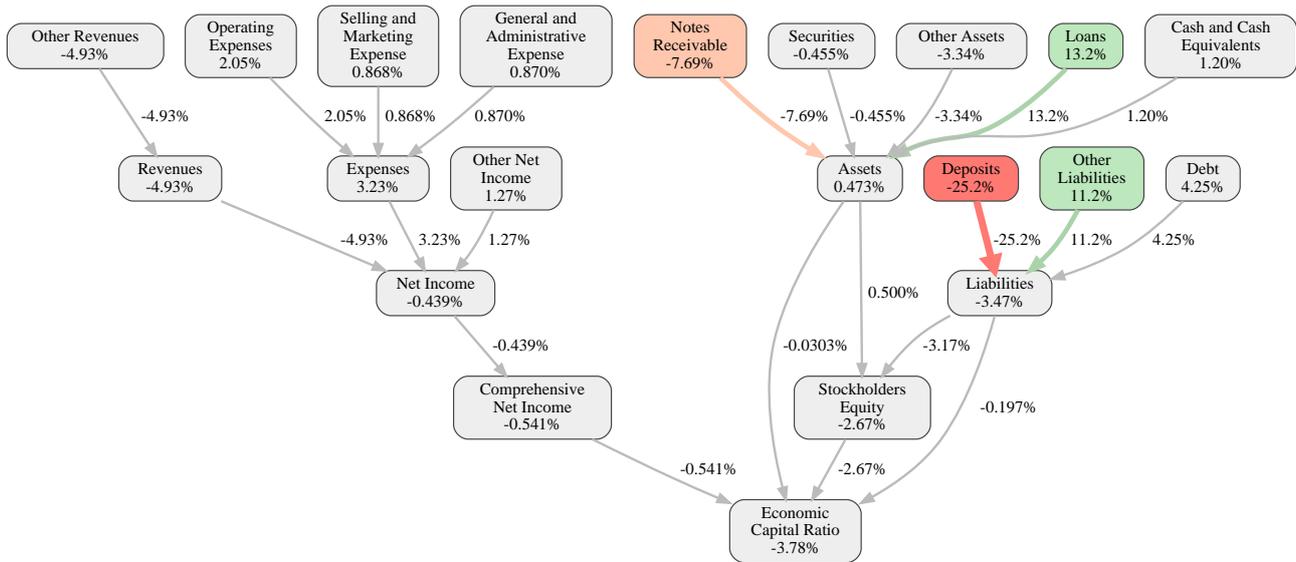




SAVINGS & CREDIT 2022

HMN FINANCIAL INC
Rank 75 of 104





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Rank 75 of 104



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 13% points. The greatest weakness of HMN FINANCIAL INC is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.0%, being 3.8% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	94,143
Debt	0
Deposits	950,666
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	63
Labor and Related Expense	16,114
Loans	652,502
Notes Receivable	0
Occupancy	4,372
Operating Expenses	0
Other Assets	322,893
Other Compr. Net Income	-2,865
Other Expenses	11,102
Other Liabilities	8,778
Other Net Income	38,893
Other Revenues	3,017
Professional Fees	1,438
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,069,538
Liabilities	959,507
Expenses	33,026
Revenues	3,017
Stockholders Equity	110,031
Net Income	8,884
Comprehensive Net Income	6,019
Economic Capital Ratio	6.0%