

HMN FINANCIAL INC  
Form 8-K  
October 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): **October 23, 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  
Rochester, Minnesota

(Address of principal executive offices)

55903-6057

(Zip Code)

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)

<u>Exhibit Number</u>	<u>Description</u>
99	Press release dated October 23, 2003

Item 12. Results of Operations and Financial Condition.

On October 23, 2003, HMN Financial, Inc. (the "Company") reported its financial results for its third fiscal quarter ended September 30, 2003. See the Company's press release dated October 23, 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: October 29, 2003

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