

# HMN Financial Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

HMN Financial Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between HMN Financial Inc. and its competitors. This provides our Clients with a clear understanding of HMN Financial Inc. position in the Industry.

The report contains detailed information about HMN Financial Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for HMN Financial Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The HMN Financial Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-

term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes HMN Financial Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of HMN Financial Inc. business.

### **About HMN Financial Inc.**

HMN Financial, Inc. operates as the holding company for Home Federal Savings Bank, which provides community banking services in Minnesota and Iowa.

The company's business involves attracting deposits from the general public and businesses and using, such deposits to originate or purchase one-to-four family residential, commercial real estate, and multi-family mortgage loans, as well as consumer, construction, and commercial business loans.

The company has another wholly owned subsidiary, Security Finance Corporation (SFC), which acts as an intermediary in completing certain real estate transactions. It also owns interest in Insurance Agency, Inc. (OIA), which offers financial planning products and services, such as credit life insurance, annuity, and mutual fund products.

### **Market Area**

The company serves the southern Minnesota counties of Fillmore, Freeborn, Houston, Mower, Olmsted and Winona and portions of Steele, Dodge, Goodhue, and Wabasha through its corporate office located in Rochester, Minnesota, and its 10 branch offices located in Albert Lea, Austin, La Crescent, Rochester, Spring Valley, and Winona,

Minnesota.

## Lending Activities

**One-to-Four Family Residential Real Estate Lending:** As of December 31, 2009, the company's one-to-four family real estate loans consisted of both fixed rate and adjustable rate loans. It offers conventional fixed rate one-to-four family loans. It also originates fixed rate loans that are insured by the Federal Housing Authority, Veterans Administration, Minnesota Housing Finance Agency, or Iowa Finance Authority, Veterans Administration, Minnesota Housing Finance Agency or Iowa Finance Authority. It also offers one-year adjustable rate mortgages (ARMs). Fixed rate loans in the company's portfolio include both growing equity mortgage (GEM) loans and conventional fixed rate loans.

**Commercial Real Estate and Multi-Family Lending:** The company originates permanent commercial real estate and multi-family loans secured by properties located in its market area. It also purchases a limited amount of participations in commercial real estate and multi-family loans originated by third parties on properties outside of its market area. The commercial real estate and multi-family loan portfolio includes loans secured by motels, hotels, apartment buildings, churches, ethanol plants, manufacturing plants, office buildings, business facilities, shopping malls, nursing homes, golf courses, warehouses, and other non-residential building properties located in the Upper Midwest part of the United States.

**Construction Lending:** The company makes construction loans to individuals for the construction of their residences and to builders for the construction of one-to-four family residences. It also makes loans to builders for houses built on speculation. Construction loans also include commercial real estate loans. Loans to individuals for the construction of their residences are structured as permanent loans.

**Consumer Lending:** The company originates various consumer loans, including home equity loans (open-end and closed-end), automobile, mobile home, lot loans, loans secured by deposit accounts, and other loans for household and personal purposes.

**Commercial Business Lending:** The company maintains a portfolio of commercial business loans to retail, manufacturing operations, and professional firms. Its commercial business loans include personal guarantees and are secured by business assets, such as inventory, equipment, leasehold interests in equipment, fixtures, real estate, and accounts receivable. It also purchases participation interests in commercial

business loans originated outside of its market area from third party originators.

### Investment Activities

The company invests a portion of its liquid assets in interest-earning overnight deposits of the Federal Home Loan Bank of Des Moines (FHLB), other banks, and money market mutual funds. Other investments include high grade medium-term (up to four years) federal agency notes, and various other types of mutual funds that invest in adjustable rate mortgage-backed securities, asset-backed securities, repurchase agreements, and U.S. treasury and agency obligations.

### Deposits

The company offers various deposit accounts to retail and commercial customers. Its deposits consist of passbook, negotiable order of withdrawal (NOW), money market, non-interest bearing checking, and certificate accounts (including individual retirement accounts).

