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HMN FINANCIAL INC Form 8-K April 27, 2005

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): April 21, 2005

HMN Financial, Inc.

(Exact name of registrant as specified in its chapter)

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 (see General Instruction A.2. below):

- |_| 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))
- Item 2.02. Results of Operations and Financial Condition.

On April 21, 2005, HMN Financial, Inc. (the "Company") reported its financial results for its first fiscal quarter ended March 31, 2005. See the Company's press release dated April 21, 2005, which is furnished as Exhibit 99 and incorporated by reference in this Current Report on Form 8-K.

- Item 9.01. Financial Statements and Exhibits
 - (c) Exhibits (the following exhibits are furnished to the SEC)

Exhibit Number Description

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Press release dated April 21, 2005

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.

Date: April 22, 2005 /s/ Jon Eberle

Jon Eberle, SVP/CFO/Treasurer