

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):
January 18, 2001

GLACIER BANCORP, INC.

(Exact name of registrant as specified in its charter)

DELAWARE

(State or other jurisdiction of incorporation)

000-18911

81-0519541

(Commission File Number)-----
IRS Employer Identification No.

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

Registrant's telephone number, including area code: 406-756-4234

ITEM 5 - OTHER EVENTS

On January 18, 2001, Glacier Bancorp, Inc. Kalispell, Montana (the "Company") issued a press release setting forth the Company's anticipated total earnings for the quarter and fiscal year ended December 31, 2000. A copy of the press release is attached to this report as Exhibit 99.

ITEM 7 - FINANCIAL STATEMENTS AND EXHIBITS

- (a) Financial statements - not applicable.
- (b) Pro forma financial information - not applicable.
- (c) Exhibits:
 - (99) Press Release issued by the Company dated January 18, 2001.

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: January 18, 2001

GLACIER BANCORP, INC.

By: /s/ James H. Strosahl

James H. Strosahl
Executive Vice President and CFO

NEWS RELEASE
January 18, 2001

FOR IMMEDIATE RELEASE

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GLACIER BANCORP, INC.
ANNOUNCES EXPECTED EARNINGS FOR QUARTER AND YEAR ENDED
DECEMBER 31, 2000

KALISPELL, MONTANA, Glacier Bancorp, Inc. (Nasdaq: GBCI), announced today that it expects record earnings for the year 2000 of \$14.003 million compared to \$12.352 million for the year 1999, an increase of 13 percent. The Company also expects record fourth quarter earnings of \$3.730 million, an increase of 23 percent over the prior year's quarterly earnings of \$3.029 million.

For the year 2000, the Company expects fully diluted record earnings per share of \$1.21 compared to 1999's fully diluted earnings per share of \$1.07, an increase of 13 percent. For the fourth quarter fully diluted earnings per share are expected to be \$0.32, compared to \$0.27 in the same quarter last year, an increase of 18 percent.

Total assets at year-end were approximately \$1.05 billion, up from \$974 million at the prior year-end. The Company plans to report its complete fourth quarter and year-end results on February 2, 2001 following the completion of its annual audit.

Headquartered in Kalispell, Montana, Glacier Bancorp, Inc. conducts business through Glacier Bank of Kalispell, First Security Bank of Missoula, Glacier Bank of Whitefish, Glacier Bank of Eureka, Valley Bank of Helena, Big Sky Western Bank, all located in Montana, and Mountain West Bank located in Idaho.

The discussion above may include certain "forward looking statements" concerning the future operations of the Company. The Company desires to take advantage of the "safe harbor" provisions of the Private Securities Litigation Reform act of 1995 as they apply to forward looking statements. This statement is for the express purpose of availing the Company of the protections of such safe harbor with respect to all "forward looking statements". Management's ability to predict results of the effect of future plans is inherently uncertain, and is subject to factors that may cause actual results to differ materially from those projected.