UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 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): **February 5, 2026**

GLACIER BANCORP, INC.
(Exact name of registrant as specified in its charter)

Montana	**001-41170**	**81-0519541**
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

49 Commons Loop Kalispell, Montana **59901**
(Address of principal executive offices) (Zip Code)

(406) 756-4200
(Registrant's telephone number, including area code)

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))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, $0.01 par value	GBCI	The New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 REGULATION FD DISCLOSURE

On February 5, 2026, Glacier Bancorp, Inc. (“Company”), Kalispell, Montana, made an investor presentation which is also posted on its website. The presentation is furnished as Exhibit 99.1 to this report.

Item 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(d) Exhibits

The investor presentation described in Item 7.01 is furnished with this report as Exhibit 99.1.

99.1 Investor Presentation

104 Cover Page Interactive Data File (embedded within the Inline XBRL document).

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.

Dated:	February 5, 2026	GLACIER BANCORP, INC.

/s/ Randall M. Chesler

By: Randall M. Chesler
President and Chief Executive Officer


Glacier Bancorp
Investor Presentation
December 31, 2025

Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include, but are not limited to, statements about the Com plans, objectives, expectations and intentions that are not historical facts, and other statements identified by words such as "expects," "anticipates," "will," "intends," "plans," "believes," "should," "projects," "seeks," "estima other comparable words or phrases of a future or forward-looking nature. These forward-looking statements are based on current beliefs and expectations of management and are inherently subject to significant business, e and competitive uncertainties and contingencies, many of which are beyond the Company's control. In addition, these forward-looking statements are based on assumptions that are subject to change. The following factors, others, could cause actual results to differ materially from the anticipated results (express or implied) or other expectations in the forward-looking statements:

1) Risks associated with lending and potential adverse changes in the credit quality of the Company's loan portfolio;
2) Changes in monetary and fiscal policies, including interest rate policies of the Federal Reserve Board, which could adversely affect the Company's net interest income and margin, the fair value of its financial instrument profitability, and stockholders' equity;
3) Legislative or regulatory changes, including the possibility of increases in FDIC insurance rates and assessments, changes in the review and regulation of bank mergers, or increases or changes in banking and consumer regulations, that may adversely affect the Company's business and strategies;
4) Risks related to overall economic conditions, including the impact of a potential government shutdown, economy of an uncertain interest rate environment, inflationary pressures, recently passed legislation and the pot significant additional changes in economic and trade policies in the current administration;
5) Risks to the Company's business and the business of the Company's customers arising from current or future tariffs or other trade restrictions, labor or supply chain issues, change in labor force, or geopolitical instabilit including the wars in Ukraine, conflicts in the Middle East, and potential for future conflicts or disruptions in other parts of the world;
6) Risks associated with the Company's ability to negotiate, complete, and successfully integrate acquisitions;
7) Costs or difficulties related to the completion and integration of future or recently completed acquisitions;
8) Impairment of the goodwill recorded by the Company in connection with acquisitions, which may have an adverse impact on earnings and capital;
9) Reduction in demand for banking products and services, whether as a result of changes in customer behavior, economic conditions, banking environment, or competition;
10) Deterioration of the reputation of banks and the financial services industry, which could adversely affect the Company's ability to obtain and maintain customers;
11) Changes in the competitive landscape, including as may result from new market entrants, additional competition from internet-based financial institutions operating nationally, or further consolidation in the financial s industry, resulting in increased competition, including the creation of larger competitors with greater financial resources;
12) Risks presented by public stock market volatility, which could adversely affect the market price of the Company's common stock and the ability to raise additional capital or grow through acquisitions;
13) Risks associated with dependence on the Chief Executive Officer, the senior management team and the Presidents of Glacier Bank's divisions;
14) Material failure, potential interruption or breach in security of the Company's systems or changes in technology which could expose the Company to cybersecurity risks, fraud, system failures, or direct liabilities;
15) Risks related to natural disasters, including droughts, fires, floods, earthquakes, pandemics, and other unexpected events;
16) Success in managing risks involved in any of the foregoing; and
17) Effects of any reputational damage to the Company resulting from any of the foregoing.

Glacier Bancorp

Glacier Bancorp Inc.
12/31/2025 Snapshot

Ticker	GBCI
Total Assets	$31.98 billion
Gross Loans	$20.93 billion
Deposits	$24.59 billion
TCBV Per Share	$21.01
Dividends	$1.32
Stock Price	$44.05
Market Cap	$5.73 billion

Glacier Bancorp

Differentiated Bank Model

- Genuine community banking model
- Backed by resources and support of Glacier Bancorp
- Strategy of growth through acquisitic
  and organically

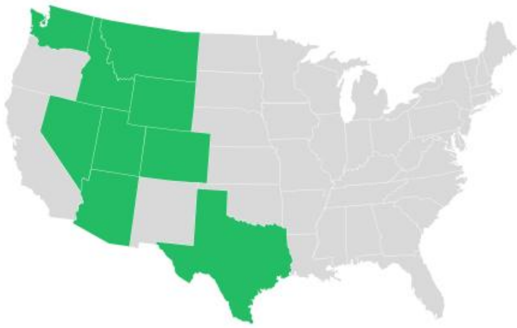
Glacier Bancorp

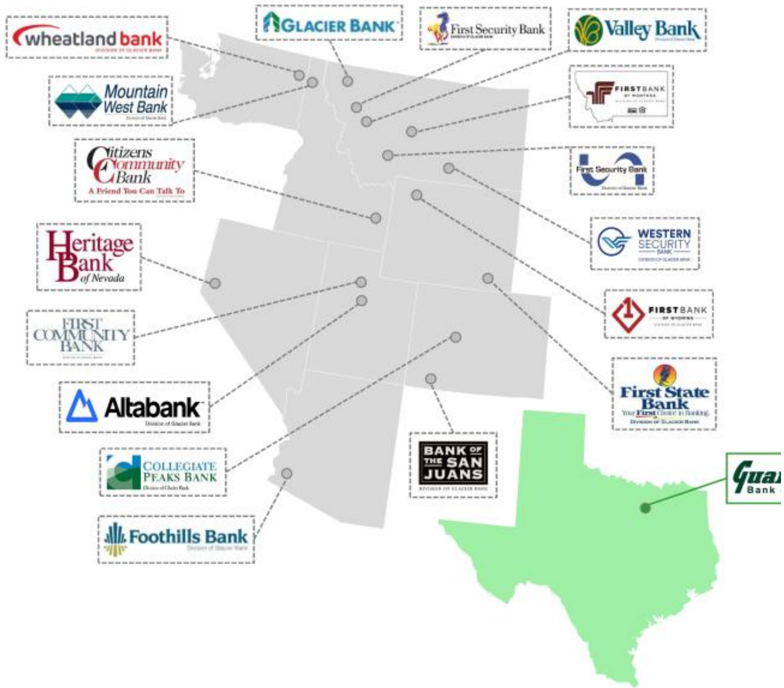
Glacier Bancorp is a Family of Banks

Glacier Bancorp

Pro Forma for Guaranty Acquisition

9 States • 18 Divisions • 281 Locations





Acquisition – Bank of Idaho Holding Co.

