



Investor Presentation

May 2026

Glacier National Park, Montana

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 Company's 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," "estimates" or 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, economic 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, among 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 instruments, 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 protection regulations, that may adversely affect the Company's business and strategies;
- 4) Risks related to overall economic conditions, including the impact on the economy of an uncertain interest rate environment, inflationary pressures, recently passed legislation and the potential for 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 instability, including the wars in Iran and Ukraine, further 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 services 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 related to rapidly evolving artificial intelligence technologies;
- 14) Risks associated with dependence on the Chief Executive Officer, the senior management team and the Presidents of Glacier Bank's divisions;
- 15) 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;
- 16) Risks related to natural disasters, including droughts, fires, floods, earthquakes, pandemics, and other unexpected events;
- 17) Success in managing risks involved in any of the foregoing; and
- 18) Effects of any reputational damage to the Company resulting from any of the foregoing.

A Family of 18 Market-Focused Community Banks

Geographically diversified footprint across Mountain West and Southwestern U.S. markets

Backed by:

\$30B+

balance sheet

Best-in-class

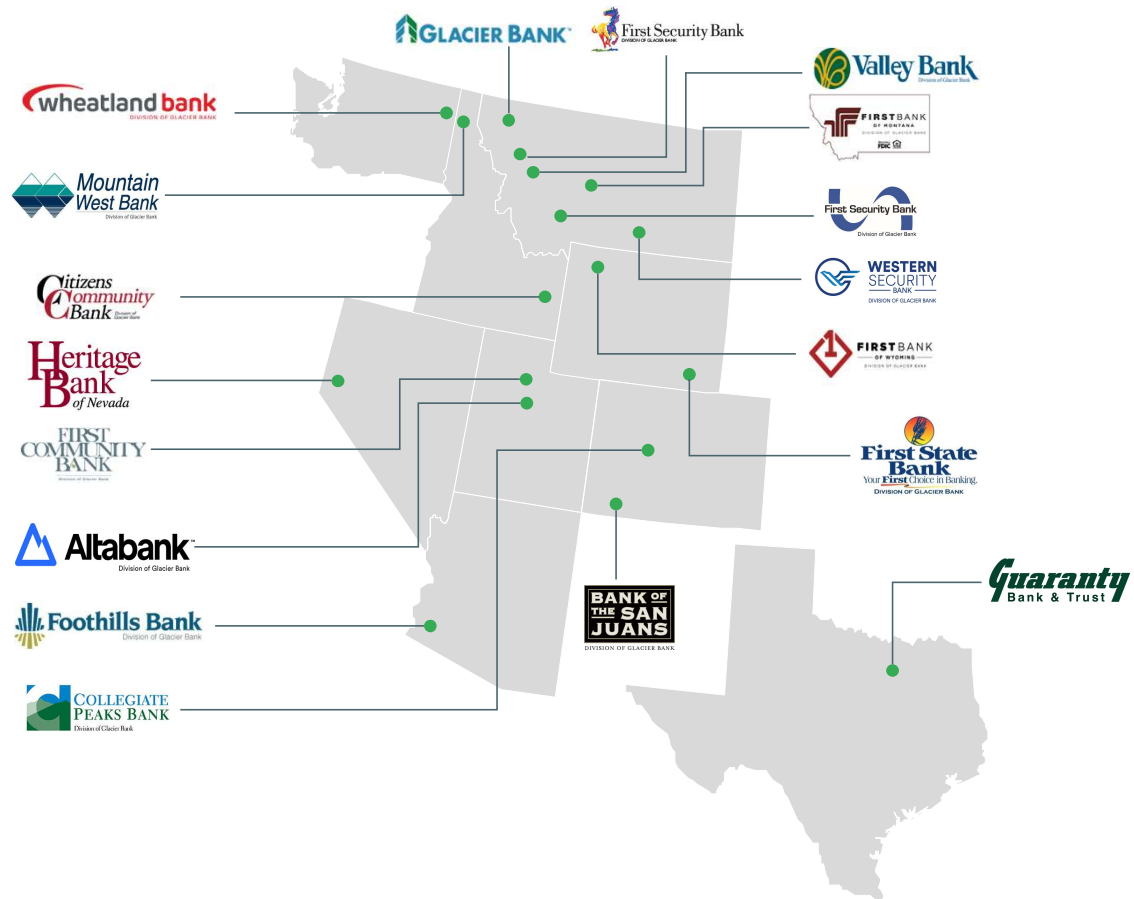
technology

Centralized

risk, compliance, and data governance

Streamlined under

1 banking charter and 1 technology platform





Our Mission

Our ongoing mission is to be the premier banking franchise in the Mountain West and Southwest, delivering community bank values with big bank capabilities.

We will continue to position the company as the acquirer of choice among community banks, the employer of choice within each of our communities and the bank of choice for all customers.



Why Glacier Bancorp

1

Differentiated, scalable community banking platform

2

Attractive footprint in high-growth U.S. markets

3

Strong team of division presidents with deep institutional and local market knowledge

4

High-quality balance sheet anchored by low-cost, stable core deposits and superior credit quality

5

Balanced growth strategy focused on both organic and future M&A

6

Track record of resilient financial performance and shareholder returns



Business Overview

Glacier Bancorp at a Glance

1

Differentiated
Platform

A unique and differentiated community banking platform focused on the Mountain West and Southwest, with significant opportunities for future growth

Founded in

1955

18

separately-branded bank
divisions across **nine** states

282

banking offices

\$31.7 billion

Total Assets

\$24.7 billion

Total Deposits

\$21.0 billion

Total Loans

\$4.2 billion

Shareholder equity

\$82.1 million

Quarterly Net Income

\$21.29

Tangible Book Value
(TBV) per share

Note: Information as of 3/31/2026



Glacier National Park, Montana 7

Community Banking, Built for the Future

A powerful, local operating model ...

✓ Tailored community banking

A consistent operating framework enables each division to tailor pricing, products, and outreach while maintaining enterprise-wide discipline.

✓ Local decision-making informed by market expertise

Local bankers are empowered to make decisions based on firsthand market knowledge, not distant models or committees.

✓ Better decisions lead to better outcomes

Higher-quality underwriting, stronger customer relationships, and faster execution support superior credit quality and deposit stability.

... backed by Glacier's scale and unique capabilities

✓ Best-in-class technology

Modern platforms equip local bankers with the tools, data, and insights of a scaled institution, enabling proactive, timely outreach.

✓ Centralized risk, compliance, and data governance

Strong enterprise controls support growth, regulatory rigor, and seamless M&A integration.

✓ Proven operating and integration playbook

A repeatable model enables Glacier to execute organic growth and disciplined acquisitions across new and existing markets.

Customers Choose Glacier

What Customers Value Most:



Local, in-person relationships



Decision-makers who understand their business



Responsive, experienced teams



Modern technology without losing the human touch



Competitive pricing and products

“

Their service has been exceptional compared to the “big box” banks we used before. What stands out most is the genuine personalized service you get from an actual community bank. Staff know us by name, not just our accounts. They know our businesses, our operations, and the challenges we face.”

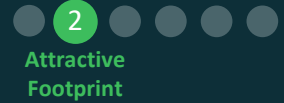
– *First Bank of Montana customer (Lewistown, MT)*

“

I’d much rather be working on growing my business and not worrying about banking issues. Not only does the team at Collegiate Peaks Bank save me a tremendous amount of time, but I know they have my best interests at heart.”

