



Community and Social Responsibility Report

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



Glacier Bancorp

Community and Social Responsibility Report:

Contents Table

Click a page number

CEO Letter, Vision & Our Name	01
Who We Are	03
Corporate Responsibility	04
Community Impact	05
Building Financial Access & Strength	06
Making a Difference	07
Human Capital	10
Environmental Stewardship	13
Corporate Governance	16
Social Responsibility	17
Ongoing Commitment	19

A Letter from Our President and CEO

Welcome to the sixth edition of Glacier Bancorp's *Community and Social Responsibility Report*. We're pleased to share the ongoing story of our company – a story rooted in local service, community partnership, and a steadfast commitment to doing what's right.

Since opening our doors in 1955, we've grown from a single location into a family of 18 bank divisions serving nine states throughout the Mountain West and Southwest. While our reach has expanded, our culture remains focused on local, community-based banking.

Our family of banks model is at the heart of who we are. Each bank division retains its unique identity and makes decisions locally, ensuring that our services reflect the needs and character of the communities we serve. Employees are key to our success, and we invest in our people with generous benefits, meaningful opportunities for growth, and a team-oriented workplace.

Headquartered in the backyard of beautiful Glacier National Park, our culture is shaped by the great outdoors. Surrounded by scenic landscapes and more than 20 national parks in the states we call home, we value enjoying the natural world and recognize the importance of preserving it for future generations.

Our commitment to environmental stewardship, social responsibility, and strong governance practices is a natural extension of our community banking model. Across all our communities, employees take great pride in giving back through volunteerism, donations, financial education, investments, and community development lending. Strengthening the places we live and work is both our responsibility and our privilege.

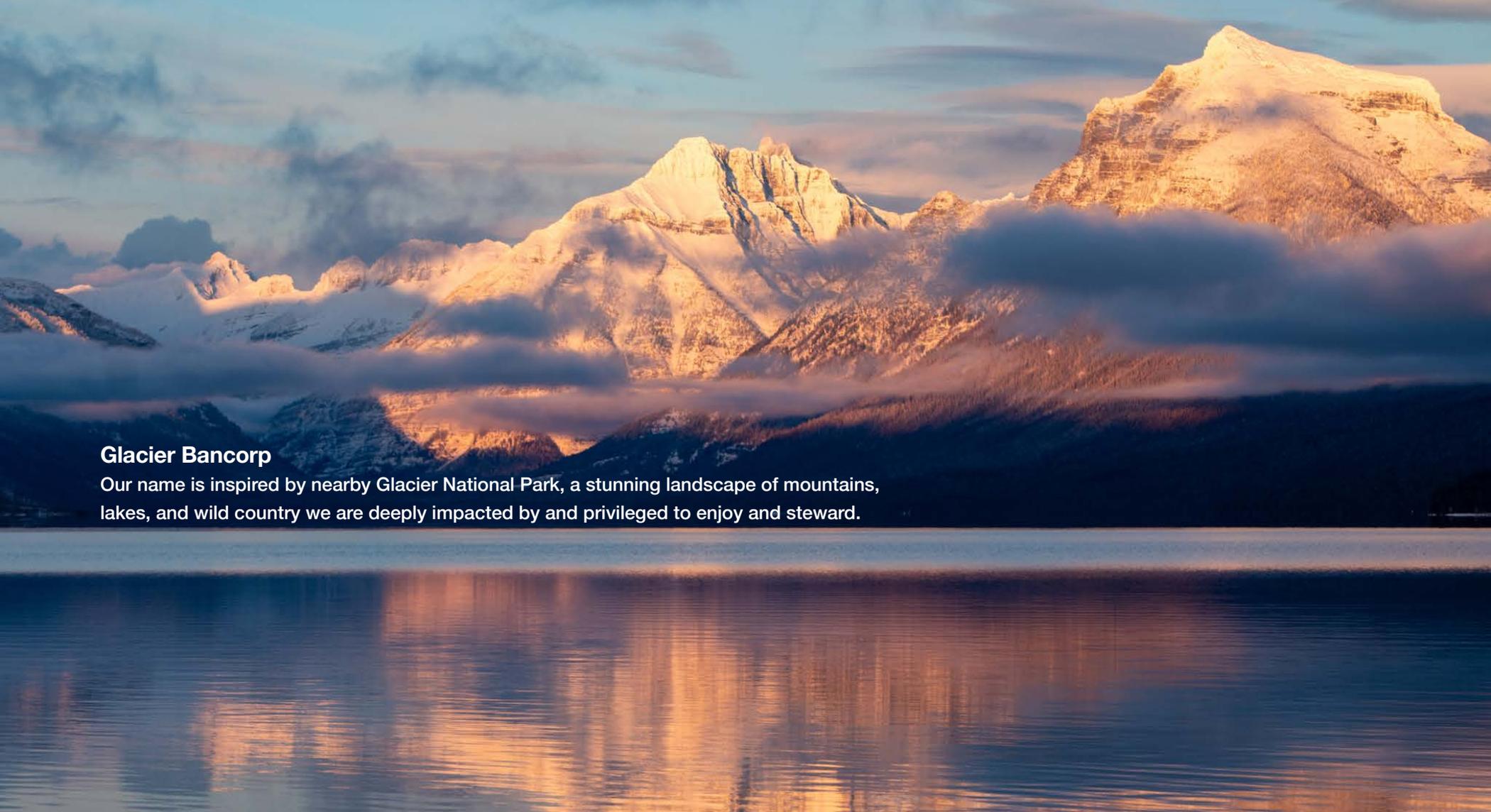
In the pages that follow, we're proud to share the difference we're making. This report highlights stories of impact and partnership, demonstrating a continuing commitment to our customers, our communities, and the environment we all share.