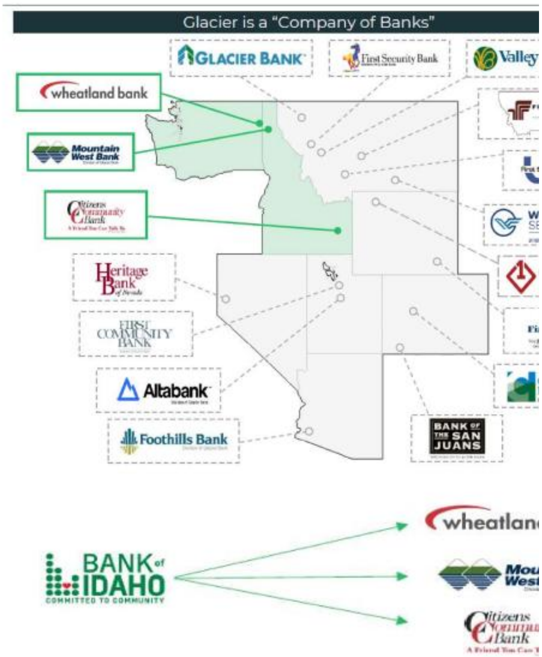
- Founded in 1985 and headquartered in Idaho Falls, Idaho

- Full-service community bank, providing comprehensive financial services to businesses and individuals with 15 branch locations throughout Eastern Idaho, Boise Metro and Eastern Washington

- Acquisition closed April 30, 2025

Acquisition – Bank of Idaho Holding Co.

- Acquisition complements Glacier's existing strong loan and deposit portfolios and deepens its presence in several of the top growth markets in the United States
- Aligns with Glacier's long-term strategy of acquiring quality banks in strong markets with exceptional teams
- Further strengthens a market-leading franchise across Idaho and Eastern Washington
    - Positions Glacier as the 3rd largest bank and largest community bank in the state of Idaho, based on deposit market share
    - Transaction positions Glacier as the 5th largest community bank in Eastern Washington
    - Synergistic expansion of Glacier's existing footprint in Eastern Idaho, Boise Metro and Eastern Washington
- Bank of Idaho will merge into three existing Glacier divisions following the core system conversion in early September: Wheatland Bank, Mountain West Bank, and Citizens Community Bank



Glacier Bancorp

Acquisition – Bank of Idaho Holding Co. ("BOID") Transaction Overview and Assumptions

Consideration Mix	▪ 100% stock consideration to BOID common shareholders ▪ 1.100x shares of Glacier Bancorp stock for each BOID share ▪ BOID options and stock appreciation rights will be cashed out for their in-the-money value
Implied Transaction Value[1]	▪ $234.3 million to common shareholders, or $52.47 per share[2] ▪ $11.0 million to option and stock appreciation rights holders[3] ▪ $245.4 million total transaction value

Loan Credit Mark Estimate	▪ Gross credit mark discount of $14.2 million, or 1.41% of BOID's gross loans
	    ▪ 95% allocated to non-PCD loans, or $13.5 million
	    ▪ Non-PCD credit mark accreted over 5 years using the sum-of-years' digits methodology
	▪ Establishment of CECL reserve for non-PCD loans of $13.5 million, reflected in pro forma TBV at closing

Other Adjustments and Fair Value Estimates	▪ Loan interest rate mark premium of $3.2 million, or 0.32% of BOID's gross loans, amortized over 5 years using the sum-of-years' digits meth ▪ Core deposit intangible of 1.75%, or $15.5 million, amortized over 10 years using the sum-of-years' digits methodology ▪ Elimination of BOID's AOCI of $(9.4) million, accreted over 6 years using the sum-of-years' digits methodology ▪ Fixed asset write-up of $3.3 million; amortized over 20 years straight-line ▪ Net fair value adjustment of $0.4 million for CDs and subordinated debt combined
Cost Savings	▪ Cost savings of 30.0% of BOID's non-interest expense ▪ 30.0% realized in 2025, 80.0% realized in 2026 and 100.0% thereafter
Durbin Impact	▪ Estimated reduction of BOID's interchange income by approximately $0.5 million annually, pre-tax
Transaction Expenses[4]	▪ Estimated one-time transaction costs of approximately $17.7 million, pre-tax
Price Protection	▪ Fixed exchange ratio with collars set between $35.74 and $53.60 (+/- 20% from GBCI stock price in LOI)
Minimum Tangible Equity	▪ $122.1 million at closing ▪ Excess tangible common equity, net of any adjustments for BOID's final transaction expenses, to be paid out to BOID shareholders at closi
Acquisition Date	▪ April 30, 2025

(1) Based on GBCI closing price of $47.70 on 1/10/2025
(2) Includes 4,420,332 BOID shares and 45,413 RSUs which will vest at closing
(3) Includes 370,725 options with a weighted average exercise price of $24.87 and 24,291 SARs with a weighted average grant price of $19.08
(4) Including employment and benefit plan costs, data contract termination and conversion costs and combined professional and advisory fees

Glacier Bancorp

Acquisition - Guaranty Bancshares Overvie

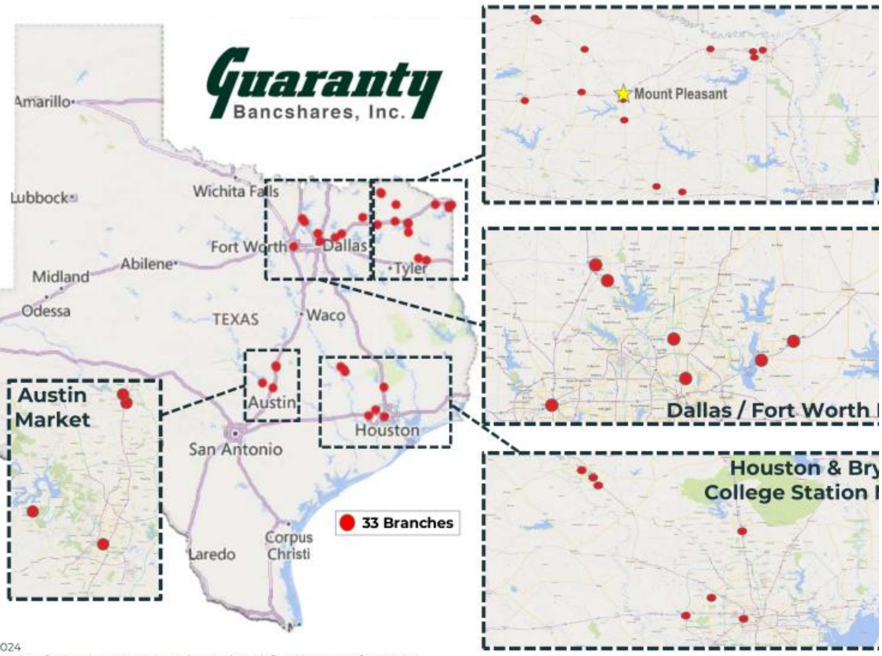
Company Overview

- Bank founded in 1913 and headquartered in Mount Pleasant, Texas
- Full-service community bank providing comprehensive financial services to businesses and individuals with 33 branch locations throughout East Texas, Dallas/Fort Worth, Houston, Austin and Bryan/College Station
- Guaranty has grown from its East Texas roots into high-growth markets through organic expansion, augmented with strategic acquisitions
  - Top 5 Texas bank deposit market share ranking in 8 of 13 markets[1,2]
- Conservative credit culture resulting in pristine long-term asset quality

Consolidated Financial Highlights (Q2-2025)

Balance Sheet		
Total Assets ($M)	$	3,144
Gross Loans HFI ($M)	$	2,140
Deposits ($M)	$	2,709
Loans / Deposits		79.01%
NIB Deposits / Deposits		31.58%
TCE Ratio		10.56%
CETI Ratio		14.30%
Total RBC Ratio		17.39%
NPAs / Total Assets [3]		0.33%
Reserves / Loans		1.29%
NCOs / Avg. Loans		0.02%

Income Statement		
Net Income ($M)	$	18.6
ROAA		1.28%
Net Interest Margin		3.71%
Efficiency Ratio		62.3%
Yield on Loans		6.38%
Cost of Deposits		1.90%



1) FDIC deposit data as of June 30, 2024
2) East Texas markets defined by counties of operation; Metro expansion markets defined by MSAs of operation
3) Excludes restructured loans
Source: S&P Capital IQ Pro and SEC.gov

Acquisition – Guaranty Bancshares Dynamic & Diverse Operating Markets

Legacy East Texas (Chartered 1913)

Market Stats:
- Guaranty Market Deposits: **$1.5 billion**
- Guaranty Branches: **14**
- Total Population: **449 thousand**
- Proj. Pop. Growth ('25-'30): **2.4%**
- Median HHI[1]: **$67 thousand**
- Proj. HHI Growth[1] ('25-'30): **8.5%**

Guaranty Bancshares, Inc.