– *Collegiate Peaks customer (Denver, CO)*

Operating in High-Growth, Resilient Markets



Above-average population growth

- Operating in regions consistently outpacing U.S. population growth
- Utah, Idaho, Texas¹ among the fastest-growing states in the country
- Population inflows support household formation and small-business creation

Favorable and diversified economic growth

- Industry diversification supports resilience across economic cycles
- Above-average GDP growth across core operating states
- Robust job and employment growth

'26 – '31E Population Growth

3.9%

Mountain West²

5.6%

Southwest²

Compared to **0.3%** total U.S. growth³

Economies are diversified across:

- > Professional Services
- > Healthcare
- > Manufacturing
- > Energy/Agriculture

1. University of Virginia, Weldon Cooper Center for Public Service
2. Claritas
3. Congressional Budget Office The Demographic Outlook: 2026 to 2056

Strong Local Leadership

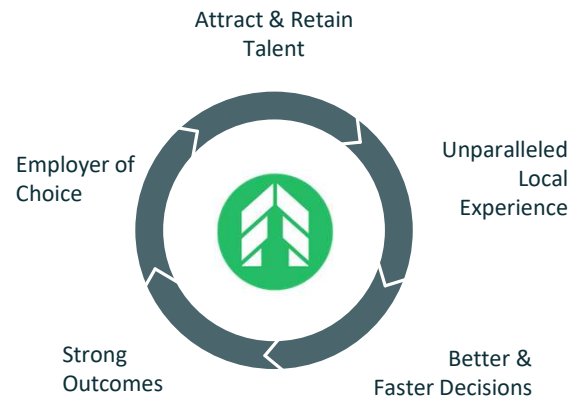
Our Division Presidents bring deep local market insight and long-standing customer relationships, enabling faster decisions and more tailored solutions that directly benefit the communities we serve.

Experienced Team of Division Presidents with Deep Institutional and Local Market Knowledge

“

Joining the Glacier Family of Banks was an enormous boost to our bank. It allowed us to have access to the resources of a \$30 billion organization, while still providing timely local decision making and personalized service that our customers expect. The partnership has allowed us to grow our business significantly over the last few years.” – *President, Foothills Bank*

33 Years
of average industry experience among Division Presidents



18 Years
average tenure of Division Presidents

Best in Class Core Deposits

Attractive Value Proposition

- Convenient, community-based branch network
- Low-cost, competitively priced products and solutions
- High-quality, relationship-driven service model

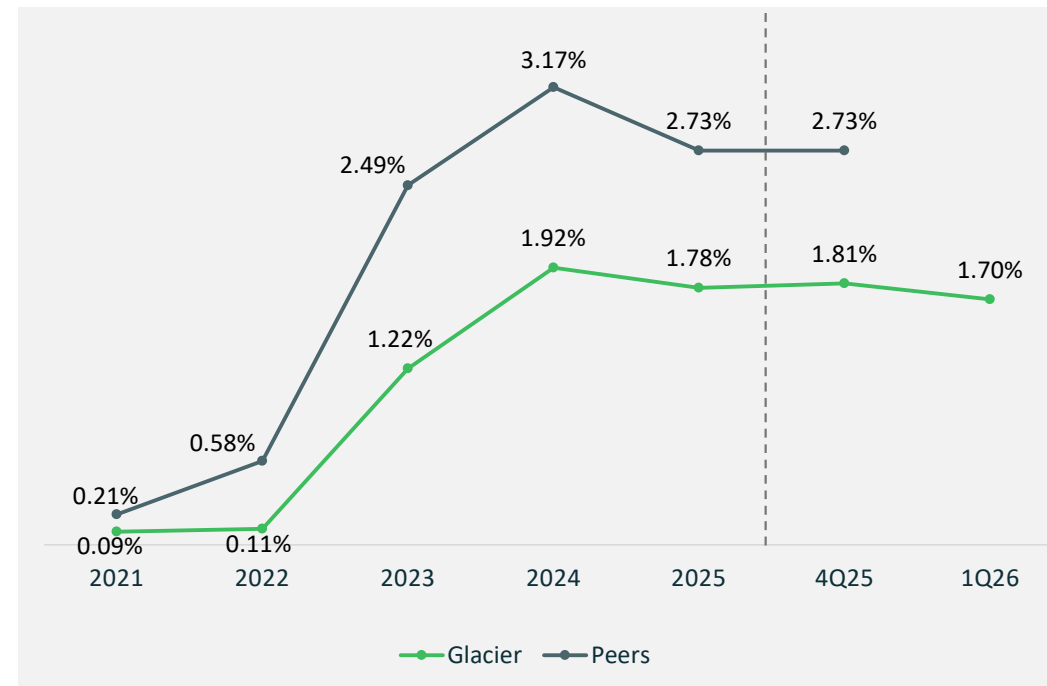
Granular and Stable

- Limited reliance on wholesale or concentrated funding
- ~755K Retail accounts with \$12K average balance
- ~186K Commercial accounts with \$63K average balance

Diversified Deposit Base

- 46% Retail; 45% Commercial; 9% Public
- 75% in rural markets; 25% in metro markets
- Balanced funding across industries, geographies, and customer types
- Limited reliance on any single depositor or segment

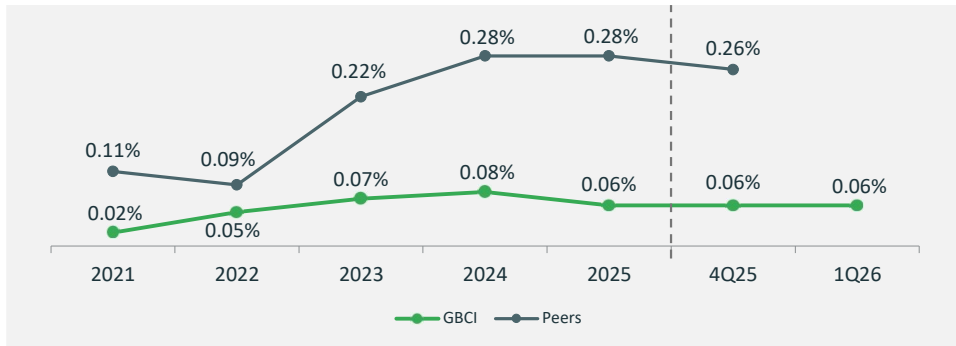
Interest-Bearing Deposit Costs Well Below Peer Average



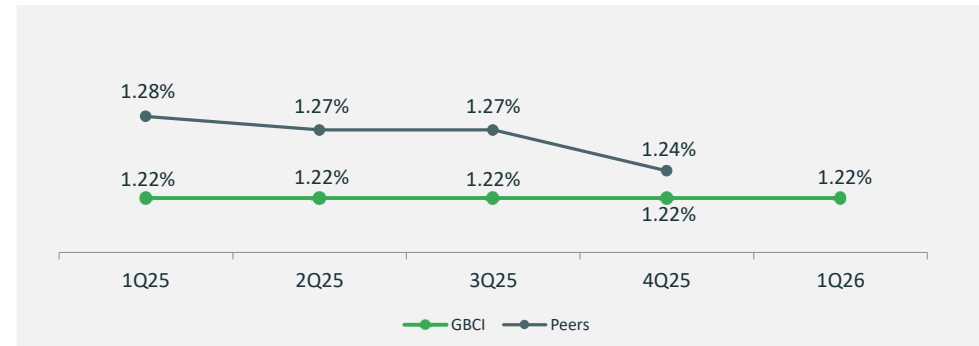
Note: Peer based on BHCPR as of 12/31/2025

