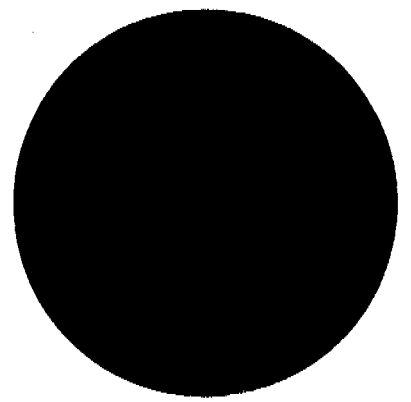


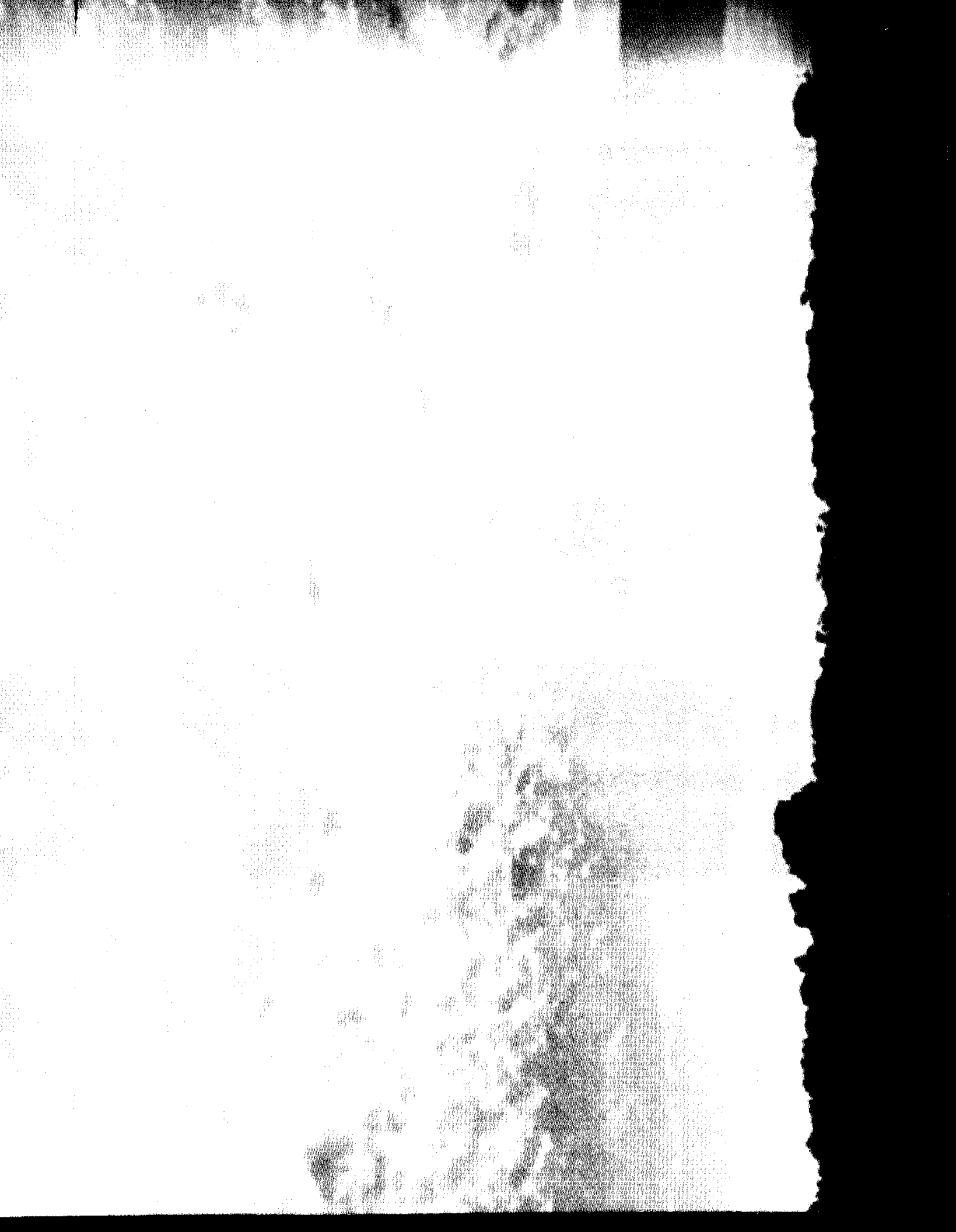
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Capitol Research Division
SNL Financial
1-800-969-4121

EXPANDING OUR HORIZONS

FIRST BUSEY CORPORATION ANNUAL REPORT 2004





CORPORATE PROFILE

First Busey Corporation is a financial holding company headquartered in Urbana, Illinois. First Busey Corporation has three wholly-owned banking subsidiaries with locations in three states. Busey Bank is headquartered in Urbana, Illinois and has seventeen banking centers serving Champaign, McLean and Ford Counties in Illinois. Busey Bank also has a banking center in Indianapolis, Indiana and loan production offices in Ft. Myers and Naples, Florida. Total assets of Busey Bank were \$1.5 billion as of December 31, 2004. Busey Bank Florida is a federal thrift headquartered in Ft. Myers, Florida with two additional banking centers in Cape Coral, Florida. Total assets of Busey Bank Florida were \$176 million as of December 31, 2004. On June 1, 2004, First Busey Corporation completed its acquisition of First Capital Bank in Peoria, Illinois. First Capital Bank has three banking centers in Peoria and one in Pekin, Illinois. Total assets of First Capital Bank as of December 31, 2004 were \$250 million. Busey provides electronic delivery of financial services

through Busey e-bank, at www.busey.com.

