HMN FINANCIAL INC

Form 8-K

January 25, 2013

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, 2013

HMN Financial, Inc.

(Exact name of registrant as specified in its charter)

Delaware 0-24100 41-1777397 (State or other jurisdiction (Commission (IRS Employer

of incorporation) File Number) Identification No.)

1016 Civic Center Drive Northwest

PO Box 6057

Rochester, Minnesota 55903-6057
(Address of principal executive offices) (Zip Code)

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

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 2.02. Results of Operation and Financial Condition.

On January 22, 2013, HMN Financial, Inc. (the "Company") issued a press release (the "Press Release") that included financial information for its quarter and year ended December 31, 2012. A copy of the Press Release is attached as Exhibit 99 to this Form 8-K and incorporated by reference into this Item 2.02. The information included in the Press Release is to be considered furnished under the Securities Exchange Act of 1934, as amended.

Item 9.01. Financial Statements and Exhibits

(d) Exhibits

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Exhibit NumberDescription99Press Release dated January 22, 2013

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: January 25, 2013 /s/ Jon Eberle

Jon Eberle

Senior Vice President, Chief Financial Officer and

Treasurer

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Index to Exhibits

Exhibit No. Description

Exhibit 99 Press Release dated January 22, 2013

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