Superior Credit Quality

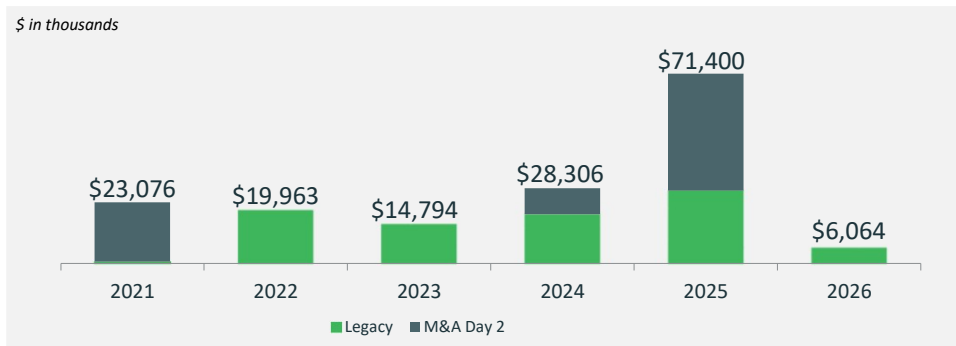
Net Charge Offs as a % of Total Loans



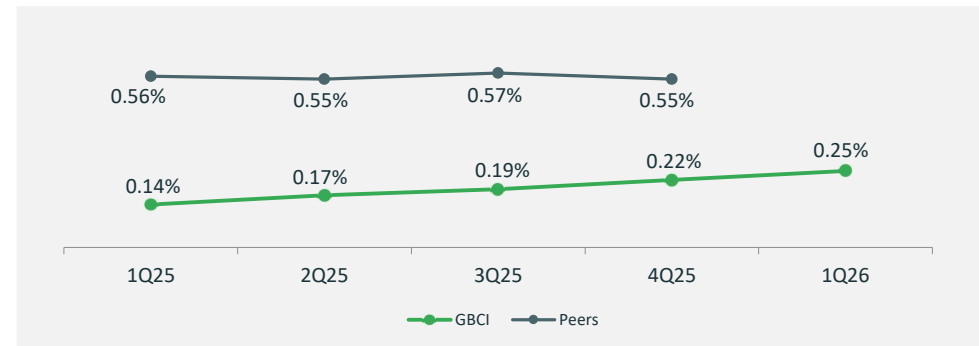
ACL as a % of Total Loans



Provision for Credit Losses



NPA's as a % Total Assets



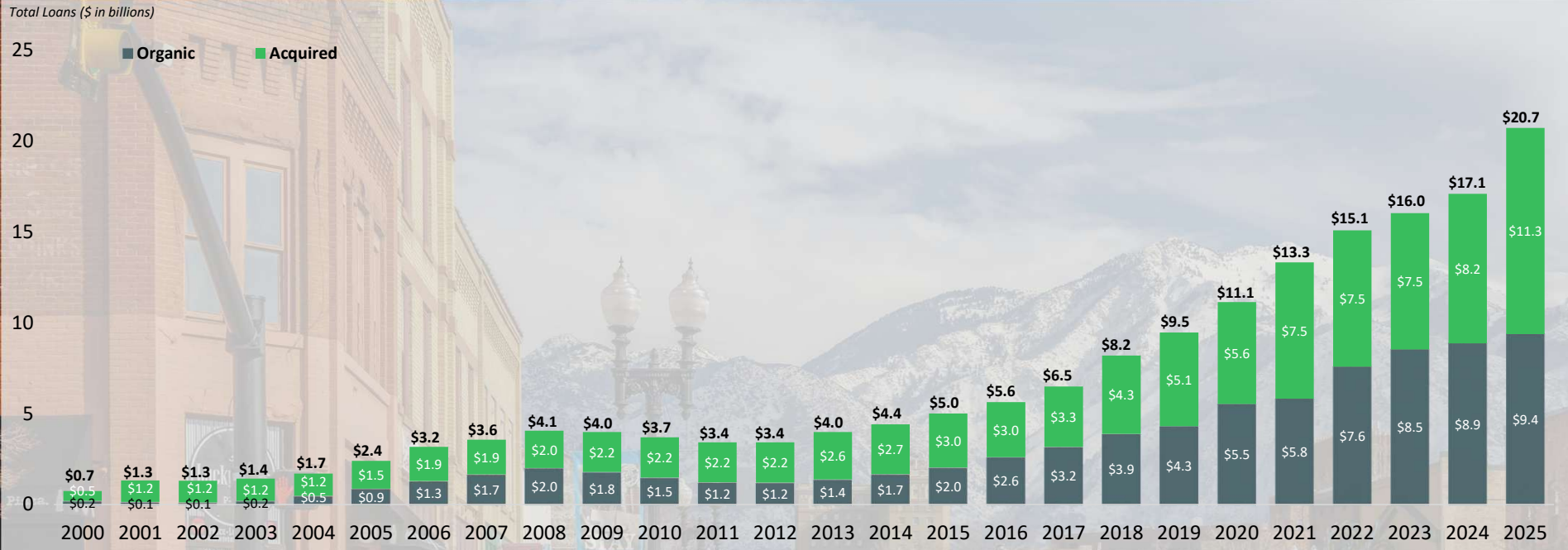
Note: Peer based on BHCPR as of 12/31/2025



Growth Strategy



Track Record of Strong Organic Loan Growth and Accretive Acquisitions



Since 2000	\$ Growth	Acquired	Organic	Overall
	\$20.0bn	\$10.8bn	\$9.2bn	\$20.0bn
	Growth Contribution	54%	46%	

Since 2015 (Ten Years)	\$ Growth	Acquired	Organic	Overall
	\$15.7bn	\$8.4bn	\$7.3bn	\$15.7bn
	Growth Contribution	53%	47%	

Source: S&P Global. Financial data as of 12/31/2025.



Disciplined and Effective M&A Strategy with **28** Acquisitions Since 2000

“

There is no better merger partner for a community bank than Glacier Bancorp. Glacier **preserves local brands, leadership, and decision-making while investing in long-term growth**. Since joining Glacier, we've doubled our growth and profitability in just two years, and we couldn't be more pleased with our decision.