Busey Investment Group is a wholly-owned subsidiary of First Busey Corporation and owns three subsidiaries. First Busey Trust & Investment Co. specializes in asset management and trust services. First Busey Securities, Inc. (member NASD/SIPC) is a full-service broker/dealer subsidiary. Busey Insurance Services, Inc. provides personal insurance products and specializes in long-term healthcare insurance. Busey Investment Group has approximately \$2 billion in assets under care.

First Busey Corporation Common Stock is traded on the Nasdaq National Market under the symbol BUSE. First Busey Corporation has a Repurchase Program in effect under which it is authorized to purchase up to 750,000 shares of stock. BUSE closed on December 31, 2004 at \$20.87, an increase of 15.9% from the closing price of \$18.00 on December 31, 2003.

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SHAREHOLDER INFORMATION

Corporate Headquarters
First Busey Corporation,
201 W. Main Street, Urbana,
Illinois 61801, (217) 365-4556.
Visit Busey's world wide web
site at www.busey.com.

Annual Meeting
The Annual Meeting of Shareholders of First Busey Corporation will be held on Tuesday, April 26, 2005, at Champaign Country Club, 1211 S. Prospect, Champaign, Illinois.

**First Busey Corporation
Common Stock**
First Busey Corporation Common Stock is traded on the Nasdaq National Market under the symbol "BUSE." First Busey Corporation's market makers are Howe Barnes

Investments, Inc., Chicago; Stephens Inc., Little Rock; and Stifel, Nicolaus & Company, Inc., St. Louis.

Annual Report on Form 10-K
A copy of the Annual Report on Form 10-K filed with the Securities and Exchange Commission may be obtained at www.busey.com on March 17, 2005 — click on Investor Relations.

Stock Transfer Agent
First Busey Corporation acts as its own transfer agent.

FORWARD LOOKING STATEMENTS

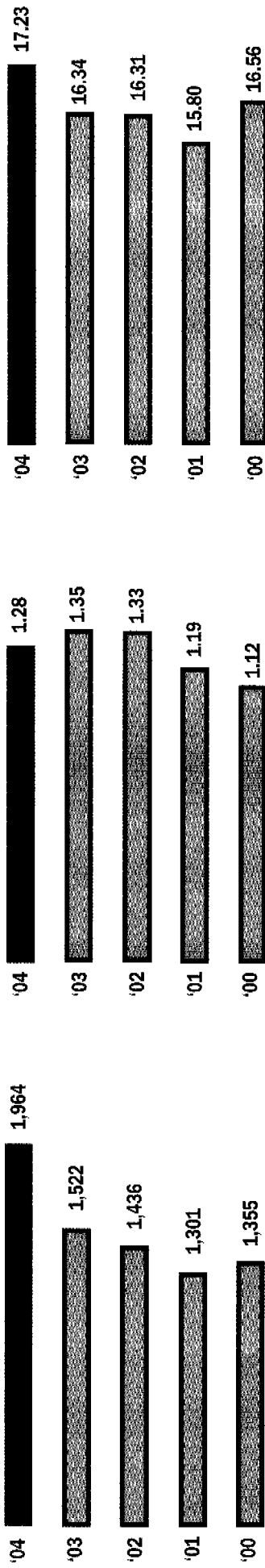
This presentation includes forward looking statements that are intended to be covered by the safe-harbor provisions of the Private Securities Litigation Reform Act of 1995. These forward looking statements include, but are not limited to, comments with respect to the objectives and strategies, financial condition, results of operations and business of First Busey.

These forward looking statements involve numerous assumptions, inherent risks and uncertainties, both general and specific, and the risk that predictions and other forward looking statements will not be achieved. First Busey cautions you not to place undue reliance on these forward looking statements as a number of important factors could cause actual future results to differ materially from the plans, objectives, expectations, estimates and intentions expressed in such forward looking statements.