With gratitude,



Randy Chesler
President & CEO
Glacier Bancorp, Inc.





Glacier Bancorp

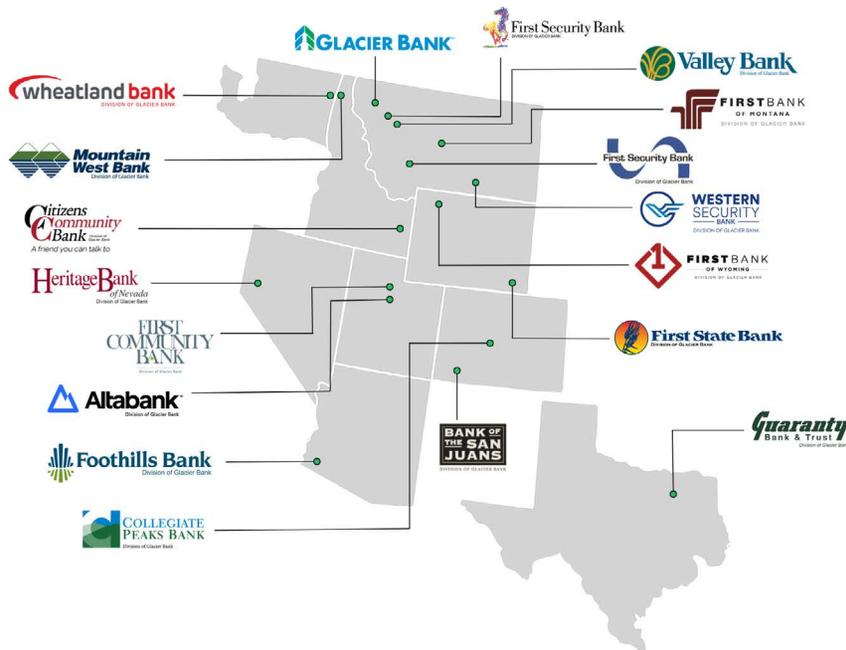
Our name is inspired by nearby Glacier National Park, a stunning landscape of mountains, lakes, and wild country we are deeply impacted by and privileged to enjoy and steward.

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 18 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.



Ranked by Forbes among the World's Best Banks for 5 consecutive years (2020–2024).