– CEO, WHEATLAND BANK

Glacier is an acquirer of choice

- ✓ Seller friendly
- ✓ Ability to maintain brand and people
- ✓ High degree of certainty that the deal will close
- ✓ GBCI offers a premium currency
 - Attractive to seller
 - Strong valuations drives attractive returns
- ✓ Successful execution through diverse markets and regulatory environments

We purchase **Good Banks** in
Good Markets with **Good People**

Significant Runway of Acquisition Opportunities

Mountain West Region

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

Glacier achieving leading market share throughout:

16 Divisions / 228 Locations¹

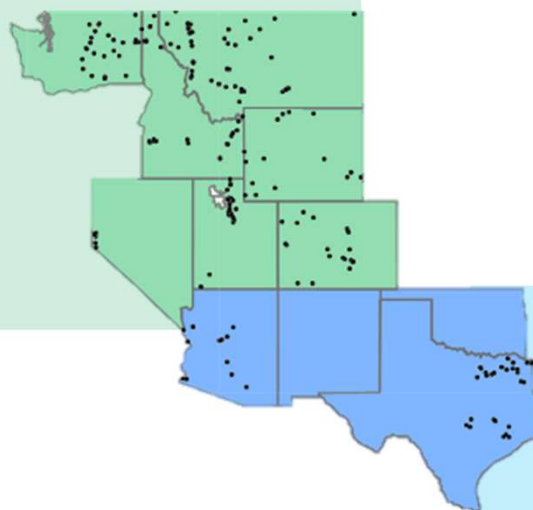
- ✓ Business Friendly
- ✓ In-Migration
- ✓ Stable, Growing Economies

Total Population: 24.7M

Banks Between \$500M – \$10B: 57

Total Deposits Excl. Top 4²: \$444B

Total Deposits: \$703B



Southwest Region

AZ, NM, OK, TX

Significant Glacier growth opportunity:

2 Divisions / 54 Locations¹

- ✓ Business Friendly
- ✓ In-Migration
- ✓ Stable, Growing Economies

Total Population: 46.0M

Banks Between \$500M – \$10B: 194

Total Deposits Excl. Top 4²: \$821B

Total Deposits: \$1.6T

Total Assets of Target Banks	Mountain West							Southwest					
	CO	Eastern WA	ID	MT	NV	UT	WY	M.W. Total	AZ	NM	TX	OK	S.W. 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

1) As of March 31, 2026
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

Strengthening competitive advantages by expanding relationships and market share

Deepen relationships within the existing customer base by continuing to offer high value easily accessible solutions

Increase market share in communities already served by leveraging strong local brands, convenient branch locations, and established customer relationships

Expand relationship-based commercial and small-business lending as local economies and customers grow

Grow stable core deposits by focusing on primary operating accounts rather than rate-driven balances

Leverage GBCI's leading technology and digital capabilities to improve customer acquisition, onboarding, and service efficiency within existing markets

Benefit from industry consolidation and win customers from market disruption



Glacier's Business Model Drives Tangible Results



**Division
Model**



**M&A
Strategy**



**Execution &
Leadership**



- **Well-respected, high-performing** community bank model
- **Low-cost, stable** core deposit base
- Consistent **strong credit quality** across cycles
- Durable **earnings and margin resilience**
- **Strong customer relationships** and high levels of repeat business
- **Above-average organic growth** within core markets
- **Win customers** through market disruption and industry consolidation
- **Disciplined, repeatable M&A** execution
- **Sustainable capital returns** to shareholders



Financial Results, Balance Sheet, and Capital Returns

Non-GAAP Financial Measures

Certain financial measures and ratios the Company presents are supplemental measures that are not required by, or are not presented in accordance with, U.S. generally accepted accounting principles (GAAP). The Company refers to these financial measures and ratios as “non-GAAP financial measures.” A reconciliation of non-GAAP financial measures to the comparable GAAP financial measures is provided within this presentation. The Company considers the use of select non-GAAP financial measures and ratios to be useful for financial and operational decision making and useful in evaluating period-to-period comparisons. The Company believes that these non-GAAP financial measures provide meaningful supplemental information regarding the Company’s performance by excluding certain income or intangible items that the Company believes are not indicative of its primary business operating results.

These non-GAAP financial measures should not be considered a substitute for financial information presented in accordance with GAAP and investors should not rely on non-GAAP financial measures alone as measures of our performance. The non-GAAP financial measures presented may differ from non-GAAP financial measures used by the Company’s peers or other companies. The Company compensates for these differences by providing the equivalent GAAP measures whenever the Company presents the non-GAAP financial measures and by including a reconciliation of the impact of the components adjusted for in the non-GAAP financial measure so that both measures and the individual components may be considered when analyzing our performance.

Proven Profitability: Growing Operating Diluted Earnings Per Share

Operating Diluted EPS (non-GAAP) ¹



1Q26 operating diluted EPS of \$0.70 compared to \$0.47 in 1Q25

Operating diluted EPS increased 63% from 2Q24 through 1Q26, reflecting sustained earnings momentum

¹ Supplemental "Non-GAAP Financial Measures and Reconciliations" tables are provided to reconcile the most directly comparable financial measures calculated and presented in accordance with GAAP.

Proven Profitability: Growing Operating Net Income

Operating Net Income (non-GAAP) ¹

\$ in thousands



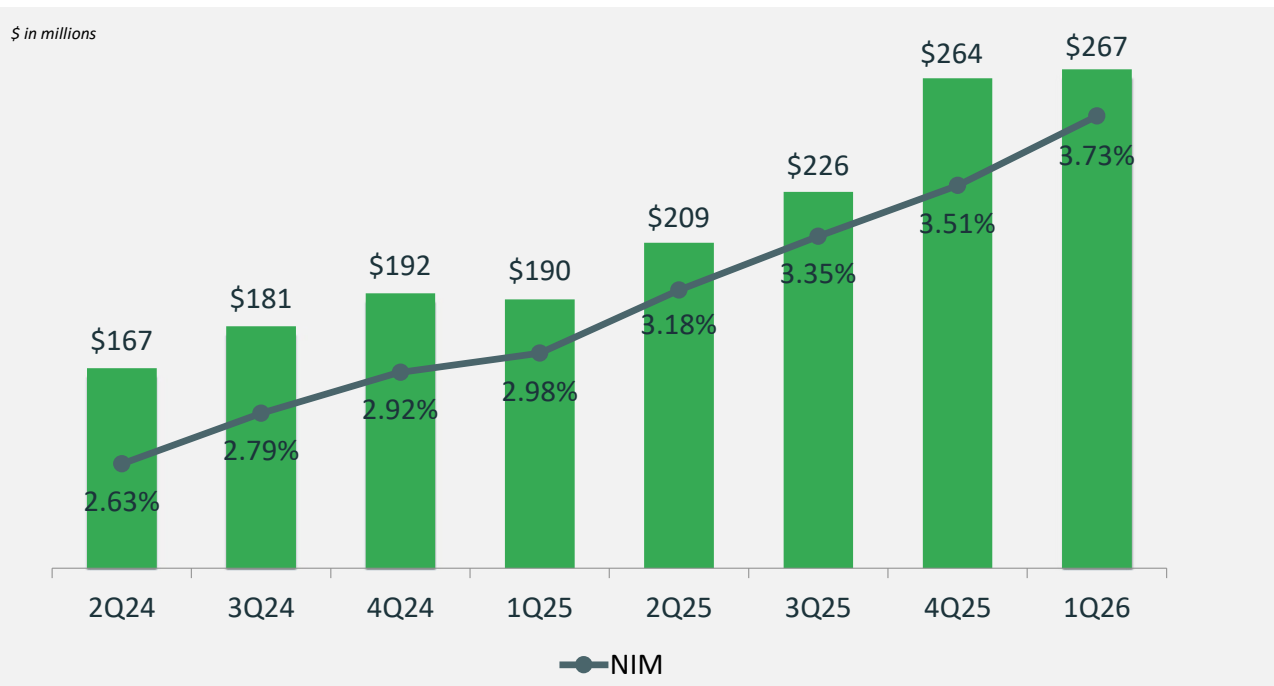
1Q26 operating net income increased \$37.2 million compared to 1Q25

1Q26 operating net income increased \$41.5 million compared to 2Q24

¹ Supplemental "Non-GAAP Financial Measures and Reconciliations" tables are provided to reconcile the most directly comparable financial measures calculated and presented in accordance with GAAP.