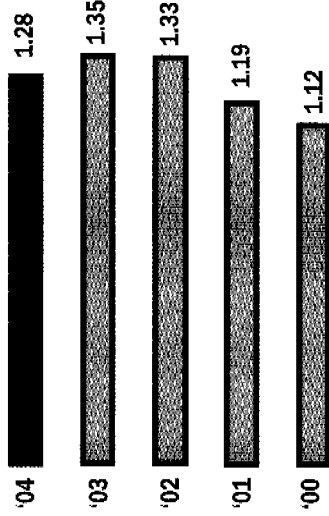
These risks, uncertainties and other factors include:

- The general state of the economy, both on a local and national level;
- The ability of First Busey to complete acquisitions successfully;
- The continued growth in the geographic area in which the banking subsidiaries operate; and
- The retention of individuals who currently are very important in the management structure of First Busey

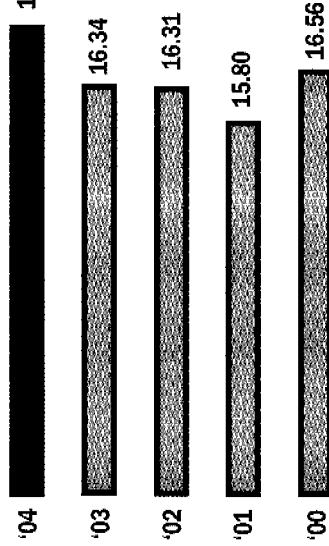
FINANCIAL HIGHLIGHTS



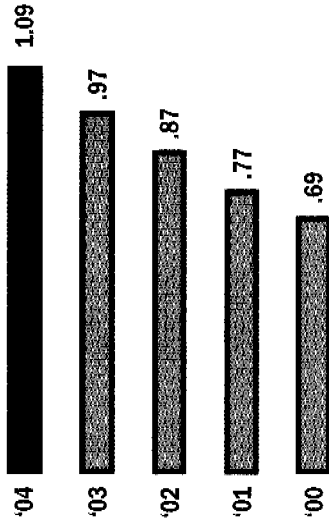
Total Assets (dollars in millions)



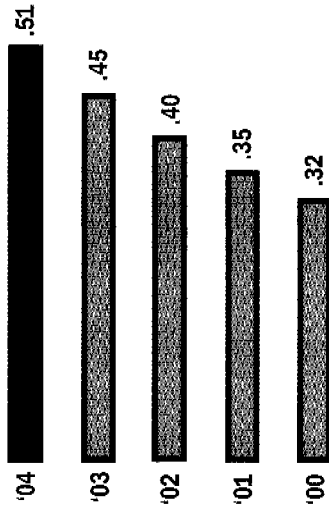
Return On Average Assets (percentage)



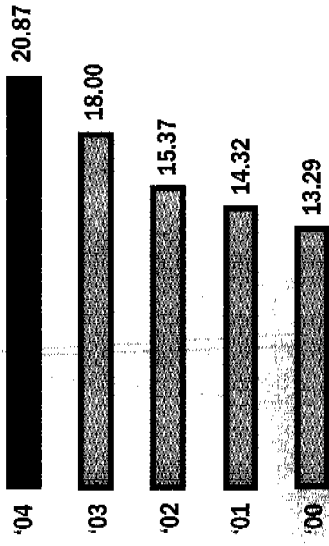
Return On Average Equity (percentage)



Diluted Earnings Per Share (dollars)



Dividend (dollars)



Closing Stock Price (dollars)

A MESSAGE FROM OUR CHAIRMAN

The amazing race to Vision 2010 continues. The year 2004 proved to be another "record-setting" year for the Busey Organization.

Let's begin with the earnings report for 2004. For the fourteenth consecutive year, First Busey Corporation increased earnings from the prior year. Net income for 2004 was \$22,454,000, a 13.0% increase from net income for 2003 of \$19,864,000. Fully-diluted earnings per share for

John Quincy Adams once said, "If your actions inspire others to dream more, learn more, do more and become more, you are a leader."

In 2004, Doug Mills was recognized by his peers as the Illinois Banker of the Year. This quote was part of the nomination for the award. Doug has truly tested his leadership skills during his 33 years as the CEO of the Busey Organization. He has inspired the careers of many Busey Bankers while playing a significant role in the success of the Busey Organization.

Congratulations, Doug!

2004 were \$1.09, increasing 12.4% from the \$.97 fully-diluted earnings per share achieved in 2003. Assets continued to grow ending the year at \$1,964,441,000, a 29.1% increase from closing assets on December 31, 2003 of \$1,522,084,000. Loan growth continued to be strong in 2004. The Busey Organization ended the year with total loans of \$1,475,900,000, an increase of 23.8% from \$1,192,396,000 at year-end 2003. Deposits ended the year at \$1,558,822,000, an increase of 24.1% from total deposits of \$1,256,595,000 as of December 31, 2003.

Some of the highlights from the 2004 race were:

- On June 1, 2004, First Busey Corporation completed its acquisition of First Capital Bankshares, the holding company for First Capital Bank, Peoria, Illinois. First Capital Bank, at that time, was a \$212 million bank that was established in 1998. This acquisition complemented First Busey Corporation's business plan by expanding the Organization's presence along the I-74 corridor in central Illinois. It is anticipated that First Capital's outstanding Management Team will embark on an aggressive expansion strategy in Peoria and Tazewell Counties.

- First Busey Corporation issued a three-for-two stock dividend on August 3, 2004. Also in 2004, the dividends paid to Shareholders for the year were \$.51, which represents a 13.3% increase over the \$.45 paid in 2003.