Market Highlights:
- Steady core deposit markets with strong market share
- Low-cost funding vehicle for loan production

Dallas / Fort Worth (Entered 2015)

Market Stats:
- Guaranty Market Deposits: **$584 million**
- Guaranty Branches: **8**
- Total Population: **8.4 million**
- Proj. Pop. Growth ('25-'30): **7.1%**
- Median HHI: **$89 thousand**
- Proj. HHI Growth ('25-'30): **10.2%**

AT&T American Airlines TOYOTA MCKESSON

Market Highlights:
- Largest & most diversified e in Texas
- State financial hub
- 22 Fortune 500 companies

Houston (Entered 2018) & Bryan / College Station (Entered 2013)

Market Stats:
- Guaranty Market Deposits: **$467 million**
- Guaranty Branches: **7**
- Total Population: **8.0 million**
- Proj. Pop. Growth ('25-'30): **6.1%**
- Median HHI[1]: **$78 thousand**
- Proj. HHI Growth[1] ('25-'30): **8.4%**

Sysco WM Hewlett Packard Enterprise ATM

Market Highlights:
- World renowned medical center
- 5th largest port in the United States
- 24 Fortune 500 companies
- Home to Texas A&M University

Austin (Entered 2018)

Market Stats:
- Guaranty Market Deposits: **$112 million**
- Guaranty Branches: **4**
- Total Population: **2.6 million**
- Proj. Pop. Growth ('25-'30): **8.4%**
- Median HHI: **$102 thousand**
- Proj. HHI Growth ('25-'30): **14.2%**

TESLA DELL ORACLE Meta

Market Highlights:
- State capital of Texas
- High-growth market, with significant Tech & Venture C presence
- Home to the University of T

1) Shown as the population-weighted Median HHI for the markets comprising each respective GNTY market (as defined below)
Note: Deposit data as of June 30, 2024
Note: Demographic data are for each market's respective MSA with the exception of East Texas and Houston; East Texas is defined as Bowie, Camp, Franklin, Gregg, Harrison, Hopkins, Lamar, Red and Titus counties; Houston is defined as Brenham, Bryan-College Station, and Houston-Pasadena-The Woodlands MSAs
Note: HHI = Household Income
Source: S&P Capital IQ Pro, FDIC

Acquisition - Guaranty Bancshares Transaction Overview & Assumptions

Consideration Mix	▪ 100% stock consideration to GNTY common shareholders ▪ 1.0000x shares of GBCI common stock for each GNTY share ▪ Each GNTY option will be converted to a GBCI option at the equivalent exchange ratio and strike price
Transaction Value(1)	▪ $472.2 million to GNTY common shareholders, or $41.58 per share(2) ▪ $3.9 million net aggregate consideration to GNTY option holders(3) ▪ $476.2 million aggregate transaction value
Loan Credit Mark	▪ Gross credit mark discount of $26.9 million, or 1.28% of GNTY's gross loans − 95% allocated to non-PCD loans, or $25.6 million
Other Fair Value Adjustments	▪ Loan interest rate discount of $24.6 million, or 1.17% of GNTY's gross loans, amortized over 3.5 years using the sum-of-years' digits method ▪ HTM securities discount of $17.4 million, amortized over 4 years using the sum-of-years' digits method ▪ Elimination of GNTY's AOCI of ($22.4) million, amortized over 4 years using the sum-of-years' digits method ▪ Fixed asset write-up of $3.0 million, amortized over 20 years using the straight-line method ▪ Core deposit intangible of 3.09%, or $61.4 million, amortized over 10 years using the sum-of-years' digits method ▪ Total net fair value discount on liabilities of $4.1 million, including CDs, Trust Preferred and Subordinated Debt
Cost Savings	▪ Cost savings of 20% of GNTY's noninterest expense − 50% realized in 2026, 100% thereafter
Durbin Impact	▪ Estimated reduction of GNTY's interchange income by approximately $4.6 million annually, pre-tax
Transaction Expenses(4)	▪ Estimated one-time transaction costs of approximately $29.8 million, pre-tax
Minimum Tangible Common Equity	▪ $292.2 million at closing ▪ Excess tangible common equity, net of any adjustments for GNTY's final transaction expenses, to be paid in cash to GNTY shareholders at close
Acquisition Date	▪ October 1, 2025

1) Based on a GBCI closing price of $41.58 on June 23, 2025
2) Includes 11,356,856 GNTY shares outstanding
3) Includes 341,780 options and a weighted average strike price of $30.07
4) Including employment and benefit plan costs, data contract termination and conversion costs, and combined professional and advisory fees

GBCI Acquisition History – 2015 through 2025 *

* Assets for acquired bank based on date of deal completion

Glacier Bancorp

Track Record of Increasing Market Share

dollars in millions	2015 Rank	2015 Glacier Deposits	2015 Market Share	Transactions since 2015	2025 Rank	2025 Glacier Deposits	2025 Ma Sh
Montana	2	$3,433	21.0%	Treasure State Bank; First Security Bank; Rocky Mountain Bank	1	$7,973	25
Idaho	1	$1,021	13.4%	Bank of Idaho	1	$3,205	18
Utah[1]	12	$193	2.4%	First National Bank; Altabank	1	$2,844	13
Texas	--	--	--	Guaranty Bancshares, Inc.	30	$2,719	0
Arizona	--	--	--	Foothills Bank; State Bank Corp.	2	$1,823	9.
Colorado	9	$492	1.8%	Cañon National Bank; Collegiate Peaks Bank	7	$1,740	3.
Eastern Washington[2]	7	$451	4.2%	wheatland bank	4	$1,508	9.
Wyoming	2	$1,000	9.2%		2	$1,384	8
Nevada	--	--	--	Heritage Bank of Nevada	1	$1,056	17

Source: S&P Global Market Intelligence. Deposit market share is as of June 30, 2015 and June 30, 2025
Deposit market share is for banks with less than $50 billion in assets
1) Excludes Sofi, LC, and GDOT
2) Eastern Washington defined as counties located east of the Cascade Range. Includes Adams, Asotin, Benton, Chelan, Columbia, Douglas, Ferry, Franklin, Garfield, Grant, Kittitas, Klickitat, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, Walla Walla, Whitman, and Yakima counties

Significant Runway of Additional Acquisition Opportunit

Mountain West Region

MT, CO, ID, NV, UT, WA, WY

✓ Glacier achieving leading market share throughout
12/31/25 : 16 divisions / 227 locations

