

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

OMB APPROVAL
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FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Section 17(a) of the Public Utility Holding Company Act of 1935
or Section 30(h) of the Investment Company Act of 1940

- Check this box if no longer
subject to Section 16.
Form 4 or Form 5
obligations may continue.
See Instruction 1(b)

1. Name and Address of Reporting Person* (<i>Last, First, Middle</i>) Mercord, F. Charles <hr/> 49 Commons Loop <hr/> <i>(Street)</i> Kalispell, MT 59901 <hr/> <i>(City) (State) (Zip)</i>	2. Issuer Name and Ticker or Trading Symbol Glacier Bancorp, Inc. (GBCI) <hr/> 4. Statement for (<i>Month/Day/Year</i>) January 2003 <hr/> 6. Relationship of Reporting Person(s) to Issuer (<i>Check All Applicable</i>) <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> Officer (<i>give title below</i>) <input type="checkbox"/> Other (<i>specify below</i>) <hr/>	3. I.R.S. Identification Number of Reporting Person, if an entity (<i>Voluntary</i>) <hr/> 5. If Amendment, Date of Original (<i>Month/Day/Year</i>) <hr/> 7. Individual or Joint/Group Filing (<i>Check Applicable Line</i>) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see instruction 4(b)(v).

Table I — Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security <i>(Instr. 3)</i>	2. Transaction Date <i>(Month/Day/Year)</i>	2a. Deemed Execution Date, if any. <i>(Month/Day/Year)</i>	3. Transaction Code <i>(Instr. 8)</i>	4. Securities Acquired (A) or Disposed of (D) <i>(Instr. 3, 4 and 5)</i>	5. Amount of Securities Beneficially Owned Following Reported Transactions(s) <i>(Instr. 3 and 4)</i>	6. Ownership Form: Direct (D) or Indirect (I) <i>(Instr. 4)</i>	7. Nature of Indirect Beneficial Ownership <i>(Instr. 4)</i>
			Code	V	Amount	(A) or (D)	Price
Common Stock					22,264	D	
Common Stock					8,617	I	IRA 1
Common Stock					105,614	I	IRA 2
Common Stock					5,896	I	Wife's IRA
Common Stock					16,357	I	Wife
Common Stock					587	I	Family Partnership

