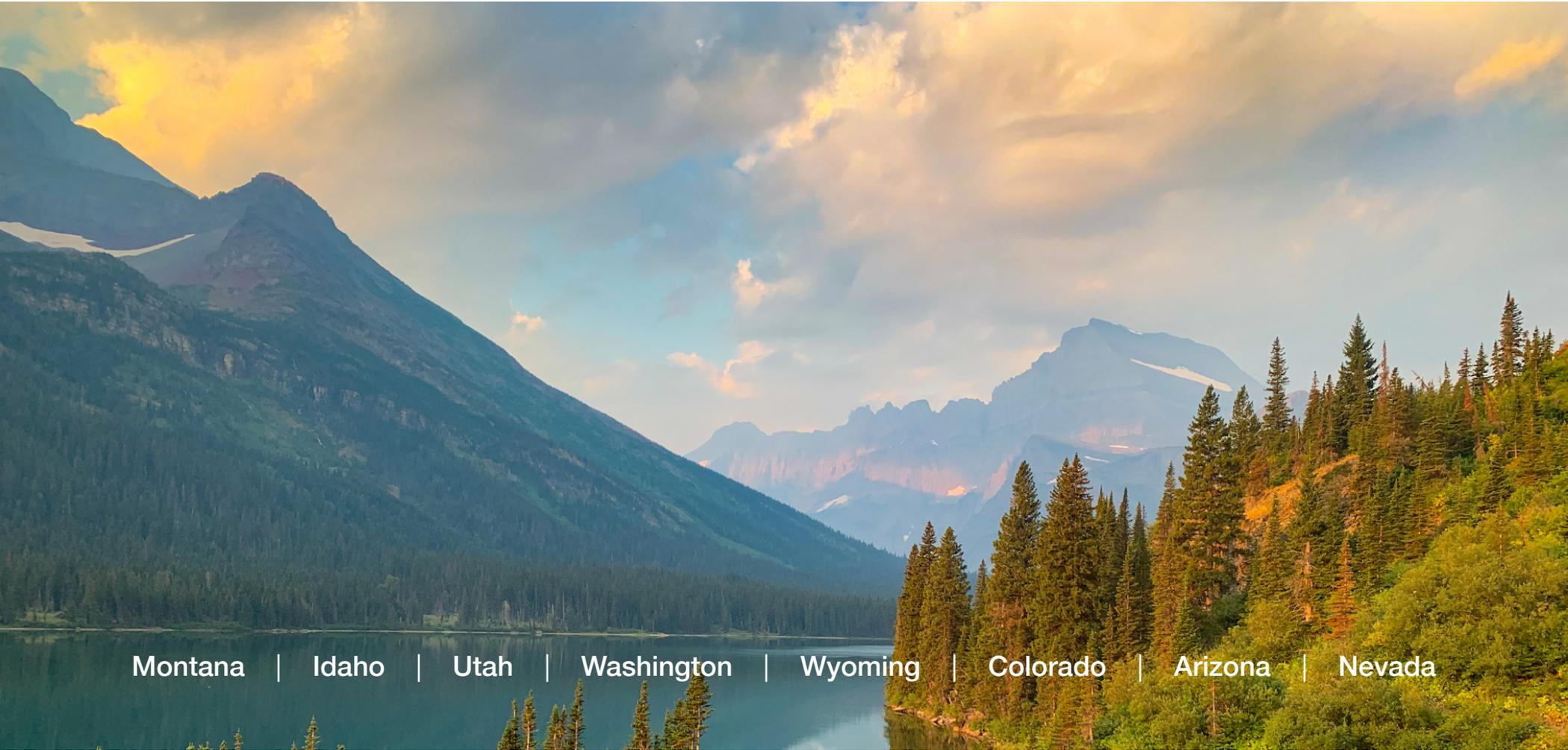


Community and Social Responsibility Report



Montana | Idaho | Utah | Washington | Wyoming | Colorado | Arizona | Nevada

Community and Social Responsibility Report:

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A Letter from Our President and CEO

In 1955, Glacier Bancorp, Inc.'s story started with one location and a commitment to serve our customers and community. Today, as a company of 17 bank divisions across eight western states, we uphold that commitment as we provide commercial banking services to more than 144 communities through 221 offices.

Our culture is built on local, community-based banking. Each of our 17 bank divisions retains their unique identity through local decision-making and regional distinction. We know that every employee is key to our success, which is why we provide an inclusive, team-oriented workplace coupled with generous benefits and ample opportunity for professional development and advancement.