✓ Business Friendly

✓ In-Migration

✓ Stable, growing economies

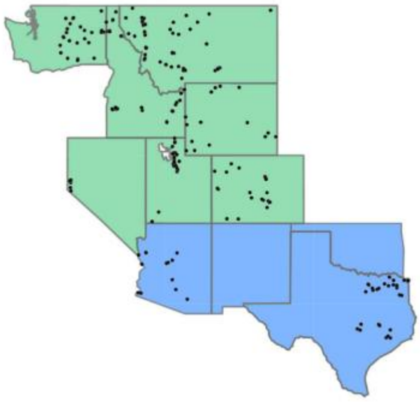
'26 – '31E Pop. Growth: 3.9%

Total Population: 24.7M

Banks Between $500M – $10B [1]: 57

Total Deposits Excl. Top 4 [2]: $444B

Total Deposits: $703B



Total Assets of Target Banks	Mountain West								Southwest				
		Eastern						M.W.					S.W.
	CO	WA	ID	MT	NV	UT	WY	Total	AZ	NM	TX	OK	Total
$500MM - $1.0B	11	1	1	4	1	4	4	26	2	6	65	25	98
$1.0B - $3.5B	5	1	4	4	4	6	2	26	1	5	56	17	79
$3.5B - $10.0B	1	0	0	1	0	3	0	5	0	0	15	2	17
Total	**17**	**2**	**5**	**9**	**5**	**13**	**6**	**57**	**3**	**11**	**136**	**44**	**194**

Southwest Regio

AZ, NM, OK, TX

✓ Significant Glacier grov
opportunity
12/31/25 : 2 divisions / 54 loc

✓ Business Friendly

✓ In-Migration

✓ Stable, growing econor

'26 – '31E Pop. Growth: 5.6

Total Population: 46.0M

Banks Between $500M – $10B [1

Total Deposits Excl. Top 4 [2]: $821B

Total Deposits: $1.6T

1) Excludes announced merger targets
2) Excludes BAC, C, JPM, and WFC
Note: FDIC deposit data as of June 30, 2025
Note : Target banks table as of December 31, 2025
Source: S&P Capital IQ Pro

GBCI Is Prepared for Expected M&A Acceleration

- Capital
- Team
- Technology and Product Investments
- Reputation – with Regulators and Sellers
- Defined Playbook that Works
- Disciplined M&A Approach
- Attractive Model

Foundation for Growth and Acquisitions

"Best of Breed" Technology and Product
Introduce exceptional technology and top-tier banking products
Ensure we offer the best solutions in the market

Product Management Organization
Dedicated team to drive innovation and alignment
Strengthens market focus and customer-centricity

Development and Integration
Build and develop software tailored to our unique business model
Enhances flexibility and scalability

Centralized Data Warehouse
All key customer data stored centrally
Sets the stage for more profitable relationships and use of Artificial Intelligence

Built a solid foundation in d management, integration, development, a customer-focus products

Solid Financial Results

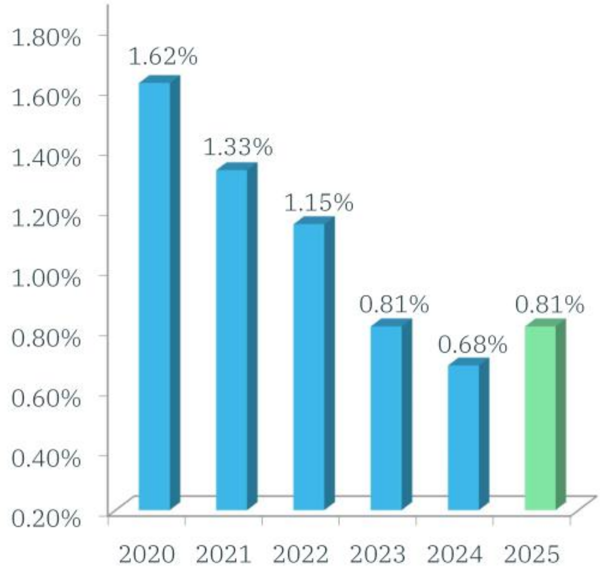
Glacier Bancorp

Diluted Earnings Per Share

- 2025 EPS of $1.99 increased $0.31, or 18 over the 2024 EPS of $1.68
- The increase in EPS was driven primarily increase in net interest income due to the
  - increase in loans yields and
  - decrease in the cost of funding

Glacier Bancorp

Return on Assets

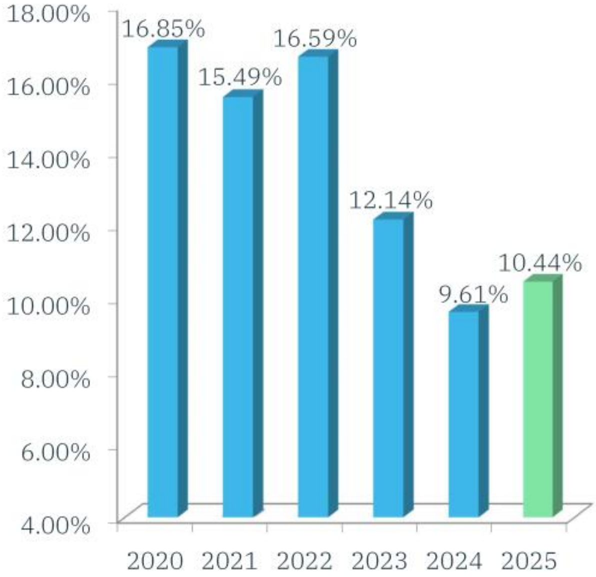


- 2025 ROA was 0.81% compared to 2024 of 0.68%
- ROA of 0.82% for the third quarter 2025 in the 28th♦ percentile among Glacier's group

♦BHCPR as of 9/30/2025

Glacier Bancorp

Return on Tangible Equity



- The Company's historically high ca levels have made it more difficul produce higher ROTE.

Glacier Bancorp

Net Interest Income / Margin

(Dollars in millions)

- Net interest income of $889 million fo[r] 2025 increased $184 million, or 26%, over net interest income of $704 millio[n] for 2024

- Net interest margin of 3.32% for 2025 increased 55 basis points over the net interest margin of 2.77% for 2024

Net Interest Margin

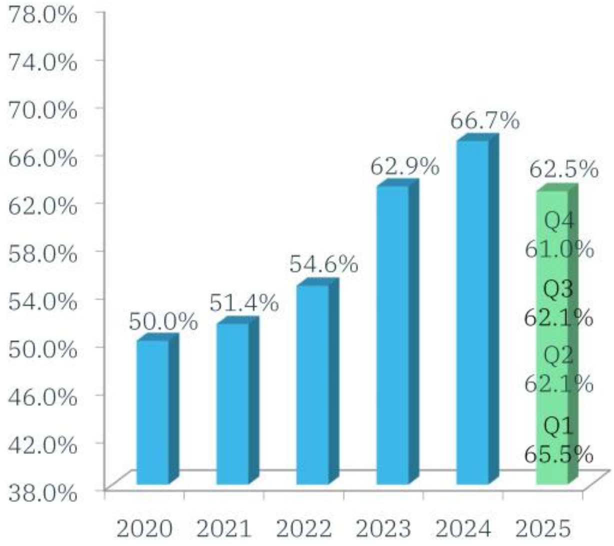
Year-to-Date 2025 *compared to* ***Year-to-Date 2024***

- Loans provided interest income of $1.1 billion in 2025 compared to $951.3 million in 2024 primarily due to the increase in average yields (up 32 basis points from 5.61% to 5.93%) and the increase in loan volume
- Cash and securities interest income decreased $9.9 million primarily due to average volume decreasing, offset by the increase in average yields from 2.25% to 2.31%
- Interest expense on deposits increased $1.5 million primarily due to the increase in volume, offset by the 9 basis points decrease in the cost of deposits from 1.34% to 1.25%
- Total cost of funding of $406.8 million decreased $28.5 million, or 19 basis points, from $435.2 million. The decrease of $28.5 million included a decrease of $27.1 million on interest expense from the Bank Term Funding Program (BTFP) borrowing and a decrease of $10.4 million in interest expense from FHLB borrowing

(Year to date NIM as of the end of each reporting perio

Glacier Bancorp

Efficiency Ratio



- The efficiency ratio for 2025 was 62.50% compared to 66.71% for 2024 and was prir due to the increase in net interest income

- 2025 non-interest expense of $668.8 millic increased $90.3 million over the 2024 non interest expense of $578.5 million and was primarily driven by increases in compensa and M&A expense.