- First Busey Corporation stock ended the year at a price of \$20.87. This represents a 15.9% increase from the December 31, 2003 closing price of \$18.00. The total return on First Busey Corporation stock for 2004 was 18.8%. This compares very favorably to the S&P 500 total return of 10.9% and the NASDAQ Bank Index total return of 11.2%. Below is a comparison of these indexes for various periods. As you can see, BUSE has outperformed this group in three of the four time periods. We are very proud of the performance of First Busey Corporation stock.

	BUSE	S&P 500	NDQ BK
1 year	18.8%	10.9%	11.2%
3 year	16.3%	3.5%	14.7%
5 year	9.3%	2.3%	13.8%
10 year	17.4%	12.0%	16.5%



Doug Mills, Chairman of the Board and Chief Executive Officer

- The results for Busey Bank for 2004 showed a modest increase of 4.7% in net income. Though Busey has historically experienced greater increases, we are comfortable with the 2004 results given the significant decrease in mortgage loan activity. In 2003, Busey Bank recognized \$5,950,000 in gains on the sale of first real estate mortgages, while in 2004, that figure dropped to \$2,352,000. Busey Bank's credit quality continues to be excellent with non-performing loans at .26% of outstanding loans.
- Busey Bank Florida had a record-setting year in 2004. This Bank started the year with \$113,441,000 in total assets. As of December 31, 2004, the assets of this Bank had reached \$175,778,000, a 55.0% increase. While experiencing tremendous growth in 2004, the

bank also enhanced its bottom line. Net income for Busey Bank Florida increased 448.7% to \$1,573,000 compared to \$287,000 in 2003. We continue to explore the tremendous growth opportunities in the markets we serve in Florida.

- The Busey organization achieved another milestone in 2004 when Busey Investment Group (BIG) reached \$2 billion in assets under care. Net income for BIG in 2004 climbed 22.8% to end the year at \$1,989,000, as compared to \$1,620,000. We continue to expand the services and locations of our asset management team.

As you review the rest of this Annual Report, you will gain a greater appreciation of other accomplishments in 2004. Busey continues to be an outstanding



performer due to our top-notch associates. They embrace our blueprint for the future, Vision 2010. They strive to provide the finest in financial services to our clients. They contribute tremendously to the communities we serve. They are the reason for our success!

Thanks to each and every one of you, our Shareholders, for the continued confidence you show in the Busey Organization. As we look to 2005, we continue our commitment to keeping Busey. . .Busey!



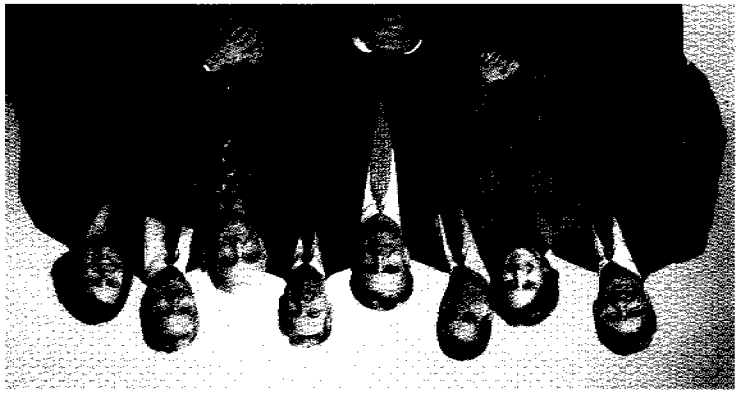
**First Busey Corporation's Executive Management Team
Dave Kuhl, Barb Kuhl, Ed Scharlau & David Mills**



EXPANDING OUR HORIZONS IN
CHAMPAIGN & FORD COUNTIES!

- Remodeled and reopened our Savoy branch for full-service banking
- Upgraded our Intra-net service to improve internal communications
- Implemented an innovative sales management program
- Instituted additional employee training programs
- Surveyed customers regarding quality of service and overall satisfaction
- Conducted focus groups to test-market new products and pinpoint specific customer needs
- Developed a system to serve non-English-speaking customers
- Instituted the Perfect Teller (PT) Cruiser Award to recognize outstanding customer service and accuracy
- Bussey Bank named the "Who's Who in Business" Leader in the banking industry for the 10th consecutive year

Highlights of 2004:



Back Row L to R: Tom Good, Don Schlorf, Lee O'Neill & Scott Macadam
 Front Row L to R: Barb Harrington, Curt Anderson, Glen Paine & Susan Abbott

The Board of Directors

CHAMPAIGN & FORD COUNTIES

Throughout 2004 there was always something new on the horizon to attract customers to Busey and to enhance existing relationships. The results were a record-setting year and a platform of new services along with improved facilities and infrastructure.

In 2004 we reaffirmed our commitment to branch banking. While we have more than 20,000 customers who regularly use Busey's electronic banking product, ebank, we know that customers still want the opportunity to interact with people. We are committed to drawing customers into our branches to serve their financial needs. In this age of Internet banking, service is more important than ever.

In 2005 we continue to evaluate ways to enhance customer service, including upgrading our banking facilities. We have already begun remodeling our Champaign Kirby Avenue branch to better serve customers' needs. We will also look onto the horizon and investigate possible sites for new branches and ATMs. In response to growth in number of customers using Internet banking, we will

implement a new and improved online bill payment service.