Headquartered in the backyard of beautiful Glacier National Park, much of our culture is shaped by the great outdoors and the stunning natural beauty that surrounds us. With 18 national parks in the eight states where we do business, and open spaces within sight of most branches, enjoying and preserving our environment is of utmost importance to us.

Our focus on Environmental, Social, and Governance standards (ESG) continues. Our Company's performance in this area is becoming more important as the focus on environmental and social issues becomes more prominent. We believe this attention to ESG is consistent with our community banking model.

Service to community is also a core value. In all the communities we serve, our people take great pride in giving back through volunteer hours, donations, financial education classes, investments, and community development loans. We believe it is our responsibility to better the places we call home.

In this fourth edition of the *Community and Social Responsibility Report*, we are pleased to share with you the story of Glacier Bancorp, Inc. and our continued commitment to excellence in each of these areas.

With gratitude,



Randy Chesler
President, CEO
Glacier Bancorp, Inc.





Our Name

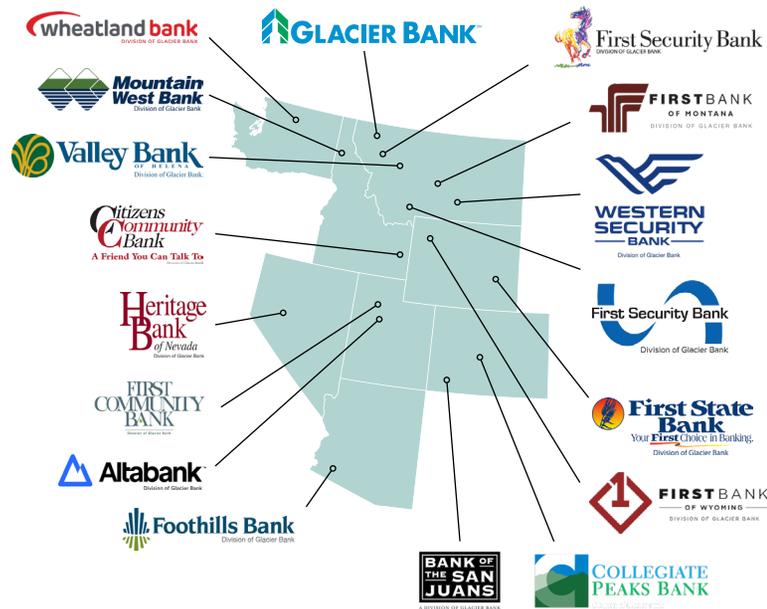
Our name is inspired by nearby Glacier National Park, a stunning landscape of mountains, lakes, and wild country we are deeply impacted by and privileged to enjoy and steward.

Our Vision

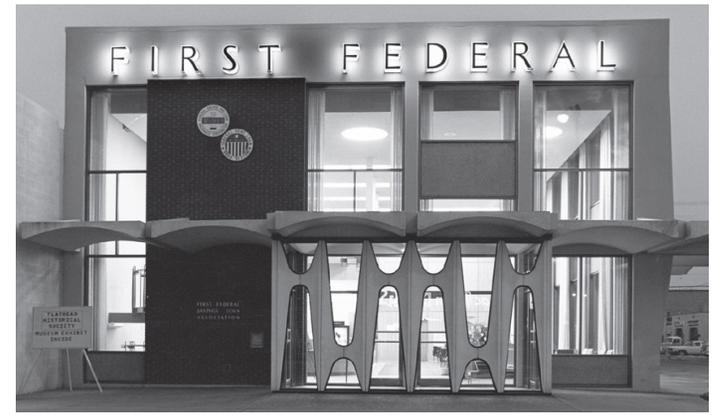
We are a family of banks whose unique local presence reflects the communities we serve. We welcome the opportunity to grow and change as our customers and communities do the same, recognizing that our Company has flourished because we've remained close to our customers and deeply rooted in our communities. This core distinction will not change.

Who We Are

Glacier Bancorp, Inc. (“GBCI”) is the parent company for Glacier Bank and its 17 bank divisions. We pursue a community banking philosophy, emphasizing personalized service combined with the full resources of a larger banking organization. Community banking is central to our business model and to our value system. We believe our communities are best served by local division leaders and their teams making decisions about how to best meet the needs of their customers and communities.



Forbes has ranked Glacier Bancorp, Inc. in the Top 20 of America’s Best Banks for 8 consecutive years (2016-2023) and among the World’s Best Banks for 4 consecutive years (2020-2023).