Core Net Interest Income Growth and Core Margin Lift

Core Net Interest Income (NII) and Core Margin (NIM) ¹



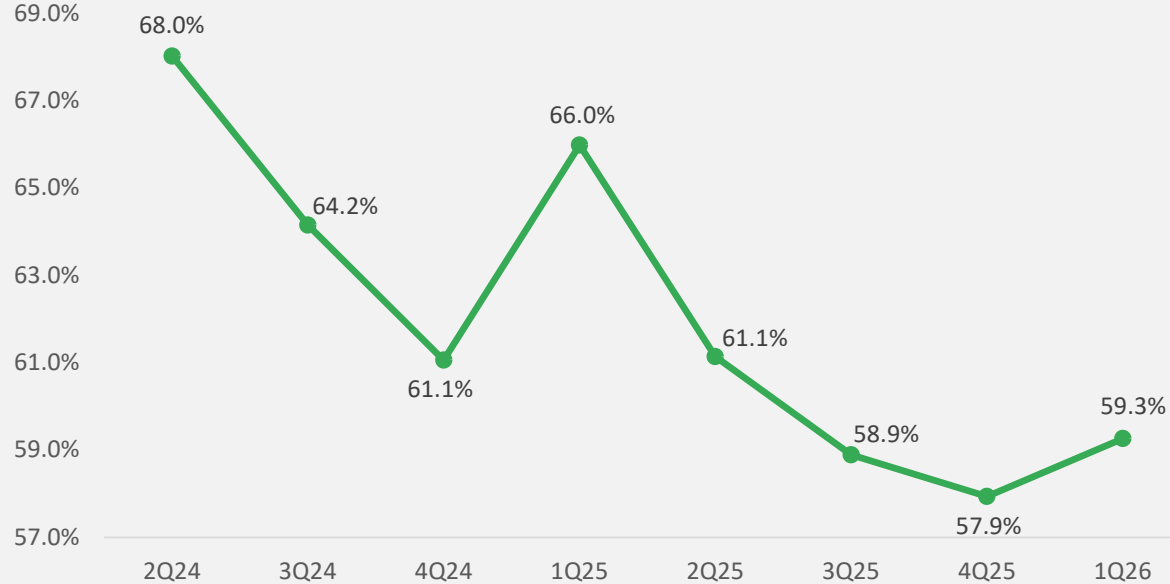
1Q26 Core NII of \$267 million compared to \$190 million in 1Q25, an increase of 41%

1Q26 Core NIM of 3.73% compared to 2.98% in 1Q25, an increase of 75 basis points

¹ Supplemental "Non-GAAP Financial Measures and Reconciliations" tables are provided to reconcile the most directly comparable financial measures calculated and presented in accordance with GAAP.

Operating Efficiency Ratio Improving

Operating Efficiency Ratio (non-GAAP) ¹



1Q26 Operating Efficiency Ratio of 59.3% compared to 66.0% in 1Q25

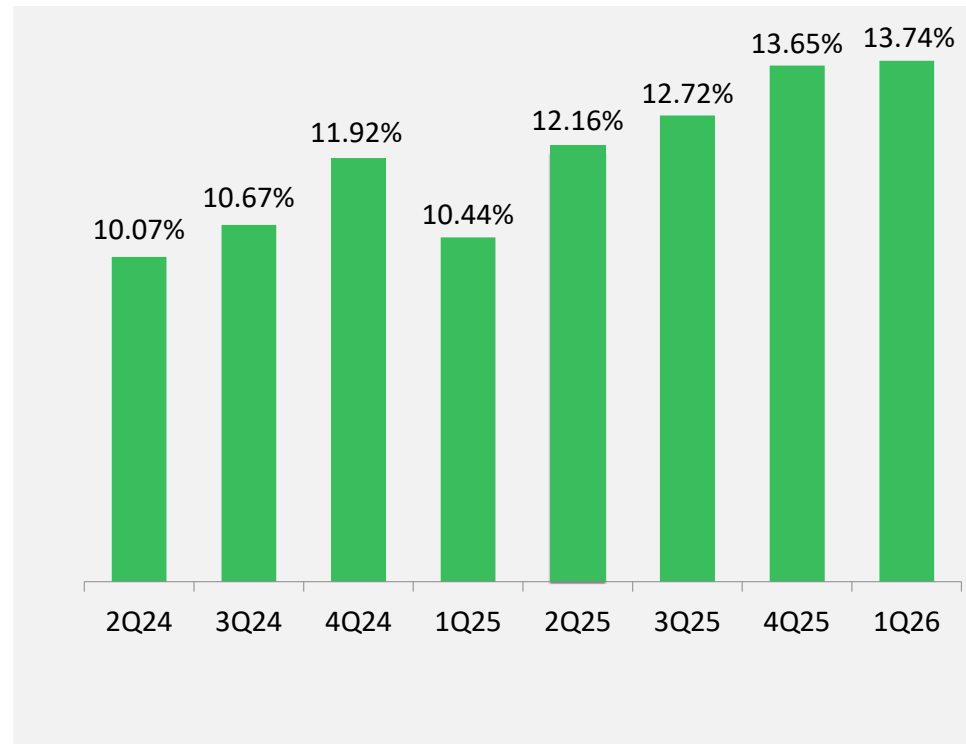
¹ Supplemental "Non-GAAP Financial Measures and Reconciliations" tables are provided to reconcile the most directly comparable financial measures calculated and presented in accordance with GAAP.

Capital Returns Trending Toward Historic Norms

Operating Return on Assets (ROA) (non-GAAP) ¹



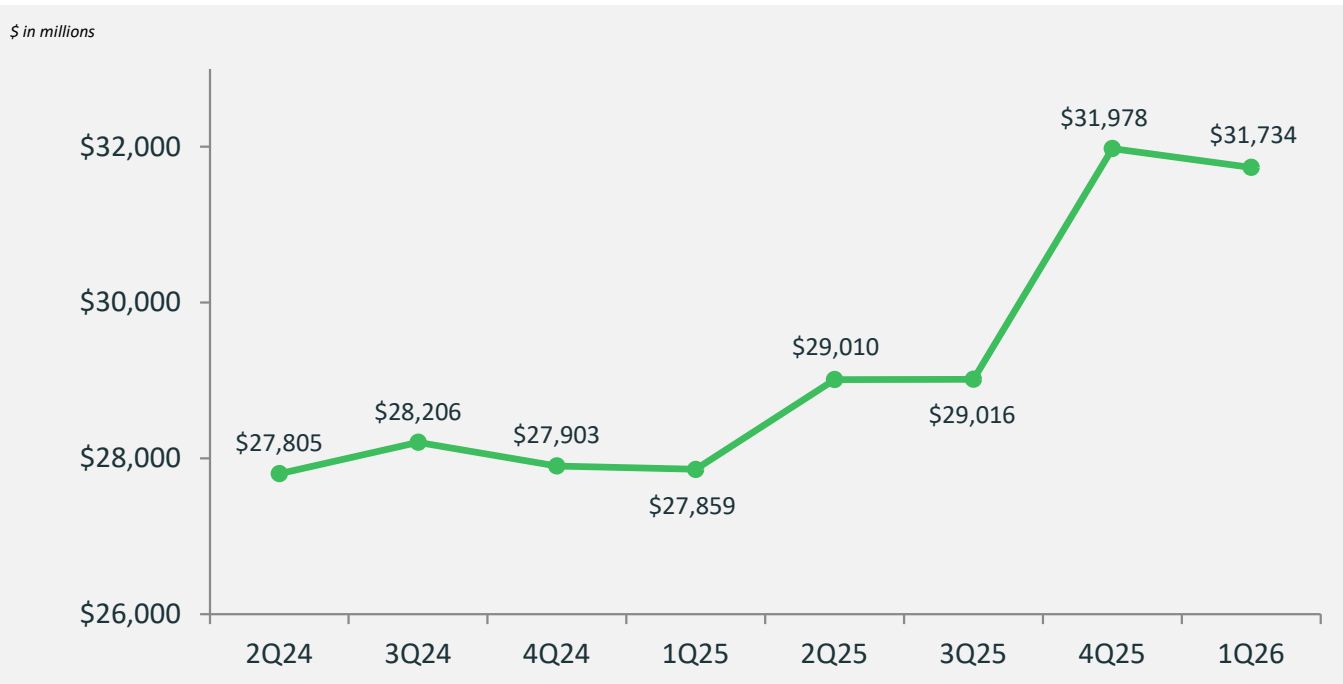
Operating Return on Tangible Equity (ROTE) (non-GAAP) ¹



