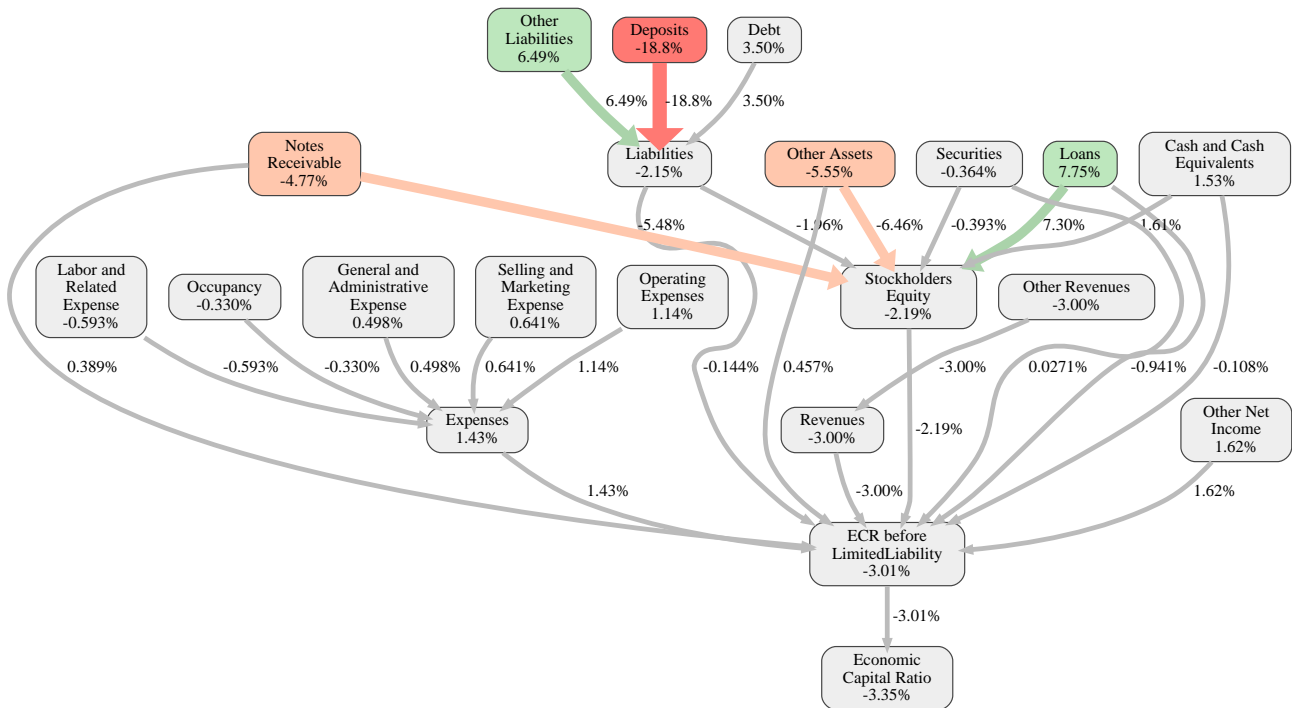




SAVINGS & CREDIT 2021

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 7.7% points. The greatest weakness of HMN Financial INC is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.3% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	86,269
Debt	0
Deposits	795,204
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	140
Labor and Related Expense	15,646
Loans	642,630
Notes Receivable	0
Occupancy	4,429
Operating Expenses	0
Other Assets	180,681
Other Compr. Net Income	1,236
Other Expenses	9,581
Other Liabilities	10,984
Other Net Income	35,940
Other Revenues	1,190
Professional Fees	1,405
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	909,580
Liabilities	806,328
Expenses	31,061
Revenues	1,190
Stockholders Equity	103,252
Net Income	6,069
Comprehensive Net Income	7,305
BaseVar	892,668
ECR before LimitedLiability	6.9%
Economic Capital Ratio	14%