Humble Beginnings

Formed by five businessmen in 1955 as First Federal Savings and Loan Association, Glacier Bancorp, Inc. began with two employees and \$172,000 in deposits from 127 local citizens. Over the last 66 years, we have grown into a family of banks with 17 divisions spanning eight western states. We still believe community banking, maintaining a community bank’s independence, and great people are keys to our long-term success in serving local customers and communities.

Total Assets \$27.7 Billion	Total Loans \$16.2 Billion	Total Deposits \$19.9 Billion
221 Locations	275 ATMs	3,365 Employees
17 Bank Divisions		

* Current as of December 31, 2023

Corporate Responsibility

As a family of banks, we are committed to investing in our customers, communities, and employees and stewarding the beautiful places we call home. We believe these things are our corporate responsibility and always have been. We are excited to share details of how we are meeting and exceeding Environmental, Social, and Governance standards across our Company.



Community

Our Company model is community based for a simple reason – we believe in and support the people and places where we live. We are committed to making a difference in our communities through volunteer hours, donations, investments, community development loans, and financial education classes for adults, small businesses, and schools.



People

Our employees are our most valuable assets and we are committed to investing in each person by offering robust benefits, wellness programs, and opportunities for professional education and career advancement. We are committed to a team-oriented workplace of dignity and respect, focusing on a culture of diversity and inclusion.



Environment

Located in some of the country's most beautiful places, we take seriously our responsibility to model sustainable business practices. We are continually seeking ways to improve our stewardship of the environment through recycling programs, resource conservation, empowered employees, construction evaluation, and more.



Integrity

We believe strong governance and business ethics are essential to our success and ability to generate long-term shareholder value. We maintain an independent board committed to good business practices, transparency in financial reporting, a whistleblower policy, and corporate governance with the highest standards for honesty and integrity.



Responsibility

We are committed to protecting the privacy of those who entrust us with their personal information. We employ detection and response mechanisms designed to contain and mitigate risks, maintaining a robust information security program that is regularly reviewed, tested, and updated.



Community Impact

Serving our communities is a core value. We believe it is our responsibility to use our resources and areas of expertise to help make our neighborhoods the very best places to live and work. We are dedicated to doing so through volunteer hours, charitable donations, community development loans, financial education courses, investment into affordable housing, early childhood development and education, and small and microbusiness loan programs.



885 Donations totaling \$2,761,482 supporting 606 Community Organizations.

● Community Service	\$2,052,759
● Affordable Housing	\$264,002
● Economic Development	\$184,600
● Revitalization/Stabilization	\$144,274
● Unassigned	\$115,847



14,354 individual employee service activities by 1,756 employee volunteers totaling 34,390 hours with 1,300 organizations.

● Community Service	11,755 Hours
● Affordable Housing	853 Hours
● Economic Development	1,210 Hours
● Revitalization/Stabilization	799 Hours
● Unspecified	19,773 Hours



225 Loans totaling \$640,130,236

● Community Service	\$46,323,966
● Affordable Housing	\$333,195,198
● Economic Development	\$146,745,817
● Revitalization/Stabilization	\$113,865,255



19 Investments totaling \$49,850,688

● Affordable Housing	\$46,442,088
● Economic Development	\$3,408,600

Financial Inclusion

Community Development

GBCI partners with certified Community Development Financial Institutions (CDFI), Community Development Corporations (CDC), and other community economic development organizations that serve areas in our footprint with a focus on the underserved, distressed, rural and urban areas with high poverty. We work extensively with these organizations in various capacities, including funding via equity-equivalent investments supporting microfinance, small business lending programs and affordable housing down payment assistance loans; construction lending and equity investments in New Market Tax Credit (NMTC) and Low-Income Housing Tax Credit (LIHTC) projects. We also provide financial services and technical assistance directly to the organizations and those they serve. Working with these partners, GBCI can better promote revitalization and stabilization of underserved and distressed areas in our markets. This allows for the economic development and financial inclusion of disadvantaged communities.

Credit Builder Loans

We are working to encourage the unbanked and underbanked to build banking relationships within our communities. The Credit Builder program provides benefits to those seeking to establish (or re-establish) credit while building savings, creating a banking relationship, and increasing knowledge of critical financial skills. In 2023, we originated 274 loans totaling \$284,600.

Financial Education

GBCI has proudly partnered with social impact innovator EVERFI to provide comprehensive online financial literacy

programs for K-12 schools, small businesses, adults, and employees. The Glacier Bank Financial Foundations program has been expanding since 2014 with a continued focus on schools and organizations serving low-to-moderate income and underserved communities where innovative resources are most impactful. This partnership empowers teachers and students with financial education that is accessible at any time, in any location, and at no cost to students or schools.

