

Edgar Filing: HMN FINANCIAL INC - Form 8-K

HMN FINANCIAL INC
Form 8-K
January 27, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): January 22, 2004

HMN Financial, Inc.

(Exact name of registrant as specified in its chapter)

Delaware (State or other jurisdiction of incorporation)	0-24100 (Commission File Number)	41-1777397 (IRS Employer Identification No.)
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1016 Civic Center Drive Northwest

PO Box 6057

55903-6057
(Zip Code)

Rochester, Minnesota
(Address of principal executive offices)

Registrant's telephone number, including area code (507) 535-1200

(Former name or former address, if changed since last report)

Item 7. Exhibits.

(c) Exhibits (the following exhibits are furnished to the SEC)

Exhibit Number -----	Description -----
99	Press release dated January 22, 2004

Item 12. Results of Operations and Financial Condition.

On January 22, 2004, HMN Financial, Inc. (the "Company") reported its financial results for its second fiscal quarter ended December 31, 2003. See the Company's press release dated January 23, 2004, which is furnished as Exhibit 99 and incorporated by reference in this Current Report on Form 8-K.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

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HMN Financial, Inc.
(Registrant)

Date: January 27, 2004

/s/ Jon Eberle

Jon Eberle, SVP/CFO/Treasurer