





# SAVINGS & CREDIT 2023

HMN Financial INC  
Rank 79 of 97



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 8.2% 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 11%, being 4.3% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	36,259
Debt	0
Deposits	981,926
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	298
Labor and Related Expense	17,211
Loans	777,078
Notes Receivable	0
Occupancy	3,812
Operating Expenses	0
Other Assets	282,865
Other Compr. Net Income	-18,178
Other Expenses	9,618
Other Liabilities	16,642
Other Net Income	33,578
Other Revenues	1,682
Professional Fees	1,386
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,096,202
Liabilities	998,866
Expenses	32,027
Revenues	1,682
Stockholders Equity	97,336
Net Income	3,233
Comprehensive Net Income	-14,945
BaseVar	1,090,266
ECR before LimitedLiability	3.2%
Economic Capital Ratio	11%