In 2004, we introduced a host of new services for businesses, including:

- Online banking for businesses
- Check images on CD
- Business Check Card
- New ACH processing system
- Enhanced cash management and lock box services

The results were outstanding! Our sales team called on more than 2,000 business customers and prospects and generated a substantial volume in new deposits and fee income. Adding these services to our product mix enhanced existing relationships and opened doors for new business opportunities in all of our markets.

We saw outstanding growth in our loan portfolio in 2004. Net commercial loan growth for Busey Bank topped





\$813 million in our well-diversified portfolio. Perhaps most importantly, the quality of our assets is excellent, with the average monthly percentage of past-due loans at the lowest level in 5 years. Operating in strong and stable economic environments contributes to the quality of our loan portfolio. To meet the demand for commercial loans, we added lenders in Champaign and McLean Counties. Because loan demand in Southwest Florida remains robust, we have also added two experienced commercial lenders in our Florida Loan Production Office.

With interest rates above the record lows set in 2003, mortgage refinancing declined from the previous year. Busey was able to retain its position as the number one mortgage lender in Champaign County. Mortgage lending remains a primary focus and strength due to the experience of our staff. Our size enables us to respond quickly to changes in this highly competitive market. Our emphasis on customer service helps us maintain a competitive edge.

The year 2004 was also a record-setting one for Busey Investment Group, the parent company for First Busey Trust & Investment Co., First Busey Securities, Inc. and Busey Insurance Services, Inc. Profits exceeded \$1.9 million, and assets under care reached \$2 billion. The following strategies helped us to increase the number of both individual and business customers:

- Established office hours at Clark-Lindsey Village in Urbana
- Expanded tax return service for trust customers
- Introduced Busey Capital Management for fully managed accounts
- Offered First Busey Securities' customers the option of online statements
- Increased focus on employee benefit plan business
- Re-engineered our operations for greater efficiency and enhanced service

CHAMPAIGN & FORD COUNTIES

- Capitalized on employee referrals which generated more than 400 new customers
- Referred more than \$6.2 million in deposits and \$1 million in loans to Busey Bank
- Expanded the marketing of Physician Advisory Resources, LLC
- First Busey Securities, Inc. selected as the only firm south of Interstate 80 in Illinois to offer Morningstar's Management Portfolios

In 2003 we formed Physician Advisory Resources, LLC, a joint venture with Cozad Asset Management, Inc. to serve the financial and investment needs of physicians. In 2004, three PAR principals were recognized among the 250 Best Financial Advisers for Doctors in Medical Economics Magazine. Busey's Curt Anderson, physician Ralph Broadwater, and Cozad Asset Management's Mary McGrath, were all recipients of this prestigious designation. PAR was the only firm in the nation with more than one honoree.

Busey Ag Resources, a division of Busey Bank, also contributed to the success of the organization in 2004. While continuing to grow its core business of farm management, Busey Ag Resources was involved in more than \$8 million in farmland sales. This group also expanded its appraisal and consulting business. Record yields for both corn and soybeans contributed to higher earnings from farms under management.

Busey's investment in technology is significant and impacts every aspect of our business. In 2004 we made technology investments to ensure compliance with the USA Patriot Act and Graham-Leach-Bliley Act (GLBA). We used technology to educate our employees about these measures so they could answer all customer questions. We continue to study wireless technology, voice-over IP, and ways to enhance Busey-Net, our intra-net system that plays such a crucial role in ensuring timely, accurate, and consistent internal communications. While all aspects of Check 21, the requirement to turn checks into electronic



images, have not yet been set, we are working with our major banking correspondents and the Federal Reserve System to implement this new procedure.

