

Edgar Filing: HMN FINANCIAL INC - Form 8-K

HMN FINANCIAL INC  
Form 8-K  
July 26, 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): July 23, 2004

HMN Financial, Inc.  
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(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 Rochester, Minnesota (Address of principal executive offices)	55903-6057 (Zip Code)
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Registrant's telephone number, including area code (507) 535-1200

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(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 July 22, 2004

Item 12. Results of Operations and Financial Condition.

On July 22, 2004, HMN Financial, Inc. (the "Company") reported its financial results for its second fiscal quarter ended June 30, 2004. See the Company's press release dated July 22, 2004, which is furnished as Exhibit 99 and incorporated by reference in this Current Report on Form 8-K.

SIGNATURES

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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.

HMN Financial, Inc.  
(Registrant)

Date: July 22, 2004

/s/ Jon Eberle

Jon Eberle, SVP/CFO/Treasurer