¹ Supplemental "Non-GAAP Financial Measures and Reconciliations" tables are provided to reconcile the most directly comparable financial measures calculated and presented in accordance with GAAP.

Proven Track Record of Growing Assets

Asset Trends



1Q26 Total Assets of \$31.7 billion compared to \$27.9 billion in 1Q25

Outstanding Liquidity Position is a Source of Strength



Resilient Financial
Performance

Available Liquidity of **\$16.3 Billion** at March 31, 2026

Ready access to liquidity totaling

\$10.7 Billion

- \$7.7 billion in available borrowing capacity
 - Federal Reserve: \$2.2 billion
 - FHLB: \$5.0 billion
 - Correspondent banks: \$0.5 billion
- \$1.6 billion of unpledged marketable securities
- Cash of \$1.4 billion

Additional liquidity totaling

\$5.6 Billion

- Access to brokered deposits: \$4.8 billion
- Over-pledged marketable securities: \$0.8 billion

Diversified & Granular Deposits Provide Stable Funding Base

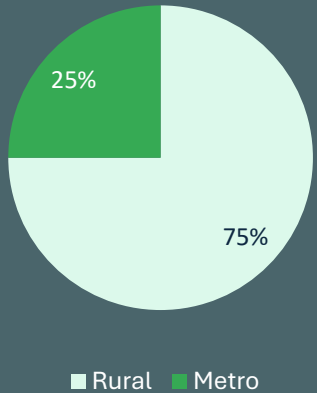
Deposit Granularity

- **Retail:** 755,300 accounts ; average balance = \$12,238
- **Commercial:** 186,171 accounts ; average balance = \$63,645

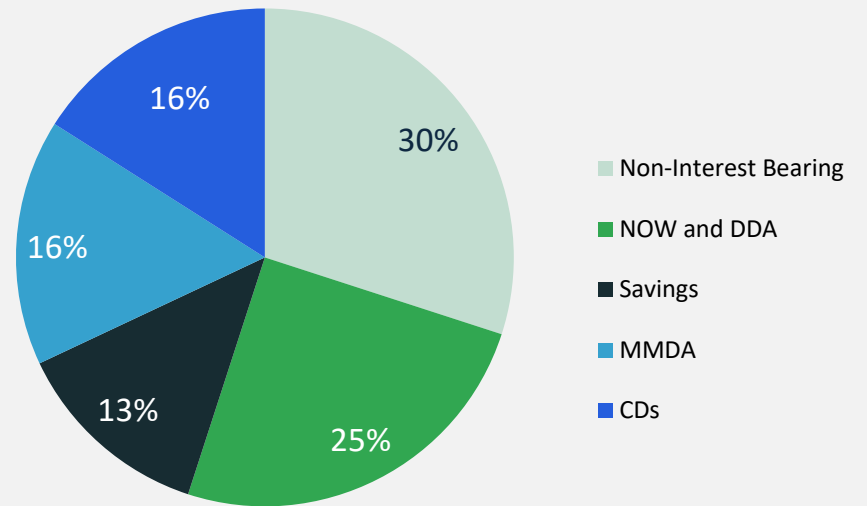
Relationship Length

- Weighted average relationship age: **16 years**

Composition Mix as of 3/31/2026



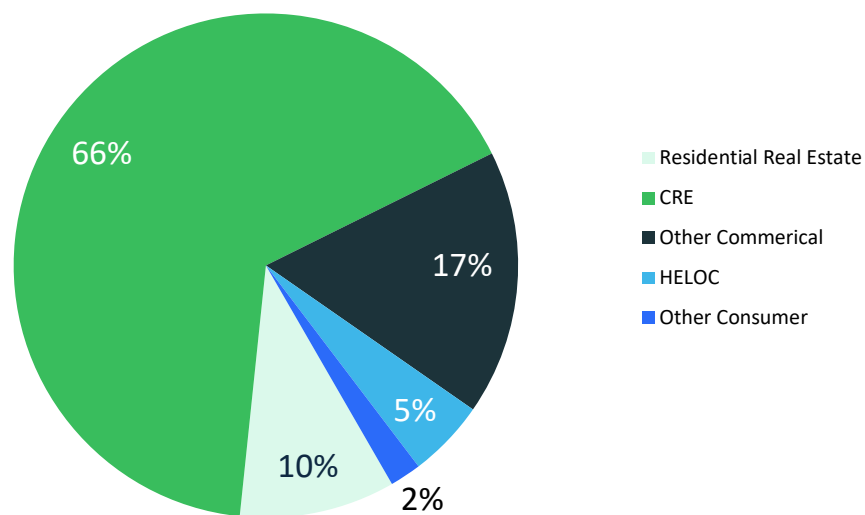
Deposit Composition as of 3/31/2026



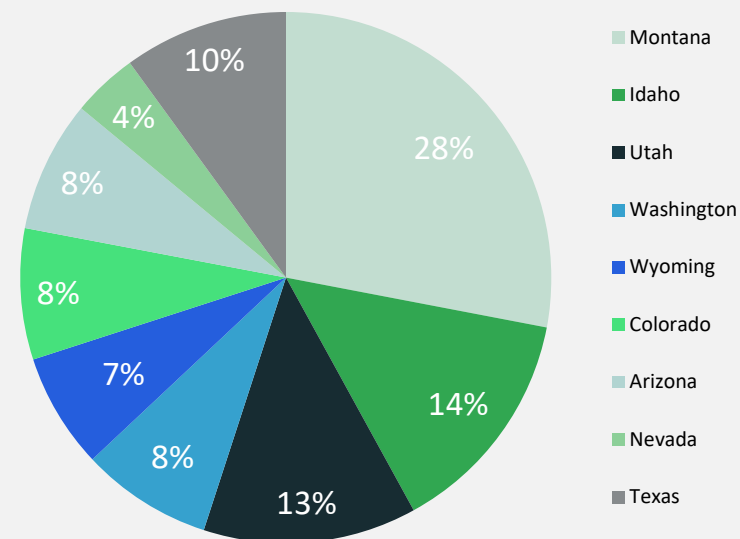
Note: Metro refers to a population of 500,000 or more.