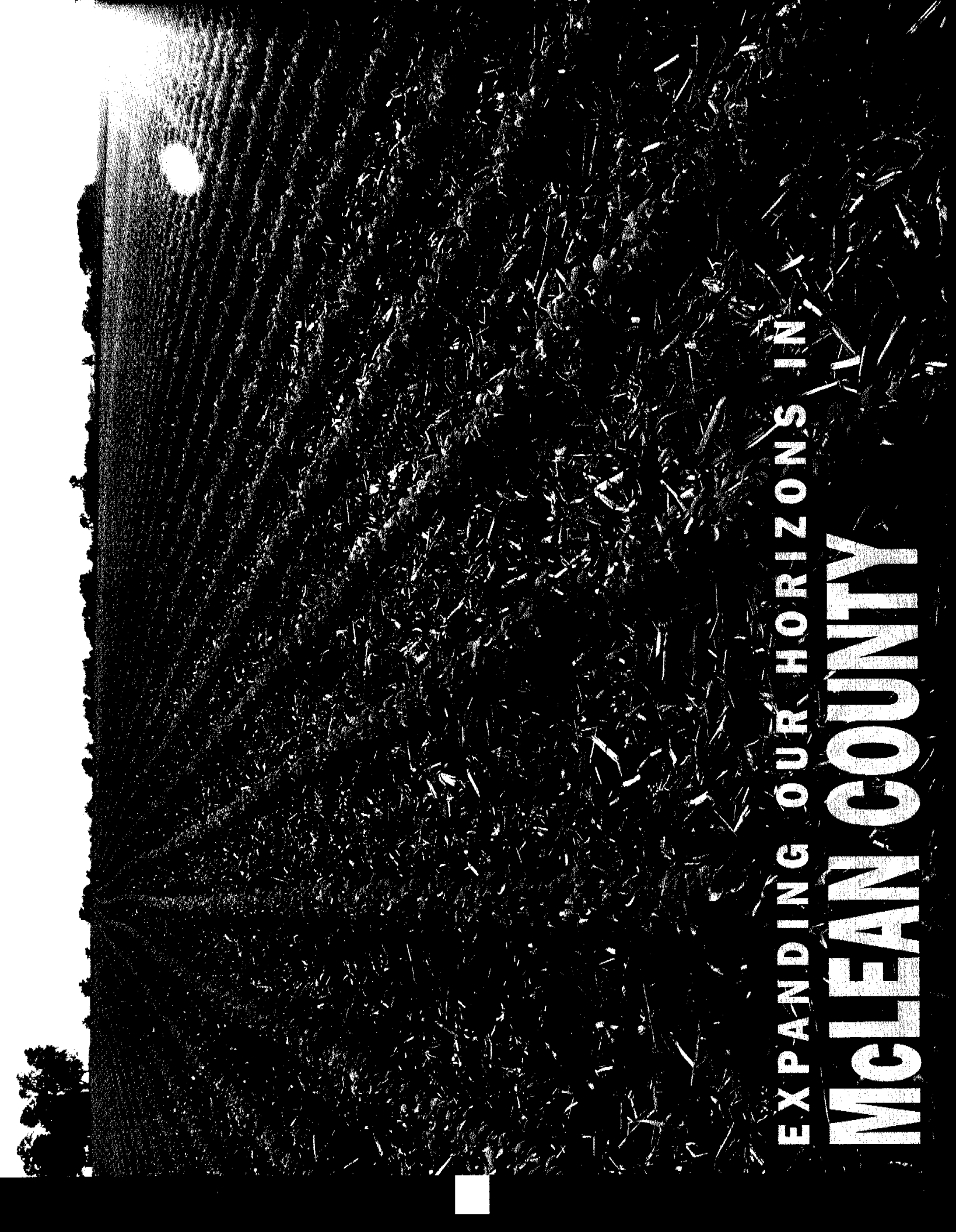
Community service is at the heart of the Busey organization each and every year, and 2004 was no exception. This past year our associates continued the Busey tradition of being active community volunteers in a wide range of activities. Moreover, Busey continued to be a significant donor to organizations in the communities we serve. Busey associates were also involved in economic education, appearing weekly on television programs to discuss financial and investment issues and hosting a monthly radio call-in program. Ed Scharlau presented his



"Little Horse on the Prairie" was Busey's entry in the United Way of Champaign County's Carousel of Caring fund raiser. Busey Sr. Graphic Artist, Lonna Pruitt, designed and created this entry which featured numerous photos of area landmarks.

52nd Economic Seminar in Champaign County and expanded seminar locations to include Rantoul, Gibson City, and Bloomington-Normal. Busey Investment Group hosted seminars in McLean County and Peoria in addition to its annual series in Champaign County. Our community service and high level of visibility helped us reach new customers and reaffirm with our existing customers that they have made the right choice with Busey.

We truly expanded our horizons in 2004 with enhanced facilities, customer service innovations, and a host of new financial services. The sun rises each day on a bigger and ever-changing marketplace where Busey stands ready to serve our customers and communities while adding value to our shareholders' investment.



**EXPANDING OUR HORIZONS IN
MCLEAN COUNTY**





"I'm excited about the vision for Busey in McLean County. It calls for expanding our presence in this dynamic market."

Dave Wampler,
President, McLean County Region

Highlights of 2004 :

- Busey's Fairway Drive location underwent a complete remodel without impacting service to our customers
- Land was purchased at Ft. Jesse Road and Towanda Avenue in Normal for a branch to be completed in 2005
- Busey Investment Group re-located to a new office on Eastland Drive in Bloomington



McLEAN COUNTY

With its robust economy and above-average household income, McLean County continues to be a bright spot on the Central Illinois horizon for Busey. In 2004, we invested additional resources so that we can better serve this important market.

The total renovation of our office on Fairway Drive in Bloomington was completed in 2004 and included an innovative approach to customer service – the Financial Service Counter. As customers walk in the front door, they are greeted by Busey Associates who can immediately assist them with a number of banking transactions or direct them to the appropriate personnel. We've learned that customers want efficient, personal service, and the Financial Service Counter enables us to respond to their wishes. The Financial Service Counter allows us to use technology to support a high level of customer service. The completely remodeled Fairway Drive office also features new and improved facilities for our commercial and mortgage lending customers.

On the horizon for 2005 is a new office in Normal at the corner of Ft. Jesse Road and Towanda Avenue, a rapidly growing area that will also see the addition of a Home Depot and Walgreen Drug Store in 2005. Other plans include additional ATMs at key locations throughout Bloomington-Normal.