Mobile and Online Banking Access

GBCI offers a feature rich mobile/online banking solution to our customers. The mobile/online banking application provides our customers the ability to review balances, access statements, make P2P payments and other transfers, access bill pay, deposit checks with a photo, manage debit cards (turn card on/off or report lost), and many more industry leading features. Access to the mobile solution is provided via biometric login options. The bank also provides an industry leading, simple deposit account opening solution that is available via mobile and desktop. In addition, the bank provides the ability to originate a mortgage loan via our digital mortgage solution.

Alternative Banking Solutions

GBCI has a partnership with Pathward to offer prepaid cards. These cards can be utilized anywhere debit Visa® is accepted worldwide. The prepaid card offers the ability to load funds online, in-branch, or via direct deposit. In addition, the cards are surcharge-free at over 24,000 MoneyPass ATM Network locations nationwide. No credit check is required for approval (subject to ID verification).



Adults/Small Business

Included in the volunteer service activities, **318** bank employees delivered **1,681** hours on in person financial education to small business and members of our communities.



Schools

8,712 students from **148** schools completed **20,031** hours of learning in the 2022-2023 school year

Making a Difference

We are committed to serving the communities in which we operate. For this reason, each of our divisions engage in meaningful community projects that target their community's specific needs.

First Security Bank – Affordable Housing Solutions

Leaders at First Security Bank spearheaded an investment fund to produce affordable workforce housing in Bozeman and the Gallatin Valley. The Gallatin Housing Impact Fund started with a \$1 million investment from First Security Bank that's attracting additional investments from other banks, businesses and individuals to meet a \$10 million initial fund goal. For every dollar loaned through the fund, \$8 of total development impact is anticipated. This means that a \$10 million fund will help advance over \$80 million in the development of affordable homes, creating and preserving approximately 850 units of housing.

Mountain West Bank – Furthering STEM

Reuseum Educational Inc. engages the natural curiosity of youngsters to interest them in science, technology, engineering and math (STEM). This is accomplished through hands on workshops, classes and demonstrations. Volunteers at Mountain West Bank pre-assembled over 800 brush bot kits which were used to teach grade school students how to construct a robot. The activity inspires the students to be imaginative while learning skills related to engineering and science. Reuseum's STEM programs have educated over 14,000 students from rural to urban communities throughout southern Idaho.

First Security Bank of Missoula – Change Makers

Community is the thread that weaves all of us together. First Security Bank of Missoula values the opportunity to support the places we call home, by engaging with groups and organizations that breathe life into our corner of Montana.

“We are proud of our efforts to give back to the communities in which we serve and consider it a privilege to help make a difference. As part of that service commitment, I’m honored to serve on the Boards of the Glacier National Park Conservancy and Montana High Tech Business Alliance.”

— Randy Chesler

President and CEO, Glacier Bancorp, Inc.

Each year at First Security Bank of Missoula, every employee is given the power to select a local non-profit of their choice for the bank to donate \$250 on their behalf. Additionally, all new account holders receive a token of appreciation valued at \$10 that they place in the receptacle representing a community development organization of their choice. The bank annually donates the total amount collected to the selected non-profits on behalf of its customers.

Providing a voice to employees and customers to select organizations that are important to them personally allows everyone to share in the bank's investment in its local communities. Together, through the Change Maker program, everyone rises to make a positive community impact.

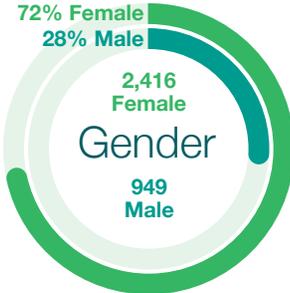
Altabank – Domestic Violence Awareness & Prevention

Altabank works with domestic violence awareness and prevention partners DOVE Center (St. George), The Refuge (Utah County), South Valley Services (Salt Lake County), and CAPSA (Cache County) to kick off Domestic Violence Awareness Month with a press conference held at the Utah State Capitol. Each year Altabank contributes over \$50,000 and 40+ hours supporting these organizations.

Human Capital

People Focus

As of December 31, 2023, we employed 3,365 persons, 3,107 of whom were employed full time. We believe our employees are united by our commitment to serve our customers and communities and that our customers are best served by a staff of competent, caring employees who are customer oriented. Our employees are one of our most valuable assets. We consider our employee relations to be excellent.



