

FIRST BUSEY CORPORATION

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1203602	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$3,780	\$3,590	-5.0%	
Loans	\$2,792	\$2,369	-15.2%	
Construction & development	\$328	\$181	-44.8%	
Closed-end 1-4 family residential	\$562	\$502	-10.6%	
Home equity	\$126	\$125	-1.3%	
Credit card	\$0	\$0		
Other consumer	\$69	\$45	-34.7%	
Commercial & Industrial	\$315	\$292	-7.1%	
Commercial real estate	\$934	\$822	-12.0%	
Unused commitments	\$545	\$498	-8.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$134	\$182	35.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$427	\$407	-4.8%	
Cash & balances due	\$207	\$419	102.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$158	\$260	64.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$158	\$262	65.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$3,437	\$3,211	-6.6%	
Deposits	\$3,172	\$2,997	-5.5%	
Total other borrowings	\$237	\$192	-18.9%	
FHLB advances	\$68	\$42	-37.6%	
Equity				
Equity capital at quarter end	\$343	\$378	10.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$124	\$13	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	9.1%	--	
Tier 1 risk based capital ratio	9.8%	13.0%	--	
Total risk based capital ratio	11.1%	14.3%	--	
Return on equity ¹	-29.3%	7.9%	--	
Return on assets ¹	-2.6%	0.8%	--	
Net interest margin ¹	3.6%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	116.1%	111.6%	--	
Loss provision to net charge-offs (qtr)	73.1%	59.3%	--	
Net charge-offs to average loans and leases ¹	10.2%	2.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	10.5%	5.9%	8.8%	1.9%
Closed-end 1-4 family residential	3.5%	2.5%	0.4%	0.5%
Home equity	1.1%	0.9%	0.3%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.1%	0.4%	0.8%
Commercial & Industrial	2.5%	3.9%	1.0%	1.0%
Commercial real estate	2.1%	2.9%	3.0%	0.3%
Total loans	3.1%	2.9%	2.6%	0.8%