In 2004 we also relocated the office of First Busey Trust & Investment Co. and First Busey Securities to a new office complex on Eastland Drive. As we continue to expand our presence in this fast-growing area, we anticipate adding more trust, investment, and brokerage associates.

Busey's investment in McLean County is more than brick and mortar. In expanding our horizons to the west, we brought along our commitment to invest in the communities we serve. In addition to loans to businesses and individuals, we contributed to several significant community projects such as:

- Prairie Aviation Museum
- Challenger Learning Center
- Children's Discovery Museum

Ed Scharlau's Economic Seminar, which is sponsored by the McLean County Chamber of Commerce, has also become an annual event with attendance growing every year.

Bloomington-Normal is home to a number of emerging entrepreneurial ventures that resulted from research projects at Illinois State University, Illinois Wesleyan University, and Heartland Community College. Busey's expertise in working with technology transfer from the university setting to the private sector enables us to serve this market. Our new array of online banking and cash management services for businesses has been well received in McLean County.

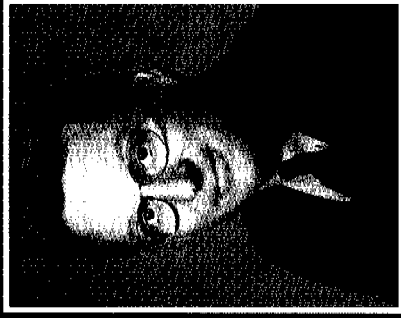


Our innovative Financial Service Counter at the Fairway Drive, Bloomington branch.

These 2004 highlights demonstrate Busey's commitment to staying ahead of the curve while maintaining our tradition of excellent customer service and community involvement. In McLean County, we are committed to growing our business by making it more convenient than ever to bank with us and by adding innovative approaches to customer service. We strive to be highly visible in the communities we serve through our work and our service as active community volunteers. These values guide us as we expand our horizons in our current locations and develop new markets and opportunities.



EXPANDING OUR HORIZONS IN
PEORIA & TAZEWELL COUNTIES



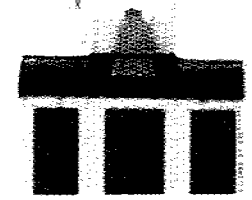
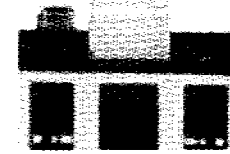
"First Capital is delighted about joining the Busey Organization. This affiliation will allow us to expand our products and services in the Peoria market."

Dan Daly,
President, First Capital Bank

Highlights of 2004:

- Acquired First Capital Bankshares, Inc. of Peoria on June 1, 2004.
- First Busey Trust & Investment Co. hired an investment professional in the Peoria market.

PEORIA & TAZEWELL COUNTIES



Busey started the year by expanding our horizons along the I-74 corridor with the acquisition of First Capital Bankshares, Inc. of Peoria. The acquisition closed on June 1, 2004. First Capital's four locations are anticipated to be merged into Busey Bank in May 2005.

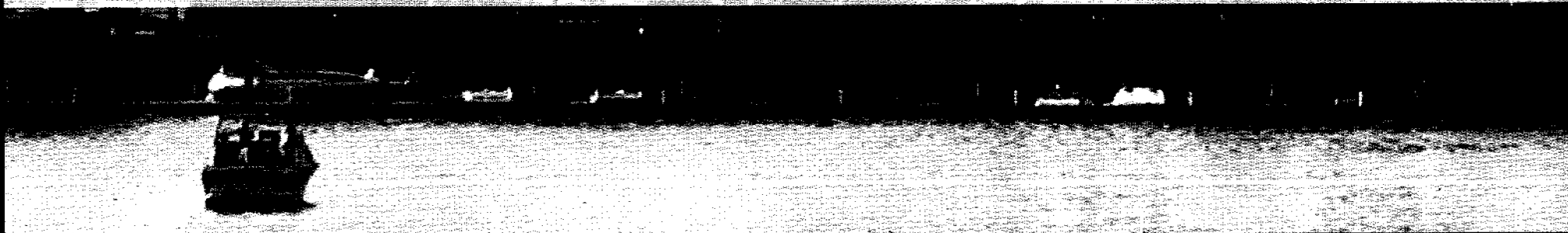
First Capital attracted our attention because of the outstanding leadership of its management team and its extraordinary success during its eight-year history. This acquisition allows Busey to enter the Peoria market through an established and rapidly growing financial institution. During the past decade, Peoria's economy has been transformed from its traditional reliance on heavy manufacturing to a more diverse economy. Here are the major factors that lead us to believe we will achieve double-digit growth in the Peoria market.

- Expanding employment base
- Growing housing market
- Revitalized downtown
- Diversified manufacturing sector

- Peoria's status as an international port of entry
- \$800 million invested annually in research by Peoria businesses and universities
- \$225 million expansion of St. Francis Medical Center
- \$55 million expansion of Peoria Civic Center

Moving into Peoria is consistent with our strategic goal of expansion in the Midwest. Following our successful move into McLean County, Peoria was the logical next step. Located approximately 30 miles apart, Bloomington-Normal and Peoria share the same media market for both radio and television. Busey associates from McLean County and Peoria will be able to work together to serve the markets of Peoria, Tazewell and McLean Counties.

