





SAVINGS & CREDIT 2024

HMN Financial INC
Rank 48 of 76



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 Notes Receivable, increasing the Economic Capital Ratio by 7.2% points. The greatest weakness of HMN Financial INC is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.3% points below the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	11,151
Debt	0
Deposits	976,793
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	2,399
Labor and Related Expense	18,113
Loans	0
Notes Receivable	845,692
Occupancy	3,626
Operating Expenses	0
Other Assets	250,292
Other Compr. Net Income	6,570
Other Expenses	9,530
Other Liabilities	20,236
Other Net Income	31,538
Other Revenues	1,860
Professional Fees	1,051
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,107,135
Liabilities	999,428
Expenses	32,320
Revenues	1,860
Stockholders Equity	107,707
Net Income	1,078
Comprehensive Net Income	7,648
BaseVar	1,089,426
ECR before LimitedLiability	5.8%
Economic Capital Ratio	14%