We strive to provide a safe and gratifying workplace for our employees. We promote and support a work environment free from any form of harassment, discrimination, bullying, or retaliation, and we are committed to principles of equal employment opportunity and to taking affirmative steps to hire and advance qualified minorities, women, individuals with disabilities, and protected

veterans. We also encourage employee growth and development in a variety of ways, including through annual performance reviews and feedback, formal and informal training, relationships with colleagues and internal mentors, and by making a variety of resources available.

Training and Education

The Company has established a Training Committee charged with creating company-wide training expectations for employees to encourage adherence to internal policies and procedures and compliance with the variety of laws and regulations applicable to our operations. We also strive to offer multidisciplinary educational opportunities for employees to improve their knowledge and skills for their current positions, as well as to create opportunities to advance within the organization. Other targeted development opportunities are available for group leaders and promising employees, such as tuition support for employees seeking additional degrees or certifications through our Tuition Reimbursement program.

As a participating institution with the Pacific Coast Banking School, we send 25 to 35 employees every year to participate in graduate-level banking and leadership education classes taught by outstanding educators from major U.S. universities, top industry consultants, and practicing bankers.

Health and Wellness

Our employees' overall health and well-being is a top priority. It is our goal for all employees to work hard and experience a high quality work life, but we also encourage employees to be active participants in our communities, and to enjoy quality time with their families and cultivate their independent interests. We have developed several programs to encourage a safe and healthy workplace, including:

- GBCI Injury and Illness Prevention Program
- Work-life Balance Employee Assistance Program (EAP)
- WellSteps program offering assessments, goal setting tools, activities, incentives, and rewards
- The appointment of Safety & Wellness Ambassadors
- Quarterly Wellness Campaigns
- Workstation Ergonomics Assessments

Through our Injury and Illness Prevention Program, we have established protocols for minimizing workplace injuries and incidents. Instilling safety as a standard of practice is facilitated by a Safety Committee at each of our banking divisions and by Safety & Wellness Ambassadors at each location.

Retention Strategies and Financial Benefits

We also believe employee retention is critical to our success, and we are proud of our track record when it comes to retaining employees. Retention strategies are woven into all our compensation and retirement programs, and even our efforts at expansion. We provide our qualifying employees with a comprehensive benefit program, including health, dental and vision insurance, life and accident insurance, short- and long-term disability coverage, vacation and sick leave. In addition, we offer a Profit Sharing and 401(k) Plan, stock-based compensation plan, and deferred compensation plans. We also offer various incentive plans, including our Short and Long-Term Incentive Plans, which are cash and equity-based compensation plans.

From Our Employees

“Since joining Bank of the San Juans, I have felt nothing but positivity and happiness. My career change into banking has been an exciting and fulfilling change. I have learned so much and continue to learn every day. One thing I admire most about Bank of the San Juans is our ability to keep up with updated technology without losing sight of what good customer service looks like. Serving our community is one of many ways Bank of the San Juans stands out. We not only strive to succeed but we strive to make our communities a better place. When you work as a team, anything can be accomplished. Bank of the San Juans is one big family at its core. For me, making a difference is the most rewarding feeling you can leave work with.”

— Austin, New Account Representative,
Bank of the San Juans

“Joining Bank of the San Juans has been the best career decision I’ve made! I found a home for myself and strive to create that same welcoming and nurturing environment for my teams and our customers. When you partner with the community and your coworkers to promote growth, success, positivity, and respect it makes every day a great day. We just do banking right! The support and opportunities I have been exposed to are outstanding. I remain an eager contributor towards the continued success of Bank of the San Juans! Loving what you do and who you do it with and for, makes all the difference! “

— Jackie, Regional Operations Manager,
Bank of the San Juans



*Pictured: Austin and Jackie,
Bank of the San Juans,
Pueblo Latino Chamber of
Commerce 2023 40 Under
40 Emerging Leaders*



“My HR career began in the U.S. Army while serving as a Personnel Specialist, for seven years, active duty. The experience gained helped me continue in a Human Resources career path in the corporate sector. Many of the principles instilled in the military, such as team work and excellence are found in the culture of Glacier Bancorp. Their team of HR professionals at the corporate level and sister divisions are always there for each other, working as a close team, to bring out the best for the banks and each other. The relationships made are meaningful, helping to build unity and challenge each other in professional growth. Even though we are separated geographically, I know I can count on peers for support. Our annual in-person meetings are a highlight of the year, filled with team building and enhancing our skills as HR professionals. Part of their vision statement is to provide a gratifying workplace for its employees, and they truly stand by their word, through their demonstrated value in each of their employees and the generous benefits offered. Working for Glacier Bancorp has been immensely gratifying, and I appreciate the amazing HR team and the opportunities available for professional development. “

— Catherine, EVP, HR Director of Foothills Bank, a division of Glacier Bank





Environmental Stewardship

We are dedicated to stewardship of the beautiful places where we live and work. Through continual evaluation and ongoing efforts to identify environmental stewardship opportunities, we are focused on decreasing our environmental impact through sustainable business practices.

