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GLACIER BANCORP INC  
Form 8-K  
July 23, 2004

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):  
July 22, 2004

Glacier Bancorp, Inc.

(Exact name of registrant as specified in its charter)

MONTANA

(State or other jurisdiction of incorporation)

000-18911

81-0519541

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(Commission File Number)

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IRS Employer Identification No.

49 Commons Loop  
Kalispell, MT 59901  
(Address of principal executive offices) (zip code)

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

Item 7 - Financial Statements and Exhibits

- (a) Financial statements - not applicable.
- (b) Pro forma financial information - not applicable.
- (c) Exhibits:

99.1 Press Release dated July 22, 2004 announcing second quarter financial results for 2004.

Item 9. Regulation FD Disclosure

The information contained in this Item 9 of this Current Report on Form 8-K is also being furnished pursuant to "Item 12. Results of Operations and Financial Condition" in accordance with SEC Release NO. 33-8216.

On July 22, 2004, we issued a press release announcing our second quarter financial results for 2004. A copy of the press release is attached as Exhibit 99.1 and is incorporated herein in its entirety by reference.

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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: July 22, 2004

GLACIER BANCORP, INC.

/s/ Michael J. Blodnick

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Michael J. Blodnick  
President and Chief Executive Officer