Humble Beginnings

Formed in 1955 by five business leaders, Glacier Bancorp, Inc. began as First Federal Savings and Loan Association with just two employees and \$172,000 in deposits from 127 local citizens. Over the last 70 years, we have grown into a family of banks with 18 divisions spanning nine states. We still believe community banking, maintaining a community bank’s independence, and great people are keys to our long-term success serving local customers and communities.

Total Assets \$31.9 Billion	Total Loans \$20.9 Billion	Total Deposits \$24.6 Billion
281 Locations	337 ATMs	4,186 Employees
18 Bank Divisions		

* Current as of December 31, 2025

Corporate Responsibility

As a family of banks, we are dedicated to investing in our customers, communities, and employees while caring for the beautiful places we call home. These commitments have always been part of who we are. We're excited to share details of how we continue to uphold these values and create a lasting impact across our company.

What Matters



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.



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.



988 Donations totaling \$2,954,202 supporting 676 Community Organizations.

● Community Service	\$1,526,599
● Affordable Housing	\$136,040
● Economic Development	\$78,084
● Revitalization/Stabilization	\$86,040
● Unspecified	\$1,127,439



15,655 individual employee service activities by 2,002 employee volunteers totaling 36,666 hours with 1,490 organizations.

● Community Service	4,885 Hours
● Affordable Housing	478 Hours
● Economic Development	599 Hours
● Revitalization/Stabilization	590 Hours
● Unspecified	30,114 Hours



338 Loans totaling \$764,767,902

● Community Service	\$44,349,858
● Affordable Housing	\$211,895,749
● Economic Development	\$191,332,621
● Revitalization/Stabilization	\$193,279,238
● Unspecified	\$123,910,436



13 Investments totaling \$62,050,061

● Community Service	\$62,050,061
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Building Financial Access & Strength

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 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 2025, we originated 244 loans totaling \$237,700.

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 Visa® debit is accepted. 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).



Schools

11,552 students from **136** schools completed **8,089** hours of learning in the 2024–2025 school year.



Community

403 employees delivered **2,789** hours of financial education to small businesses and members of our communities.

Making a Difference

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

First Bank of Montana – Driving Support for Students & Families



Each year, First Bank of Montana hosts its Annual School Supply Giveaway, ensuring K–6 students can begin the school year with confidence. In 2025, the bank provided 1,412 fully stocked cinch-bag kits across its communities. The bank leads the 12 Days of Christmas Food Drive, where employees identify the 12 most-needed items for local food banks, match every non-monetary donation, and deliver all items to food banks within each branch community. These efforts continue to extend essential support to families during the holiday season.

First Bank of Wyoming – Big Boost for Small Business

Several First Bank of Wyoming branches support local economic growth through Small Business Education Programs (“Business Bootcamp”) led by employee volunteers. These sessions cover business planning, accounting, marketing, financial management, and sustainable growth, helping entrepreneurs develop clear operational foundations, navigate startup challenges, and gain access to tools that support job creation and local economic opportunity.

“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 continue representing the Ninth District on the Federal Reserve Board’s Federal Advisory Council as well as serve on the Glacier National Park Conservancy, Montana High Tech Business Alliance and Pacific Coast Banking School Boards.”

— Randy Chesler
President & CEO, Glacier Bancorp, Inc.

First Community Bank Utah – Giving Back to Our Military Families



During its annual Community Giving Month, First Community Bank Utah partnered with local donors to support the Airman's Attic, a vital resource center serving military families in Northern Utah. Throughout August, branches collected food, clothing, diapers, and essential household items. Employees then delivered supplies to the base and assisted with pantry organization.

First State Bank – Playing It Forward

First State Bank donated \$5,000 to the Libbey Elementary PTO Playground Equipment Fundraiser, helping improve access to safe, engaging outdoor play spaces for local children.

Foothills Bank – Comfort in the Face of Crisis

As part of a bank-wide initiative, Foothills Bank employees assembled 1,800+ comfort kits for the American Red Cross. The effort was driven by 33 employee volunteers, contributing more than 83 hours to ensure essential supplies reached community members facing crisis.