To accomplish this, we are committed to:

- Promoting recycling and resource conservation
- Advocating for sustainability awareness
- Advancing sustainable business solutions
- Empowering our employees to make a difference
- Complying with all applicable environmental regulations
- Evaluating environmental risks in credit lending decisions
- Identifying opportunities for mitigating environmental risks associated with our business practice
- Assessing renovation and construction standards that minimize waste and improve efficiency
- Oversight of sustainability efforts by the Nominating/Corporate Governance Committee of the Board of Directors

FINANCING

Green Bonds

Glacier Bank has purchased \$323 million of green bonds. These bonds fund projects that have positive environmental and/or climate benefits.

Renewable Natural Gas Investment

The Wheatland Bank division of Glacier Bank (formerly known as North Cascades Bank) provided \$21 million in financing in support of a project to convert landfill waste into renewable natural gas. With the help of this financial support, the Klickitat County Public Utility District is able to capture methane gas from the Roosevelt Landfill in Roosevelt, Washington, one of the largest landfills in the nation. The project produces enough renewable natural gas for 19,000 homes to operate stoves, furnaces, and water heaters every day.

Sustainable Timber Products

The Wheatland Bank division of Glacier Bank (formerly known as North Cascades Bank) provided \$12 million in financing to support a leading

company specializing in sustainably created cross-laminated and glue-laminated timber products. Vaagen Timbers represents a pioneering force in utilizing renewable resources for both commercial and residential construction. These innovative products are crafted using byproducts from the restoration of forests to a sustainable state, ensuring that future generations can continue to benefit from our natural resources. Vaagen Timbers provided all necessary timber to construct the bank's new building that is currently in the final stages of LEED certification. This partnership furthers the Company's involvement in environmentally conscious initiatives and fosters sustainable development within the construction industry.

Water Quality Enhancements

First Security Bank, a division of Glacier Bank, provided \$43 million in financing to provide water treatment technology upgrades. This includes biological nutrient removal and membrane bioreactor treatment to improve treatment performance and Water Resource Recovery Facility effluent water quality to Montana DEQ Class A-1 standards. The improvements will enable new reuse opportunities (including irrigation, potential groundwater discharge/aquifer recharge and snowmaking), while reducing nitrogen and phosphorus releases in the watershed.



Recycling Works

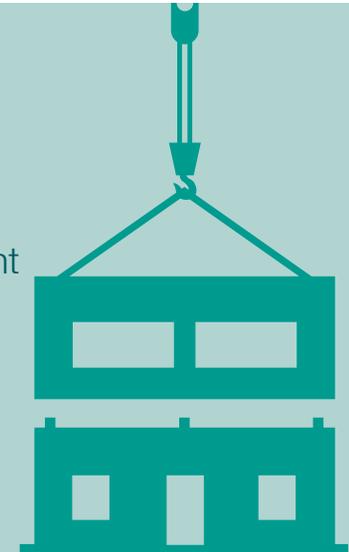
First Security Bank of Missoula, a division of Glacier Bank, was one of the founding sponsors of Recycling Works (RW), a Missoula-based company that recycles glass. RW sends the glass to a processing partner, who turns it into sandblasting material, home insulation, and new bottles. First Security Bank of Missoula is proud to partner with RW as they work with the City of Missoula to produce zero waste by the year 2050.

Affordable & Green Construction

- Collegiate Peaks Bank, a division of Glacier Bank, provided \$13 million in financing for the construction of a factory that builds energy efficient and affordable modular homes that reduce construction time and waste. The bank is also financing a \$6 million workforce housing project that will use these factory-built homes to deliver sustainable, affordable housing.

\$13 million

in financing for the construction of a factory that builds energy efficient and affordable modular homes.



- Mountain West Bank, a division of Glacier Bank, provided \$3.2 million in funding for an 11-unit single family affordable housing project in Boise, Idaho. The 3/2 homes are all ADA visitable and designed for energy efficiency.
- Glacier Bank has established a robust Affordable Housing Program. Many projects are capitalizing on energy efficiencies by using LED lighting, Gold Star appliances, energy saving heat sources, water restrictors, high tech windows, engineered wood, and solar. In 2023, Glacier Bank provided funding to six of these environmentally friendly projects.



