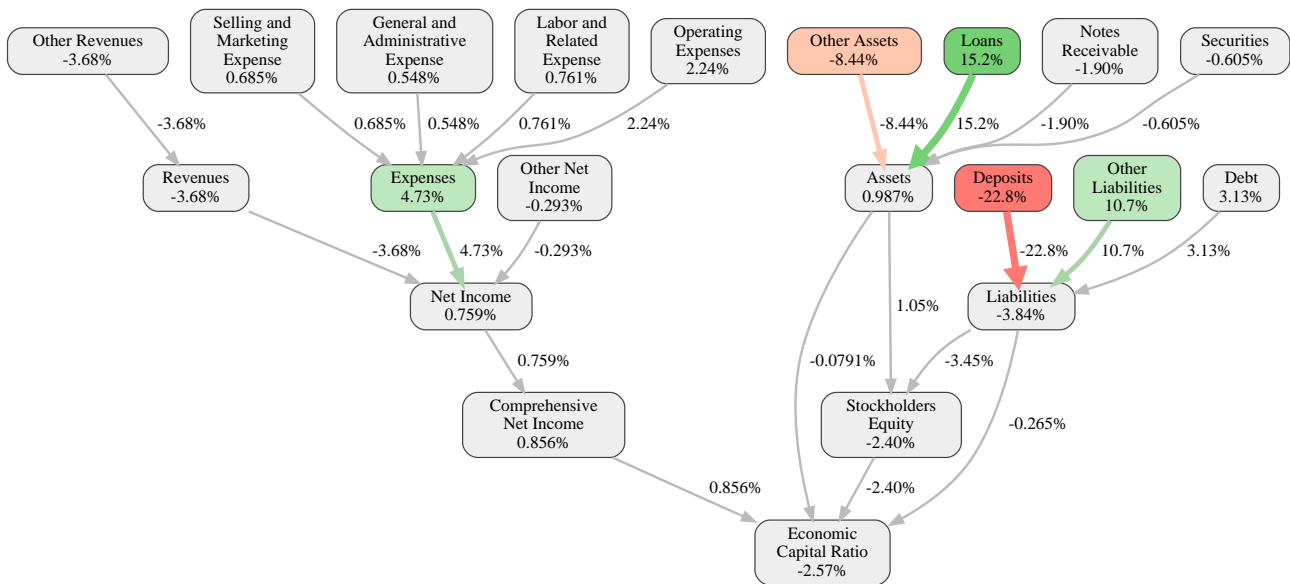




SAVINGS & CREDIT 2019

HMN FINANCIAL INC
Rank 49 of 103





RealRate

SAVINGS & CREDIT 2019

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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 15% points. The greatest weakness of HMN FINANCIAL INC is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 2.6% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	20,709
Debt	0
Deposits	623,352
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	346
Labor and Related Expense	0
Loans	586,688
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	104,918
Other Compr. Net Income	-69
Other Expenses	2,888
Other Liabilities	5,470
Other Net Income	11,124
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	712,315
Liabilities	629,168
Expenses	2,888
Revenues	0
Stockholders Equity	83,147
Net Income	8,236
Comprehensive Net Income	8,167
Economic Capital Ratio	7.4%