Mountain West Bank – A Mountain of Volunteers

On June 19, more than 200 Mountain West Bank employees participated in 13 volunteer projects, contributing over 1,300 hours of service across the bank's footprint. The day underscored the bank's commitment to community partnership and meaningful employee involvement. The bank also supported a Veterans Day breakfast honoring 1,000+ veterans and families at the Warhawk Museum in Nampa, Idaho. Seventeen employees assisted with seating, meal service, and personal connections in the museum's newest hangar dedicated to post-9/11 service members, strengthening community appreciation for military families.

Wheatland Bank – A Harvest of Good



Wheatland Bank employees contributed more than 330 volunteer hours across multiple service projects on their June 19 service day—including Habitat for Humanity build days, community cleanups, food bank assistance, and nonprofit support efforts.

Western Security Bank – Recognizing Local Impact



Western Security Bank sponsors One Class at a Time (OCAT), a weekly teacher-recognition initiative awarding \$500 to educators nominated anonymously for exceptional classroom impact. Each Friday, selected teachers receive a surprise visit and a “big check,” highlighting their dedication on local television.

“I’m truly humbled to receive this award. It’s amazing to be recognized for the work we do, and this support will make a real difference in my classroom. This isn’t just for me—it’s for my students, and for all of us who are dedicated to helping them succeed.”

— Hannah M., 2nd Grade Teacher, OCAT Recipient

FINANCING

Community Development

- A \$3 million tax-exempt bond-financed loan from First Security Bank in Missoula, Montana supported the purchase and installation of a new Air Handling Unit (AHU) for Clark Fork Valley Hospital, a critical access hospital. The AHU regulates indoor air quality, filtration, and ventilation—functions essential for infection control, airborne pathogen mitigation, and overall community health.
- The bank provided \$5 million in community development loans to support construction of the Montana Food Bank Network's new warehouse. The expanded facility enables larger-scale purchasing, greater distribution of produce and proteins, and doubles volunteer capacity. This project strengthens statewide hunger-relief infrastructure.

Affordable Housing

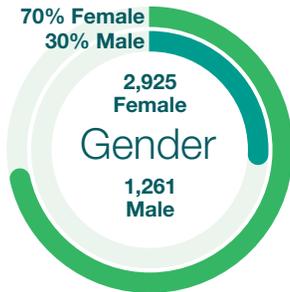


- Through its partnership with the Southeastern Idaho Community Action Agency (SEICCA), Citizens Community Bank helped finance eight new homes with more than \$1.9 million in support, expanding access to homeownership for local families. This initiative aligns with the bank's commitment to the Community Reinvestment Act by advancing economic stability and improving quality of life. Participating first-time homebuyers contributed 50–100 hours of “sweat equity” and met income, credit, and education requirements – including completion of a Homebuyer Education Class – strengthening both the financial foundation and personal confidence of families pursuing long-term stability.
- In Chaffee County, Colorado, where a 2022 housing assessment identified a need for 1,105 new homes by 2027, Collegiate Peaks Bank played a pivotal role in moving The Crossing's affordable housing project forward. Committing 50% of Phase One homes as permanently deed-restricted for local workers, the project strengthens community stability by ensuring long-term affordability. The bank provided financing for infrastructure, processed draws, issued letters of credit, extended bridge lines of credit, and later financed construction gaps not covered by state grants or low-interest loans. Collegiate Peaks also supported land acquisition for Phase Two and is preparing financing for future market-rate homes.
- First Security Bank in Missoula provided a \$4.75 million Low-Income Housing Tax Credit (LIHTC) loan for an affordable housing complex designed for tenants with developmental disabilities. The project includes integrated live/work spaces supporting the “Artists of Opportunity” program, which provides individuals with disabilities access to therapeutic creativity and income-generating opportunities.
- Glacier Bank invested \$5 million in NeighborWorks Montana to expand homebuyer assistance and first-mortgage access. Supported by a statewide \$70 million fund serving 22 counties, the initiative provides a low-cost deferred-payment loan, enabling families earning 60%–140% of Area Median Income (AMI) to move from long-term renting into stable homeownership.
- Heritage Bank of Nevada served as a key construction lender for Phase II of the Oddie District, a major redevelopment effort transforming a long-vacant property into a hub for small businesses, makerspaces, workforce training, food service, and community gathering spaces. The project strengthens regional economic resilience while fostering innovation, sustainability, and creative placemaking in Sparks, Nevada.