Strong Balance Sheet

Glacier Bancorp

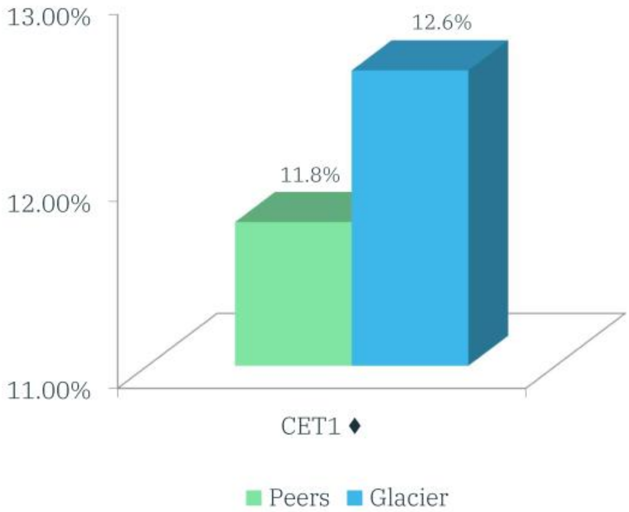
Asset Trends

(Dollars in millions)

- At December 31, 2025, total assets were billion including $1.4 billion of assets fro Bank of Idaho acquisition and $3.4 billi assets from the Guaranty Bank & acquisition

Glacier Bancorp

CET 1 Capital Relative to Peers



• Regulatory capital CET1 was 12.6' September 30, 2025, which was above the peer median♦

♦ Proxy Compensation Peer Group Median as of 9/30/2025

Glacier Bancorp

Ample Liquidity of $15.6 Billion at December 31, 2025

- Ready access to liquidity totaling $9.9 billion
  - $6.9 billion in available borrowing capacity
    - Federal Reserve: $2.0 billion
    - FHLB: $4.4 billion
    - Correspondent banks: $0.5 billion
  - $2.0 billion of unpledged marketable securities
  - Cash of $1.0 billion

- Additional liquidity totaling $5.7 billion
  - Access to brokered deposits: $4.8 billion
  - Over-pledged marketable securities: $0.9 billion

Strong Core Deposit Base

- Our community banking model is customer relationship driven
- Uninsured deposits, excluding collateralized public deposits and cash held at th holding company, are 26% of total deposits
  - 36% of uninsured deposits are with customers that also have a loan relationship with us
- Non-interest bearing deposits
  - 57% of non-interest bearing balances are in accounts with $250,000 or less
  - 50% of non-interest bearing deposits are with customers with multiple accounts
  - 80% of non-interest bearing balances are in business accounts

Strong Core Deposit Base - Continued

- Demand and savings deposit characteristics
  - Deposit Granularity
    - Retail: 684,655 accounts ; average balance = $12,069
    - Commercial: 170,688 accounts ; average balance = $61,783
  - Relationship Length
    - Weighted average relationship age is 16 years
  - Composition Mix
    - Retail: 46%
    - Commercial: 45%
    - Public: 9%
  - Rural / Metro
    - 77% in rural markets
    - 23% in metro markets (population of 500,000 or more)

Deposit Trends

(Dollars in millions)

- During 2025:
  - Total deposits and core deposits increas
    $4.0 billion, or 19.68%
  - Core deposits and repurchase agreemer
    increased $4.4 billion, or 19.49%

- Excluding $1.1 billion in deposits from the B
  of Idaho acquisition and $2.7 billion in depos
  from the Guaranty Bank & Trust acquisition
  deposits grew organically $259 million in 20

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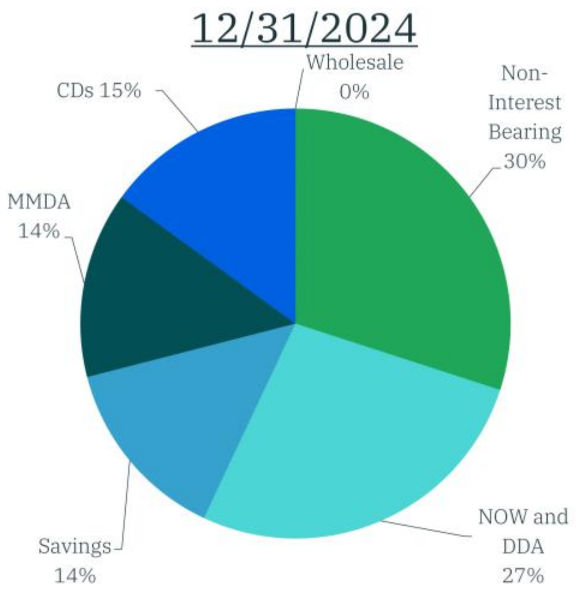
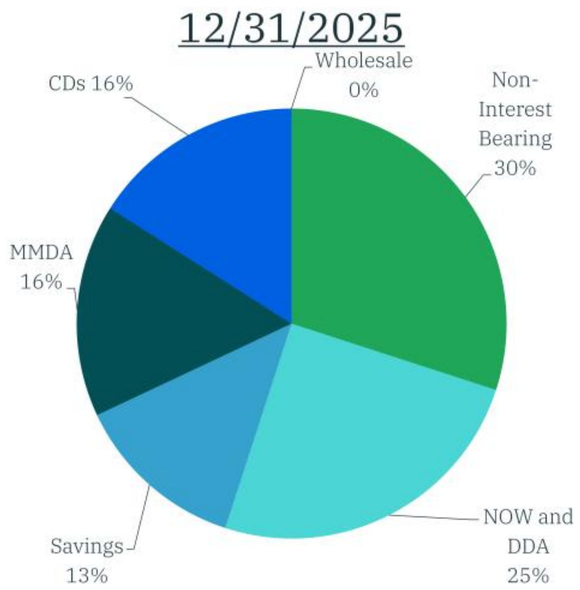
Deposit Composition