Diversified Loan Portfolio Reduces Risk

Loan Composition as of 3/31/2026



Loan Balance by State as of 3/31/2026

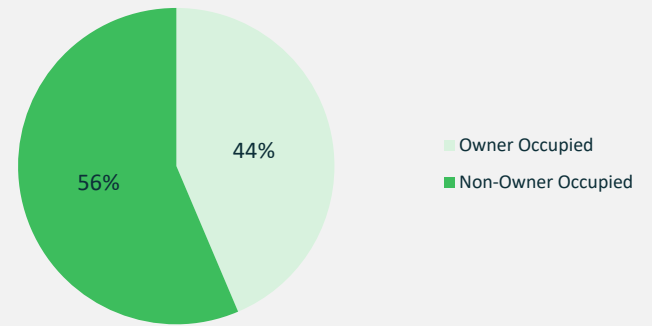


High-Quality CRE Portfolio

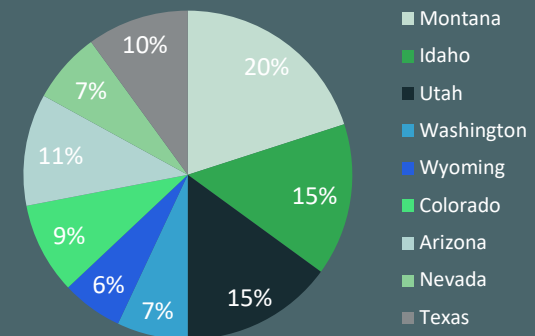
Diversified and Low Risk Portfolio

- Owner occupied: \$3.9 billion (19% of loan portfolio)
- Non-owner occupied: \$5.1 billion (24% of loan portfolio)
- Small average loan balance spread over a wide geographic diversification
 - \$943 thousand average loan balance
 - Geographically dispersed across 9 states
- 57% average LTV
- 0.36% past due rate
- 0.24% non-performing
- 98% of loans have recourse through guaranties

Total CRE by Occupancy Type as of 3/31/2026



CRE Balance by State as of 3/31/2026

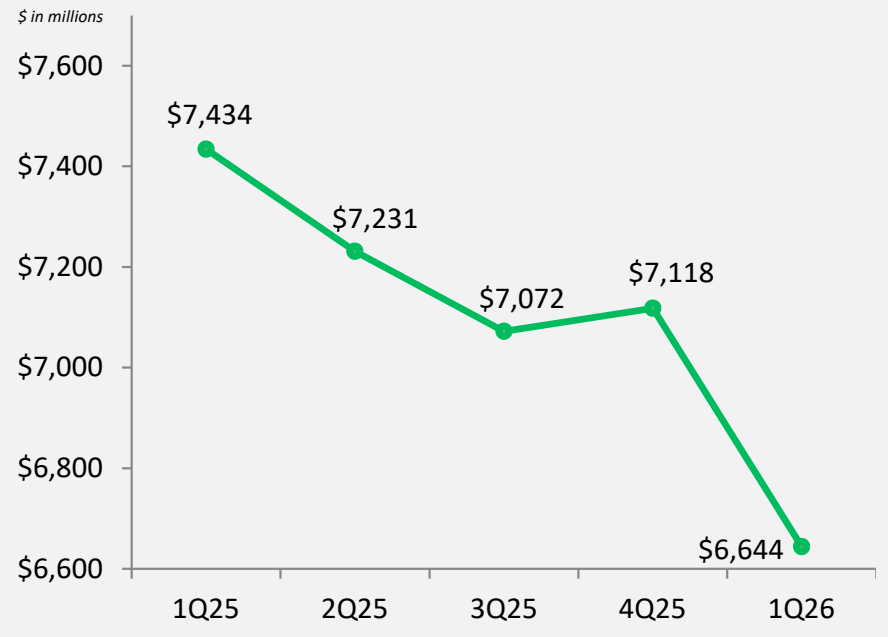


Note: Loans are based on regulatory classification, which is based primarily on the type of collateral for the loans. CRE loans may differ when comparing to disclosures in the Company's quarterly and annual reports filed with the SEC which are based on the purpose of the loan.

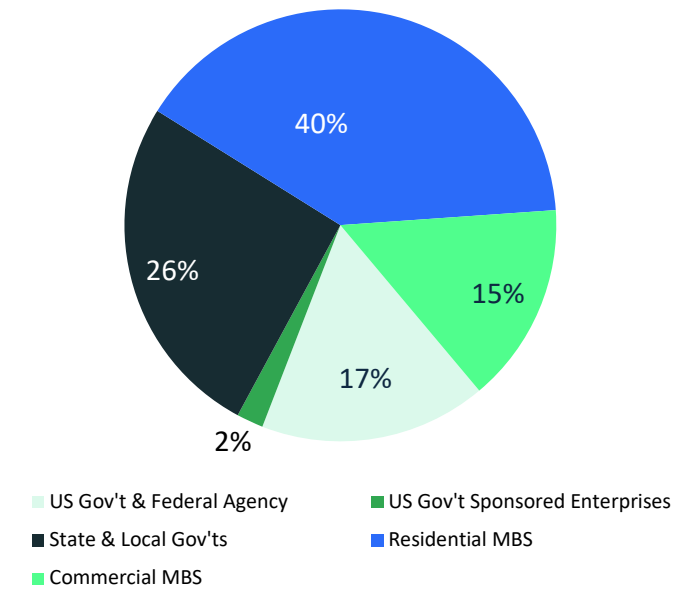
High-Quality Investment Securities Portfolio Generates Significant Cashflow

\$1.7 billion of cashflow expected in 2026

Investment Portfolio Trends



Composition as of 3/31/2026



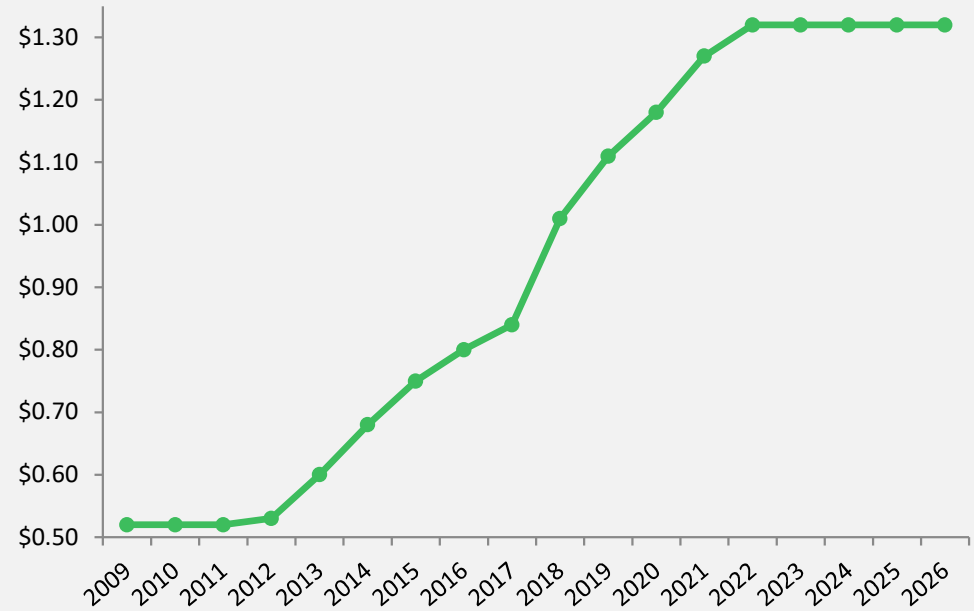
Balanced Capital Allocation Strategy

Core Focus Areas:



Dividend History

\$ per share



The Company has declared **164** consecutive quarterly dividends

Non-GAAP Financial Measures and Reconciliations

<i>(Dollars in thousands)</i>	1Q26	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24
Net Income	\$ 82,144	63,779	67,900	52,781	54,568	61,754	51,055	44,708
Operating adjustments								
Loan interest (recovery) reversal	(42)	(693)	(104)	190	14	(238)	18	(826)
(Gain) loss on securities	-	-	-	-	-	-	(26)	11
BOLI proceeds	(776)	(1,601)	(251)	-	(1,114)	(1)	-	-
Individual OREO sale	-	-	-	-	-	-	(1,200)	-
Acquisition-related compensation	2,775	2,946	641	544	251	375	343	658
Lease terminations	200	1,101	-	-	-	-	-	-
FDIC special assessment	(87)	(827)	-	-	(219)	-	-	(465)
Loss (gain) on fixed assets	445	1,918	928	(1,612)	(1,010)	(1,975)	(586)	(1,503)
Acquisition ACL expense	0	27,247	-	16,693	-	-	3,601	6,088
Acquisition-related expense	8,907	5,802	6,975	3,231	587	491	1,916	1,783
Tax impact	(3,018)	(9,274)	(2,095)	(4,746)	264	336	(1,018)	(1,438)
Net operating adjustments	8,404	26,619	6,094	14,300	(1,227)	(1,012)	3,048	4,308
Operating net income (non-GAAP)	\$ 90,548	90,398	73,994	67,081	53,341	60,742	54,103	49,016
Earnings Per Share								
Weighted average diluted common shares outstanding	130,242,765	130,145,104	118,628,434	116,890,776	113,546,365	113,541,026	113,473,107	113,405,491
Diluted earnings per share	\$0.63	\$0.49	\$0.57	\$0.45	\$0.48	\$0.54	\$0.45	\$0.39
Operating diluted EPS (non-GAAP)	\$0.70	\$0.69	\$0.62	\$0.57	\$0.47	\$0.53	\$0.48	\$0.43

Non-GAAP Financial Measures and Reconciliations – continued

<i>(Dollars in thousands)</i>	1Q26	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24
Core Net Interest Margin								
Net interest income (tax equivalent)	\$ 272,383	269,618	228,835	211,081	193,400	195,449	184,225	170,497
Purchase accounting	(5,140)	(4,628)	(2,310)	(2,103)	(3,361)	(2,976)	(2,964)	(2,299)
Non-accrual loan (recovery) reversal	(42)	(693)	(104)	190	14	(238)	18	(826)
Core net interest income (tax equivalent) (non-GAAP)	\$ 267,201	264,297	226,421	209,169	190,053	192,235	181,280	167,373
Average earning assets	\$29,078,665	29,842,441	26,815,927	26,401,636	25,830,807	26,199,090	25,866,121	25,577,983
Net interest margin	3.80%	3.58%	3.39%	3.21%	3.04%	2.97%	2.83%	2.68%
Core net interest margin (non-GAAP)	3.73%	3.51%	3.35%	3.18%	2.98%	2.92%	2.79%	2.63%
Return on Assets								
Total average assets	\$31,763,040	32,488,145	28,987,367	28,473,109	27,779,463	28,191,861	27,795,632	27,400,724
Operating net income (non-GAAP)	\$ 90,548	90,398	73,994	67,081	53,341	60,742	54,103	49,016
Return on assets	1.05%	0.78%	0.93%	0.74%	0.80%	0.87%	0.73%	0.66%
Operating return on assets (non-GAAP)	1.16%	1.10%	1.01%	0.94%	0.78%	0.86%	0.77%	0.72%

Non-GAAP Financial Measures and Reconciliations – continued

<i>(Dollars in thousands)</i>	1Q26	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24
Return on Tangible Equity								
Total average stockholders' equity	\$ 4,261,081	4,185,720	3,581,295	3,456,149	3,267,444	3,222,565	3,204,203	3,117,275
Less: goodwill and intangible asset, net	(1,481,187)	(1,444,364)	(1,184,370)	(1,153,466)	(1,100,801)	(1,104,362)	(1,092,632)	(1,068,250)
Tangible stockholders' equity (non-GAAP)	\$ 2,779,894	2,741,356	2,396,925	2,302,683	2,166,643	2,118,203	2,111,571	2,049,025
Operating net income (non-GAAP)	\$ 90,548	90,398	73,994	67,081	53,341	60,742	54,103	49,016
Intangible amortization, net of tax	3,619	3,919	2,868	2,725	2,460	2,725	2,529	2,262
Tangible operating net income (non-GAAP)	\$ 94,167	94,317	76,862	69,806	55,801	63,467	56,632	51,278
Return on tangible equity	12.51%	9.80%	11.71%	9.67%	10.67%	12.11%	10.09%	9.22%
Operating return on tangible equity (non-GAAP)	13.74%	13.65%	12.72%	12.16%	10.44%	11.92%	10.67%	10.07%

Non-GAAP Financial Measures and Reconciliations – continued

<i>(Dollars in thousands)</i>	1Q26	4Q25	3Q25	2Q25	1Q25	4Q24	3Q24	2Q24
Efficiency Ratio								
Non-interest expense	\$ 200,529	194,557	167,783	155,119	151,318	140,965	144,708	140,952
OREO expense	(16)	(134)	(65)	(13)	(18)	(13)	(1)	(142)
Intangible amortization	(4,799)	(5,180)	(3,813)	(3,624)	(3,270)	(3,613)	(3,367)	(3,017)
Total expenses	\$ 195,714	189,243	163,905	151,482	148,030	137,339	141,340	137,793
Operating expense adjustments (pre-tax) ¹	(12,240)	(10,941)	(8,545)	(2,163)	391	1,109	(1,674)	(473)
Total operating non-interest expense (non-GAAP)	\$ 183,474	178,302	155,360	149,319	148,421	138,448	139,666	137,320
NII (tax equivalent)	\$ 272,383	269,618	228,835	211,081	193,400	195,448	184,226	170,498
Non-interest income	38,082	40,447	35,352	32,944	32,642	31,549	34,704	32,204
Gain loss on sale of securities	-	-	-	-	-	-	(26)	12
OREO income	(35)	(39)	(35)	-	-	(1)	(1,200)	-
Total revenues	\$ 310,430	310,026	264,152	244,025	226,042	226,996	217,704	202,714
Operating revenue adjustments (pre-tax) ¹	(818)	(2,294)	(355)	190	(1,100)	(240)	18	(826)
Total revenues (non-GAAP)	\$ 309,612	307,732	263,797	244,215	224,942	226,756	217,722	201,888
Efficiency ratio	63.05%	61.04%	62.05%	62.08%	65.49%	60.50%	64.92%	67.97%
Efficiency ratio (non-GAAP)	59.26%	57.94%	58.89%	61.14%	65.98%	61.06%	64.15%	68.02%

¹ Operating adjustments are pre-tax adjustments that are reported in operating net income non-GAAP, and excludes acquisition ACL expense adjustment.



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