Human Capital

People Focus

As of December 31, 2025, we employed 4,186 persons, 3,771 (90.1%) 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, and we maintain excellent employee relations.



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. We 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 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. On average, each of our employees completes 165 hours of training per year. 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)
- Wellness Coach program offering nutrition and fitness goal setting tools, well-being content, live wellness classes, challenges, activities, incentives, and rewards
- The appointment of Safety & Wellness Ambassadors
- Quarterly Wellness Campaigns
- Mental health education and resources
- Workstation Ergonomics Assessments

Through our Injury and Illness Prevention Program, we have established protocols for minimizing workplace injuries and incidents. As a result, we have experienced zero fatalities and no serious injuries at any of our locations in 2025. 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 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 Profit Sharing, 401(k), 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



“When I became a part of the team at Valley Bank, I had no background or experience in a similar role. I had been a teacher, then ran a childcare program for a non-profit and thought working with children was my passion. After becoming a mother and struggling with work/life balance I needed to try something new. The risk I took stepping out of my comfort zone and taking a position with Valley Bank has had immeasurable positive impacts on my life. At work I feel a level of support I have not felt in any other position I have been in during my adult career life. I am encouraged to learn and grow in ways that serve me and allow me to use my strengths as well as provided a safe, supportive environment to strengthen areas of weakness. Valley Bank values the importance of family and encourages me to live a healthy work life balance, and this reflects in my personal life and how I can be a present mother and show up positively for my child at the end of every day.”

— Stephanie, Teller Lead – Valley Bank



“I love my job as a Customer Service Representative at the bank because it allows me to make a meaningful impact on customers’ daily financial lives. I have the opportunity to assist individuals with important decisions, resolve concerns, and provide clear guidance that helps build trust and confidence in our institution. Professionally, this role has strengthened my communication, problem-solving, and customer relationship skills. Each interaction is different, which challenges me to remain adaptable, patient, and detail-oriented while maintaining a high level of professionalism. I take pride in being a reliable point of contact for customers, especially during moments when clarity and reassurance are most needed. I also value the structure, standards, and teamwork within the banking environment. Working in a regulated industry has reinforced the importance of accuracy, integrity, and confidentiality. Being part of a team that supports both customers and one another motivates me to continuously improve and uphold the bank’s values. Overall, I love my job because it combines customer service with responsibility and purpose, allowing me to grow professionally while contributing positively to both customers and the organization.”

— Cheryl, Customer Service Representative – First Bank of Montana

Citizens Community Bank invests in employee leadership growth through the Idaho Bankers Association (IBA) Leadership Programs. Recently, two employees graduated from the Emerging Leaders Program and two completed the Executive Development Program, each a year-long initiative dedicated to preparing future managers and executives.



“Emerging Leaders helped me grow as a manager and as an individual. The skills I gained will guide me in leading teams successfully, even as times and expectations change. Leadership is a lifelong journey, and programs like this ensure I continue to learn and become the best leader I can be for my team.”

— Dacie R.

“The Emerging Leaders class is an incredible opportunity to connect with like-minded professionals in the financial industry, collaborate on today’s challenges, and most importantly, build lasting relationships that strengthen leadership for our teams and the communities we serve.”

— Nickole R.



AWARDS

Altabank was recognized as one of the Companies That Support Women by the Utah Governor’s Office of Economic Opportunity. The honor specifically highlighted the Professional Women of Altabank program – an employee-created and employee-led initiative that brings together a cohort of 12–15 women from across the bank for bi-monthly professional and personal development.

Guaranty Bank & Trust received a Best of Community Banking (BOCB) award from the Independent Bankers Association of Texas for its employee-centered culture, recognized through its long-standing “Raving Fans” initiative. The program spotlights employee excellence through quarterly awards, peer nominations, and fun recognition activities. Signature honors include the Eagle Award, which recognizes team spirit and a positive attitude, and the +1 Service Award, which celebrates employees who go above and beyond for customers.