**First Security Bank's Bozeman
LEED Gold Certified Branch**

SUSTAINABILITY

LEED Certification

Glacier Bank and First Security Bank, a division of Glacier Bank, obtained LEED certification from the U.S. Green Building Council. First Security Bank of Missoula and Wheatland Bank (formerly known as North Cascades Bank), also divisions of Glacier Bank, are seeking LEED certification.

- Bozeman, MT: First Security Bank's new Bozeman branch is LEED Gold Certified for new construction.
- Butte, MT: Glacier Bank's Butte Harrison branch achieved certification under the LEED v4 Interior Design and Construction standard.
- Missoula, MT: First Security Bank of Missoula's new Dearborn branch is nearing completion with LEED certification in progress.
- Chelan, WA: Wheatland Bank's new branch in Chelan is in the final stages of LEED certification.

Business Waste Management

Paper: Our Company is reducing paper usage through increased utilization of digital systems and processes. We shred and recycle most paper waste and participate in other recycling programs when possible for other waste types.

Technology: Our Company manages disposal of electronics using a secure, e-Stewards Certified technology recycling program.

DONATIONS & VOLUNTEER HOURS

Altabank – Save the Great Salt Lake & Nature Conservancy

Altabank, a division of Glacier Bank, partners with Real Salt Lake, a Major League Soccer team, to raise money for the Great Salt Lake Watershed Enhancement Trust. Each goal saved during the regular season yields a \$100 donation to the Trust. Visit www.rsl.com/community/save-the-great-salt-lake for more information.

Altabank has also partnered with The Nature Conservancy on two initiatives. The first is smart water use and conservation, beginning with supporting the Great Salt Lake Watershed Trust with a \$10,000 contribution to support administration of a \$40 million grant made by the state of Utah to fund conservation initiatives. The second is a \$10,000 contribution for restoration of the Sheep Bridge Nature Preserve in Southern Utah. The preserve is home to endangered fish flannelmouth sucker, and is a migratory stop for endangered neo-tropical birds.

Glacier Bank – Spring Clean

Glacier Bank supports local Spring clean-up activities in support of environmental stewardship, including Spruce Up Eureka, Clean the Fork in Bigfork, Clean the Fish in Whitefish, Clean the Falls in Columbia Falls, Butte's Earth Day, Anaconda Spring Clean-Up Day, Clean Up Green Up in Polson and Ronan Spring Clean Up.

Corporate Governance

Our Mission

Glacier Bancorp, Inc. strives to be a premier banking franchise delivering community bank values with big bank capabilities. In addition, we continue to position the Company as an acquirer of choice among community banks, the employer of choice within each of our communities, and the bank of choice for our customers. We know all of this would not be possible without strong governance dedicated to upholding the highest standard of ethics in our business practices.

Our Board

Strong governance is essential to our sustained success and ability to generate long-term shareholder value, and it begins with our Board of Directors. The board is committed to maintaining independence and, to that end, it has been our practice to separate the duties of Chairman and CEO. The board is comprised of nine independent directors and the CEO.

The board is committed to good business practices, transparency in financial reporting, and excellence in all areas. We operate within a comprehensive plan of corporate governance for the purpose of defining responsibilities, setting high standards of professional and personal conduct, and assuring compliance with these responsibilities and standards.

Fully independent board-level committees are responsible for audit, compensation, compliance, nominating/governance, and risk oversight. Oversight responsibility of Environmental, Social, and Governance-related matters rests with the Nominating/Corporate Governance Committee of the Board of Directors. Oversight responsibility of consumer complaints rests with the Compliance Committee of the Board of Directors.

Corporate Governance Documents and Policies Include:

- Director Code of Ethics
- Code of Ethics for Senior Financial Officers
- Code of Business Conduct and Ethics
- Clawback Policy
- Anti-Hedging Policy
- Anti-Pledging and Margin Account Policy
- Stock Ownership and Retention Guidelines Policy
- Majority Voting Policy

Our Employees

High standards for business ethics are required for all employees. We want our standard for honesty and integrity to be recognized by our customers as a valuable reason for doing business with us.

All employees are required to abide by our Code of Business Conduct, which covers:

- Civility and Respect in the Workplace
- Injury and Illness Prevention
- Confidentiality
- Competition
- Use of Property, Influence, and Time
- Computer and Technology Systems
- Social Media
- Transactions with Glacier Bancorp, Inc.
- Personal Accounts
- Gifts and Payments
- Conflict of Interest
- Criminal Conduct
- Insider Trading Policy and Procedures
- Training and Education

We also have a Whistleblower Policy which allows for confidential reporting of suspected violations to be reported without fear of dismissal or retaliation of any kind.

