other Compr. Net Income	1,142
Other Expenses	3,324
Other Liabilities	10,701
Other Net Income	11,117
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	777,639
Liabilities	684,991
Expenses	3,324
Revenues	0
Stockholders Equity	92,648
Net Income	7,793
Comprehensive Net Income	8,935
BaseVar	739,106
ECR before LimitedLiability	7.6%
Economic Capital Ratio	15%