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

Environmental Benefit Bonds

Glacier Bank has purchased \$362 million of environmental benefit bonds. These bonds fund projects that have positive environmental and/or climate benefits in the communities we serve.

Conserve & Restore

First Security Bank in Bozeman continues its stewardship commitment through a \$27 million line of credit supporting the conservation work of American Prairie. The organization's efforts to restore native grasslands and build ecological resilience remain critical to protecting habitats, wildlife, and regional environmental health.

Reclaim & Renew

When demolishing its old Dearborn location, First Security Bank in Missoula partnered with Home Resource, allowing the nonprofit to salvage 30,000 pounds of reusable construction materials that would otherwise have entered the landfill. These reclaimed materials support affordable renovations and small-scale community building projects, extending the positive environmental and economic impact.

Revitalize & Strengthen

Glacier Bank financed \$300,000 of a \$1.3 million sewage treatment facility upgrade in Pablo, Montana, serving 640 residents and businesses – many experiencing poverty-level conditions. The project mitigates public health risks, improves water and sewer reliability, and strengthens essential tribal community services. By enhancing wastewater treatment and reducing pollutant discharge into local waterways, the upgrade also supports healthier ecosystems and contributes to long-term environmental sustainability.

Cultivate & Bloom

Bank of the San Juans continues to actively support environmental stewardship through its partnership with Durango Botanic Gardens, a community-driven initiative promoting sustainable horticulture and water conservation. The demonstration gardens educate visitors on efficient landscaping practices suited for the semi-arid Southwest. Through financial and volunteer support, the bank helps maintain this vital resource, ensuring that residents and businesses alike have access to knowledge on eco-friendly gardening and responsible water usage. This commitment – just one of over 65 strategic partnerships with community organizations – underscores the bank's dedication to preserving natural resources while enhancing the beauty and sustainability of the local environment.



Defend & Protect

Glacier Bank donated a portion of its Ronan, Montana property – valued at \$400,000 – to support construction of a new fire station that serves more than 2,000 residents within the Flathead Reservation. The donation strengthens emergency response capacity for residential fires, vehicle accidents, and regional wildfire events. By supporting the development of modern emergency infrastructure, Glacier Bank also strengthens community resilience in the face of wildfire and environmental risks – helping safeguard both people and the natural landscape they call home.

\$400,000

donation for new fire station



Challenge & Multiply

Glacier Bank supported 60 nonprofit organizations in the 2025 Great Fish Community Challenge, an annual effort that has generated more than \$43 million in donations since 2015. The Challenge provides matching funds for the first \$25,000 raised by each participating nonprofit, amplifying community impact across environmental conservation, youth programs, public lands, the arts, and social services.



First Security Bank's Missoula LEED Silver Certified Branch.

SUSTAINABILITY

LEED Certification

- First Security Bank's Cattail branch in Bozeman, Montana is LEED (Leadership in Energy and Environmental Design) Gold Certified for new construction.
- First Security Bank of Missoula's new Dearborn building received LEED Silver Certification.
- Wheatland Bank's branch in Chelan, Washington also received LEED Silver Certification.

Business Waste Management

Paper: The 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: The company manages disposal of electronics using a secure, e-Stewards Certified technology recycling program.

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 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, 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. Glacier conducts these exercises at least annually.

The company is compliant 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 2025.



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

Biennial consumer protection training is provided annually to all consumer-facing employees regarding their roles within the company. All employees are trained at least biennially in the principles of Fair and Responsible Banking and annually regarding safeguarding sensitive customer information in accordance with the Gramm-Leach-Bliley Act (GLBA). Monitoring and reporting practices are used to make sure these principles are upheld across the company and ensure fair access and equal treatment for all bank customers and potential customers.

Bank Secrecy 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 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 other monitoring 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

What matters most to 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 our strong environmental stewardship, social responsibility, and governance principles.

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



Glacier Bancorp