

HMN FINANCIAL INC  
Form 8-K  
July 29, 2003

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 25, 2003**

HMN Financial, Inc.

(Exact name of registrant as specified in its chapter)

Delaware

0-24100

41-1777397

(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

1016 Civic Center Drive Northwest

PO Box 6057

55903-6057

Rochester, Minnesota

(Zip Code)

(Address of principal executive offices)

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

<u>Exhibit Number</u>	<u>Description</u>
99	Press release dated July 25, 2003

Item 12. Results of Operations and Financial Condition.

On July 25, 2003, HMN Financial, Inc. (the "Company") reported its financial results for its second fiscal quarter ended June 30, 2003. See the Company's press release dated July 25, 2003, 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.

HMN Financial, Inc.

(Registrant)

Date: July 29, 2003

/s/ Jon Eberle  
Jon Eberle, SVP/Interim CFO/Treasurer