### History

HMN Financial, Inc. was founded in 1933.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

## Contents

RESEARCH METHODOLOGY

DISCLAIMER

### **1. HMN FINANCIAL INC. COMPANY PROFILE**

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

### **2. HMN FINANCIAL INC. BUSINESS OVERVIEW**

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

### **3. HMN FINANCIAL INC. SWOT ANALYSIS**

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

### **4. HMN FINANCIAL INC. FINANCIAL ANALYSIS**

- 4.1. Financial Statements
  - 4.1.1. Income Statement
  - 4.1.2. Balance Sheet
  - 4.1.3. Cash Flow
- 4.2. Financial Ratios
  - 4.2.1. Profitability
  - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

## **5. HMN FINANCIAL INC. COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. HMN Financial Inc. Direct Competitors
- 5.2. Comparison of HMN Financial Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of HMN Financial Inc. and Direct Competitors Stock Charts
- 5.4. HMN Financial Inc. Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. HMN Financial Inc. Industry Position Analysis

## **6. HMN FINANCIAL INC. NEWS & EVENTS**

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

## **7. HMN FINANCIAL INC. EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. HMN FINANCIAL INC. ENHANCED SWOT ANALYSIS<sup>2</sup>**

## **9. UNITED STATES PESTEL ANALYSIS<sup>2</sup>**

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

## **10. HMN FINANCIAL INC. IFE, EFE, IE MATRICES<sup>2</sup>**

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

## **11. HMN FINANCIAL INC. PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. HMN FINANCIAL INC. VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

HMN Financial Inc. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit  
Profit Margin Chart  
Operating Margin Chart  
Return on Equity (ROE) Chart  
Return on Assets (ROA) Chart  
Debt to Equity Chart  
Current Ratio Chart  
HMN Financial Inc. 1-year Stock Charts  
HMN Financial Inc. 5-year Stock Charts  
HMN Financial Inc. vs. Main Indexes 1-year Stock Chart  
HMN Financial Inc. vs. Direct Competitors 1-year Stock Charts  
HMN Financial Inc. Article Density Chart

1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.  
The complete financial data is available for publicly traded companies.

## List Of Tables

### LIST OF TABLES

HMN Financial Inc. Key Facts  
Profitability  
Management Effectiveness  
Income Statement Key Figures  
Balance Sheet Key Figures  
Cash Flow Statement Key Figures  
Financial Performance Abbreviation Guide  
HMN Financial Inc. Key Executives  
HMN Financial Inc. Major Shareholders  
HMN Financial Inc. History  
HMN Financial Inc. Products  
Revenues by Segment  
Revenues by Region  
HMN Financial Inc. Offices and Representations  
HMN Financial Inc. SWOT Analysis  
Yearly Income Statement Including Trends  
Income Statement Latest 4 Quarters Including Trends  
Yearly Balance Sheet Including Trends  
Balance Sheet Latest 4 Quarters Including Trends  
Yearly Cash Flow Including Trends  
Cash Flow Latest 4 Quarters Including Trends  
HMN Financial Inc. Profitability Ratios  
Margin Analysis Ratios  
Asset Turnover Ratios  
Credit Ratios  
Long-Term Solvency Ratios  
Financial Ratios Growth Over Prior Year  
HMN Financial Inc. Capital Market Snapshot  
HMN Financial Inc. Direct Competitors Key Facts  
Direct Competitors Profitability Ratios  
Direct Competitors Margin Analysis Ratios  
Direct Competitors Asset Turnover Ratios  
Direct Competitors Credit Ratios  
Direct Competitors Long-Term Solvency Ratios  
Industry Statistics



HMN Financial Inc. Industry Position  
Company vs. Industry Income Statement Analysis  
Company vs. Industry Balance Sheet Analysis  
Company vs. Industry Cash Flow Analysis  
Company vs. Industry Ratios Comparison  
HMN Financial Inc. Consensus Recommendations<sup>1</sup>  
Analyst Recommendation Summary<sup>1</sup>  
Price Target Summary<sup>1</sup>  
Experts Recommendation Trends<sup>1</sup>  
Revenue Estimates Analysis<sup>1</sup>  
Earnings Estimates Analysis<sup>1</sup>  
Historical Surprises<sup>1</sup>  
Revenue Estimates Trend<sup>1</sup>  
Earnings Estimates Trend<sup>1</sup>  
Revenue Revisions<sup>1</sup>

## ANALYSIS FEATURES

### SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

### Key Factors Examined by PESTEL Analysis:

**Political** – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

**Economic** – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

**Sociological** – What cultural and societal aspects will work upon the demand for the business's products and operations?

**Technological** – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

**Environmental** – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

**Legal** – What laws and legislation will exert influence on the style the business is carried out?

### **IFE, EFE, IE Matrices**

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

## **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

## **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

## Reputation

### Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

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