Social Responsibility

We take seriously the confidence our stakeholders place in us and our responsibility to safeguard data we have been entrusted with. We have multiple safety measures in place to not only protect stakeholder data, but privacy as well.

Data Security

The Company maintains a comprehensive written information security program that includes administrative, technical, and physical safeguards. The information security program is designed to ensure the security and confidentiality of customer information, protect against unanticipated threats, protect against unauthorized access to or use of information that could result in substantial harm or inconvenience to any customer, and ensure the proper disposal of customer and consumer information.

We employ the following measures to ensure data security, including:

- Maintaining a robust information security program that is regularly reviewed, tested, and updated
- Vulnerability and patch management programs
- Incident response planning
- Security monitoring
- Annual employee training
- Security awareness testing
- Vendor/third-party monitoring
- Business Continuity Program

Glacier continuously evaluates additional technological measures to defend against potential attacks. The Company continues to collaborate with other financial institutions, bank regulators, law enforcement officials, other government agencies, and internet security experts in varying capacities to share and receive threat intelligence that may help identify and prevent attacks targeting bank systems.

All employees are trained at least annually on data security and privacy-related issues, risks, and procedures, as well as how to spot and protect against various types of cyberattacks. In addition, the Company employs

an ongoing anti-phishing awareness and testing campaign. On an annual basis, the Company hires independent, third-party experts to conduct various audits following top information security standards, including internal and external vulnerability and penetration testing.

The Risk Oversight Committee of the board is responsible for monitoring the Company's cyber risk management profile and related programs, while the Board of Directors is responsible for approval of related policies. Management provides quarterly updates to the Risk Oversight Committee on information security matters.

Glacier's Cybersecurity Incident Response Team is composed of teammates from the following departments: Enterprise Risk Management, Security and Fraud, Business Continuity, Information Security, Information Technology. Incident response testing exercises are conducted in accordance with the Company's information security program. The objective of exercises is to evaluate preparation, detection and analysis, containment, eradication and recovery from an incident. GBCI conducts these exercises at least annually.

The Company is in compliance with cybersecurity standards adopted by federal banking agencies, which require banking organizations to notify their primary banking regulator within 36 hours of determining that a "computer security incident" has materially disrupted the organization's ability to carry out banking operations. The Company is not aware of any current cybersecurity threats that are reasonably likely to materially affect the Company's business strategy, results of operations or financial condition. Glacier Bank did not incur any (0) significant breach of computer systems or was the subject of any cyberattack resulting in material data loss during 2023.



Privacy and Consumer Protection

We have a comprehensive policy and customer privacy notice that detail how we protect and safeguard the personal information of our customers, including:

- A detailed explanation of how personal information is used
- Types of personal information we collect and share
- Reasons financial companies can share their customers' personal information
- What is and is not shared and why

Consumer protection training is provided annually to all consumer-facing employees regarding their roles within the Company. All employees are trained at least annually in the principles of Fair and Responsible Banking and safeguarding sensitive customer information in accordance with the Gramm-Leach-Bliley Act (GLBA). Monitoring and reporting practices are used to ensure these principles are upheld across the Company.

Bank Security Act/Anti-Money Laundering

We take our responsibility for complying with all applicable Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) laws and regulations seriously. We believe it is our duty to assist law enforcement in stopping money

laundering and terrorist financing, and we accomplish this by screening for cyber-crime, human trafficking, elder abuse, OFAC sanctions, and more.

Additionally, we maintain a strong compliant BSA/AML program through:

- A firm commitment communicated by the board and corporate leadership
- Quickly implementing modifications in line with regulatory and industry changes
- Requiring that all employees annually receive general and job-specific training
- Ensuring employees are accountable for adherence to the laws and regulations, as well as bank policies and procedures
- Knowing our customers through obtaining, verifying, and maintaining customer information to assist in risk monitoring for unusual activity and behaviors
- Using employee referrals and automated system monitoring and alerts to identify and remove bad actors from among our customers
- Submitting all required reporting, suspicious activity, and information to FinCEN and law enforcement authorities

Ongoing Commitment

The most important component of our Company is that we never forget our main purpose, which is our commitment to serve our customers, communities, and employees. These values have not only led us to flourish, but to uphold and continually improve upon Environmental, Social, and Governance principles.

We believe in a promising and bright future for Glacier Bancorp, Inc. as these core commitments remain steadfast.



Glacier Bancorp