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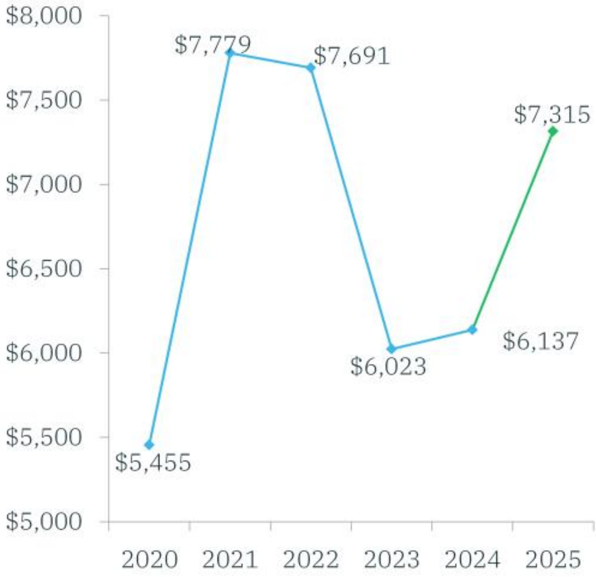
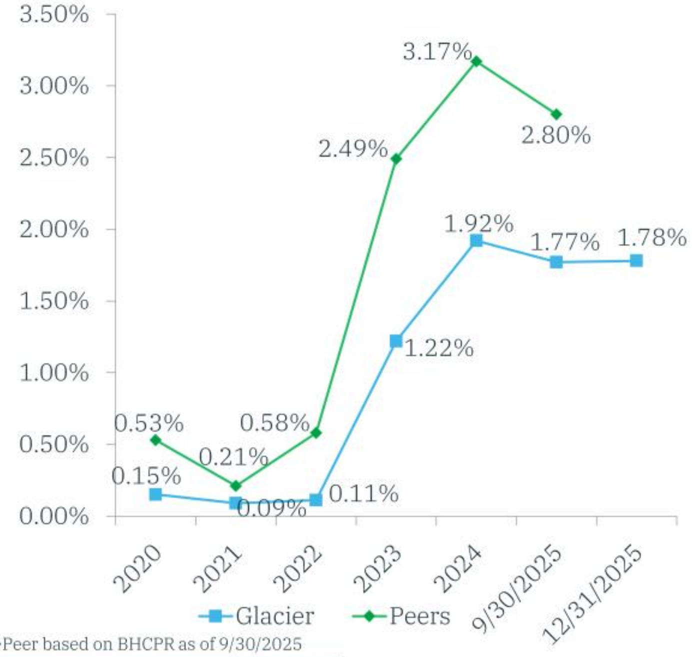
Non-Interest Bearing Deposits



- Non-interest bearing deposits increased $1.2 b
or 19%, during 2025
- Non-interest bearing deposits were 30% of
deposits at December 31, 2025 compared to 3
September 30, 2025, and 30% at December 31, 2
- Excluding $271 million from the Bank of
acquisition and $832 million from the Gua
Bank & Trust acquisition, non-interest be
deposits grew organically $75 million, or 1
2025

(Dollars in millions)

Interest-Bearing Deposit Cost Relative to Peers ♦



♦Peer based on BHCPR as of 9/30/2025

- Interest-bearing deposit cost decrease 1.78% at December 31, 2025, from 1.92 December 31, 2024 due to market dyna and the competitive rate environment
- Total deposit cost decreased to 1.25 December 31, 2025 from 1.34% at Dece 31, 2024
- Core deposits are a competitive advantage will be a key driver of future performance

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Loan Trends

- Gross loans increased $3.7 billion, or 2
during 2025 with the largest increas
commercial real estate loans of $2.6 bil
or 24%

- Organic loan growth for 2025 was $
million, or 3%, compared to $342 millio
2%, during 2024

(Dollars in millions)

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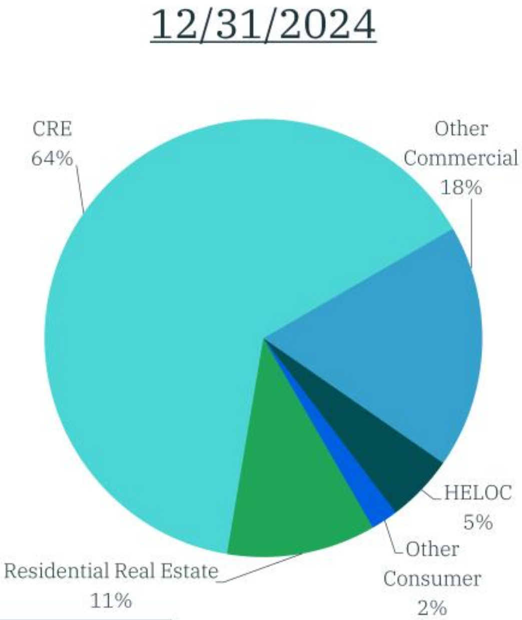
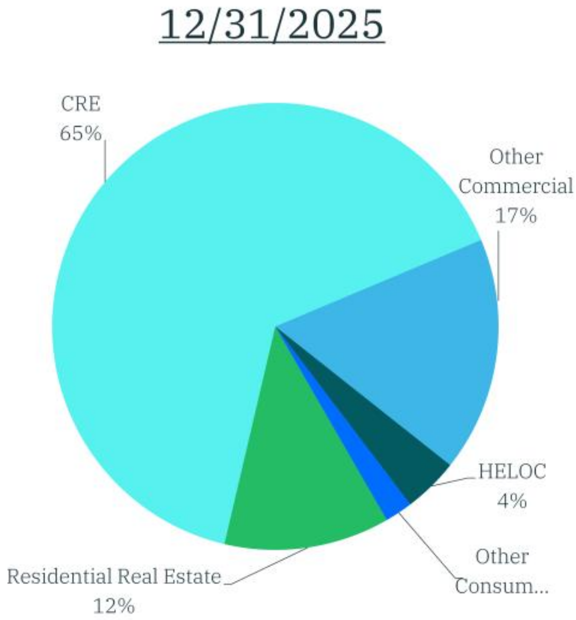
Loan Composition





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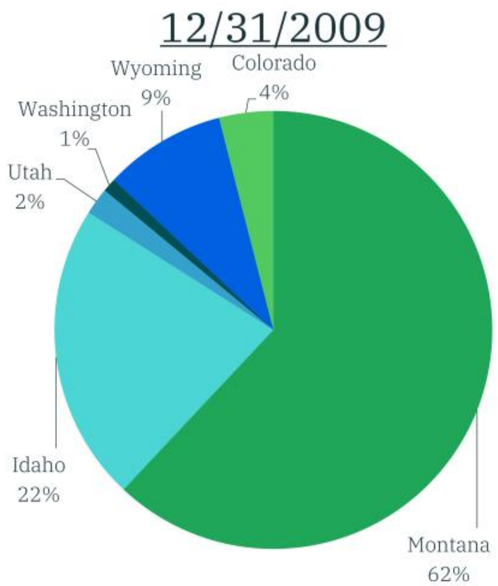
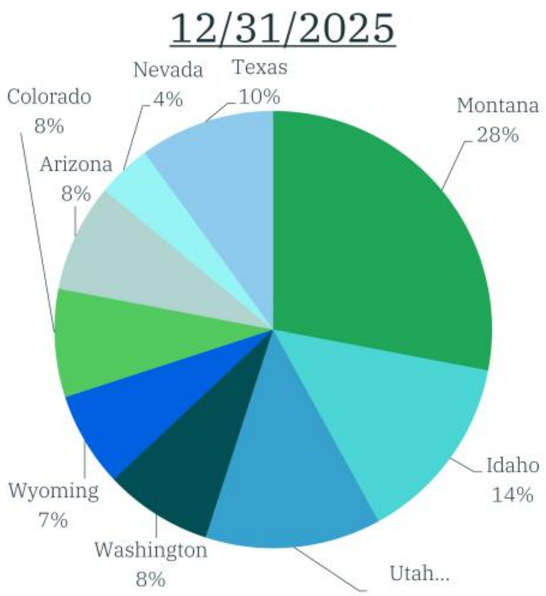
Geographic Loan Dispersion





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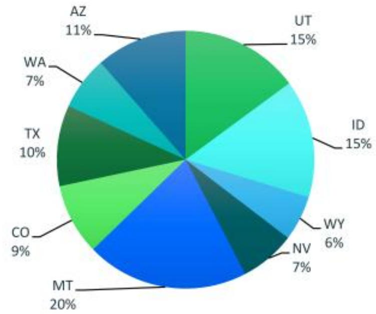
Term CRE Portfolio *

Diversified and Low Risk Portfolio

- Total portfolio $8.8 billion (42% of total loan portfolio)
- Non-owner portfolio $4.8 billion (23% of total portfolio)
- $984 thousand average loan balance
- 56% average LTV
- 0.25% past due rate
- 0.12% non-performing
- 98% of loans have recourse through guaranties
- Geographically dispersed across 9 states

TOTAL CRE BY OCCUPANCY TYPE

CRE GEOGRAPHIC DISPERSION



* Loans are based on regulatory classification, which is based primarily on the type of collateral for the loans. CRE loans may differ when comparing to disclosures in the Company's quarterly and annual reports filed with the SEC which are based on the purpose of the loan.

