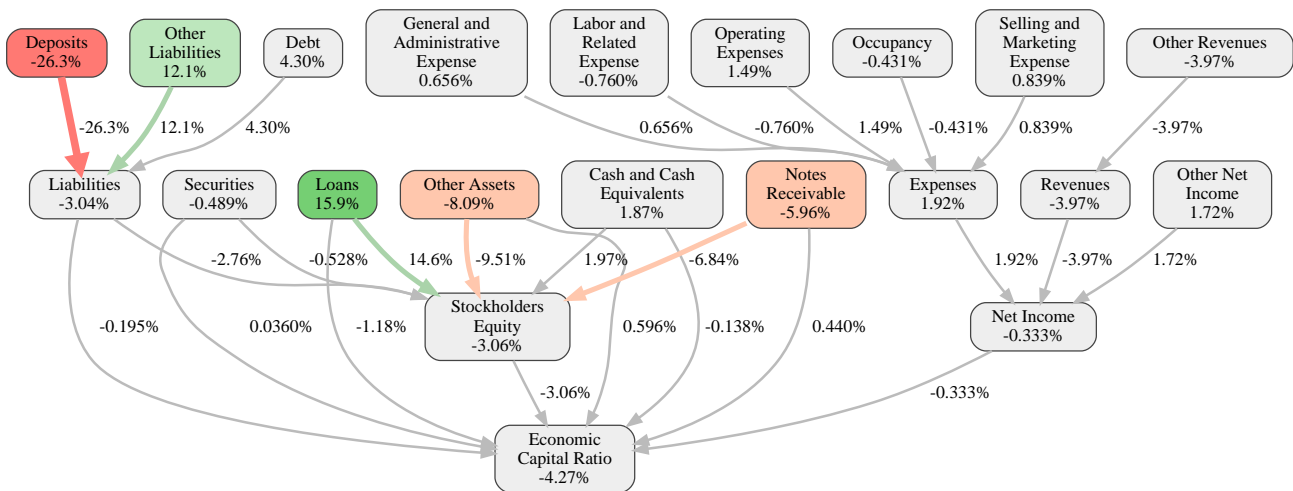




# SAVINGS & CREDIT 2021

HMN FINANCIAL INC  
Rank 50 of 90





# SAVINGS & CREDIT 2021

**HMN FINANCIAL INC**  
**Rank 50 of 90**



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 16% points. The greatest weakness of HMN FINANCIAL INC is the variable Deposits, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 4.3% points below the market average of 11%.

| 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             |
| Economic Capital Ratio   | 6.9%              |