

**FIRST BUSEY CORPORATION**

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1203602	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$4,443	\$3,780	-14.9%	
Loans	\$3,257	\$2,792	-14.3%	
Construction & development	\$743	\$328	-55.9%	
Closed-end 1-4 family residential	\$613	\$562	-8.3%	
Home equity	\$119	\$126	6.3%	
Credit card	\$0	\$0		
Other consumer	\$58	\$69	19.2%	
Commercial & Industrial	\$373	\$315	-15.7%	
Commercial real estate	\$893	\$934	4.7%	
Unused commitments	\$705	\$545	-22.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$124	\$134	7.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$500	\$427	-14.5%	
Cash & balances due	\$214	\$207	-3.2%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$46	\$158	239.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$50	\$158	218.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$3,908	\$3,437	-12.1%	
Deposits	\$3,532	\$3,172	-10.2%	
Total other borrowings	\$341	\$237	-30.4%	
FHLB advances	\$158	\$68	-57.0%	
<b>Equity</b>				
Equity capital at quarter end	\$535	\$343	-35.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$124	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.2%	7.1%	--	
Tier 1 risk based capital ratio	8.9%	9.4%	--	
Total risk based capital ratio	10.2%	10.7%	--	
Return on equity <sup>1</sup>	-43.1%	-29.3%	--	
Return on assets <sup>1</sup>	-5.5%	-2.6%	--	
Net interest margin <sup>1</sup>	3.2%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	117.2%	116.1%	--	
Loss provision to net charge-offs (qtr)	295.7%	73.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.2%	10.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	6.7%	10.5%	1.6%	8.8%
Closed-end 1-4 family residential	2.4%	3.5%	0.5%	0.4%
Home equity	1.6%	1.1%	1.5%	0.3%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.1%	0.2%	0.4%
Commercial & Industrial	0.8%	2.5%	0.3%	1.0%
Commercial real estate	1.0%	2.1%	0.5%	3.0%
Total loans	2.6%	3.1%	0.8%	2.6%