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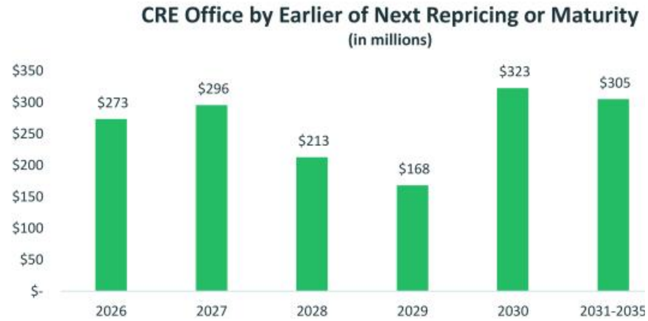
Office CRE Portfolio *

- $708 thousand average loan balance
- 58% average LTV
- 0.08% past due
- 0.50% non-performing
- 98% of loans have recourse through guaranties
- Includes $121 million in medical office
- 17% of office portfolio matures or reprices prior to 2027
- Limited exposure to loans above $10 million (1% of total loans).

% of Total Office	35%	41%	13%	9%	[illegible]
% of Total Portfolio	3%	3%	1%	1%	[illegible]



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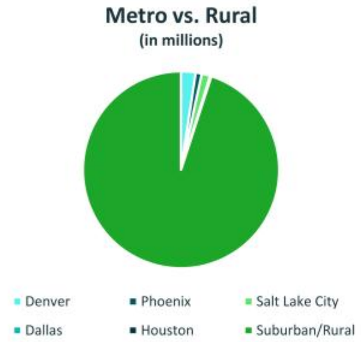
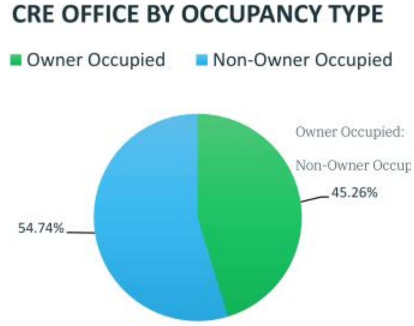
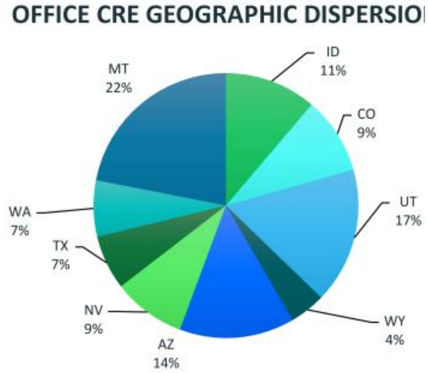
Office CRE Portfolio - Continued



Denver	$39 million
Phoenix	$16 million
Salt Lake City	$21 million
Dallas	$1 million
Houston	$3 million
Suburban/Rural	$1.51 billion





- Highly diversified portfolio across 9 states primarily in rural markets
- Portfolio in Denver, Phoenix, Salt Lake City, Dallas, and Houston represent 5% of total office (0.4% of total loans)
  - $17 million in large metro central business districts (1% of total Office)

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Investment Portfolio Trends

- Investment securities ended 2025 at
of total assets compared to 27% at the
of 2024

- Investment securities decreased $
million, or 6%, during 2025

- Projected average quarterly cash flo
$425 million in 2026

(Dollars in millions)

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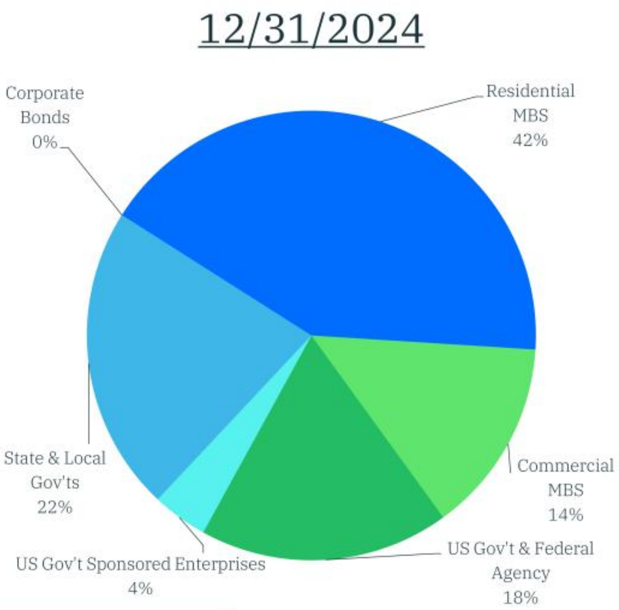
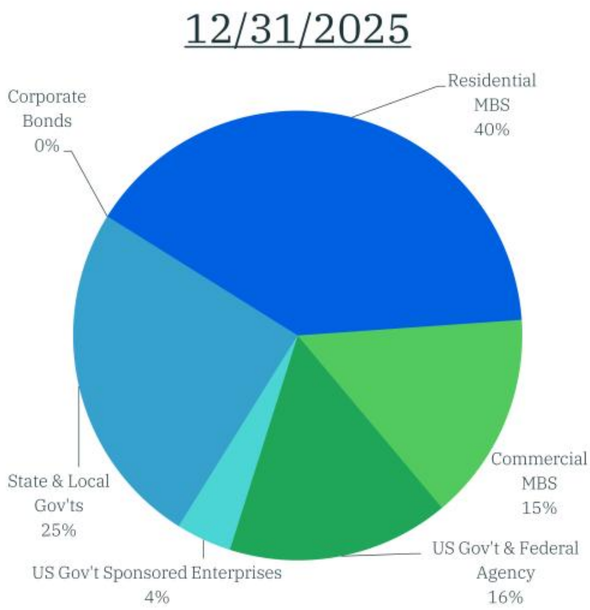
Investment Composition





Credit Quality

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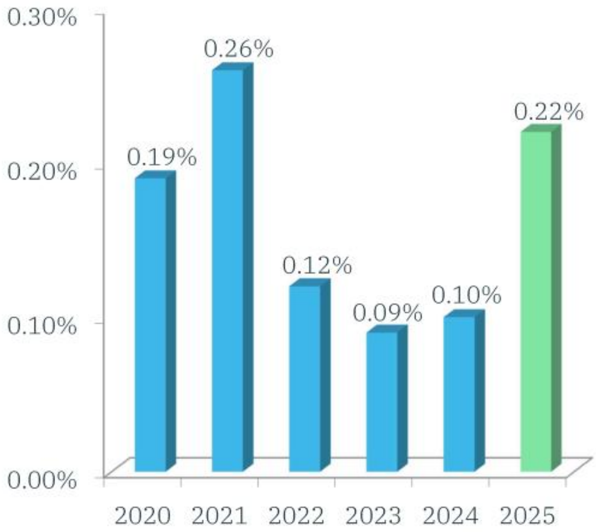
NPAs to Bank Assets



- During 2025, NPAs increased $41.1 milli
0.22% of Bank assets compared to 0.10% of
assets for 2024

- Excluding $18.8 million from the Guaranty
& Trust acquisition, non-performing assets
$50.1 million, or 0.17%, of Bank assets

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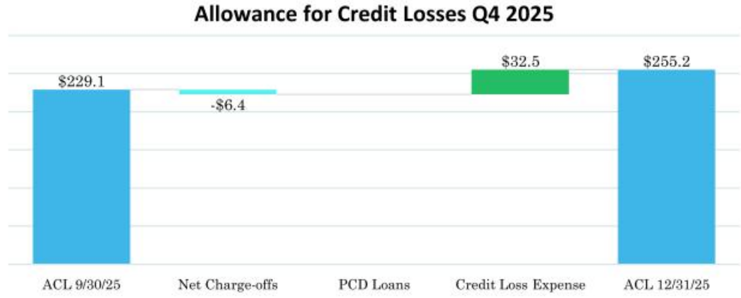
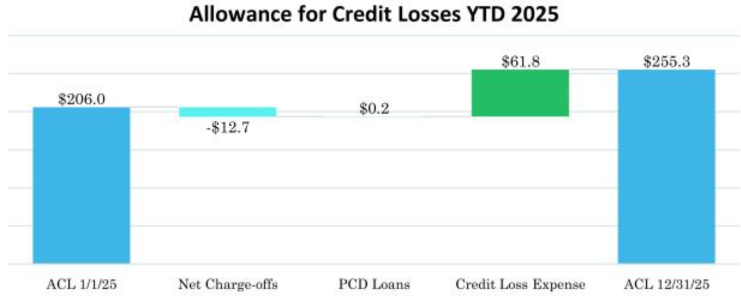
CECL and Allowance for Credit Losses (ACL)





(Dollars in millions)

National Economic Assumptions (December 2025)				
	3Q 25	4Q 25	1Q 26	2025
GDP Change	0.9%	0. 2%	0.7%	1.9%
Unemployment Rate	4.3%	4.5%	4.5%	4.3%

Other Key Model Inputs

- Commercial Asset Quality Ratings
- Consumer Loan Past Due Status
- Additional Qualitative Adjustments
- Prepayment Speed Assumptions
- Unemployment levels
- Historical Loss Period Capture

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Provision For Credit Losses

- Loan portfolio growth, composition, aver loan size, credit quality consideratic economic forecasts, actual results and ot environmental factors will determine future level of credit loss expense or bene

- Included in the current year provision credit losses was $43.9 million from acquisitions of Bank of Idaho and Guara Bank & Trust

(Dollars in thousands)

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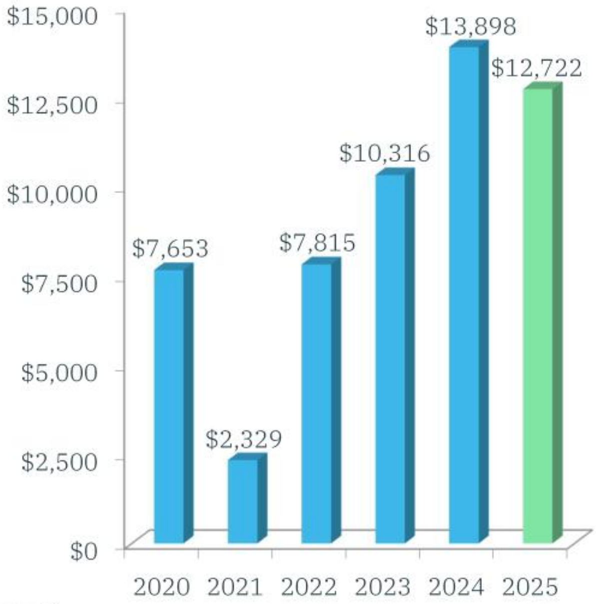
Net Charge-Offs



(Dollars in thousands)

- During 2025, net charge-offs as percentage of total loans were 0.06 compared to 0.08% for 2024

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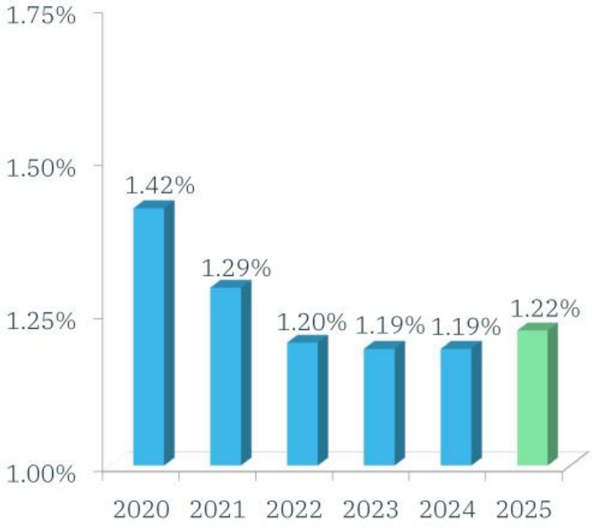
ACL as a Percentage of Loans



- ACL was in the 49th♦ percentile of Glac
  peer group for the third quarter 2025

- The ACL was 1.22% of loans for 2
  compared to 1.19% for 2024

- As credit trends change, expect the AC
  adjust accordingly

♦BHCPR as of 9/30/2025

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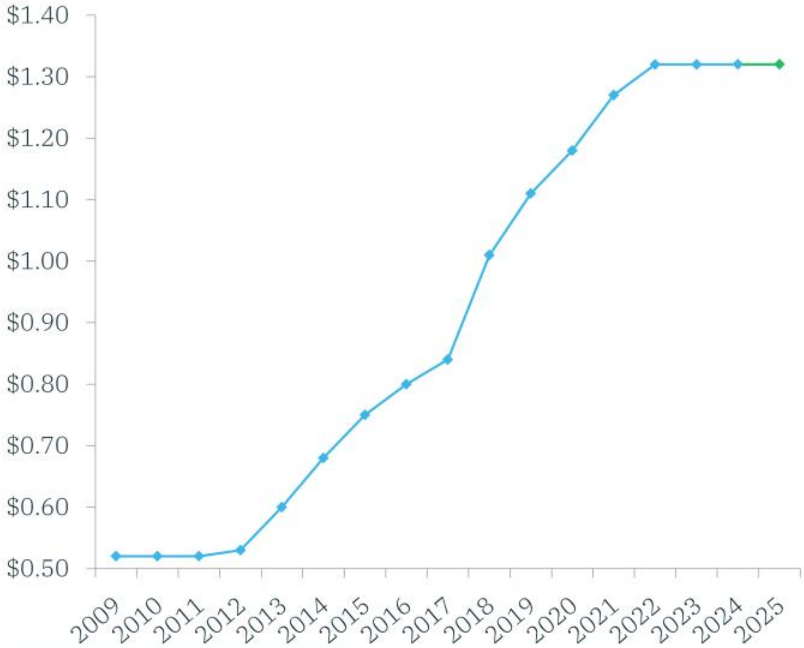
Shareholder Return

Dividends Declared



- At December 31, 2025, Glacier's div yield was 3.00%
- The Company has declared consecutive quarterly dividends

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