First Capital Bank's entrepreneurial approach has proven to be successful with Peoria's rapidly growing small business sector. In a market dominated by national and super-regional banks, First Capital's board and management are accessible to business customers. They provide an



extremely high level of personal service along with innovative products, such as a courier service and over-night sweep accounts. One of First Capital's four branches is located in a business incubator office building in an area undergoing a major urban renewal effort. In short, First Capital is focused, innovative, and aggressive, and we like the way they do business.

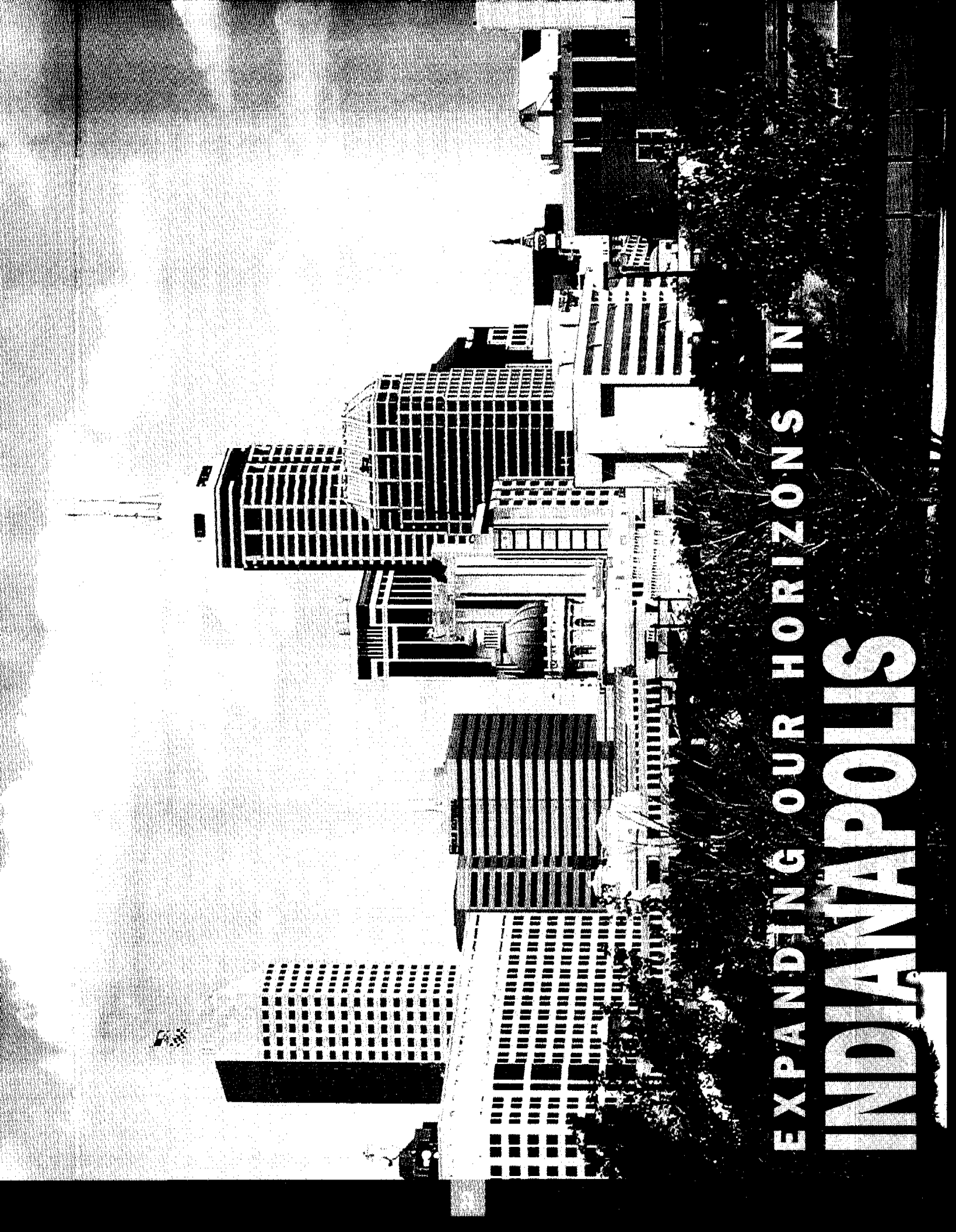
In First Capital we also found a bank that shared Busey's commitment to community service. First Capital management and associates are active volunteers, and the bank supports a number of important civic initiatives. Our corporate cultures are clearly a good match.

In May of 2005, we anticipate merging First Capital Bank into Busey Bank. This will expand the network of Busey Banking Centers from Peoria to Indianapolis. For the Peoria and Pekin markets, we anticipate excellent growth opportunities on both the retail and commercial sides. Busey's strength in retail banking, including our traditional emphasis on outstanding service, should play well in

Peoria. In 2004, we added a seasoned trust officer to expand the financial services available to our Peoria clients. We will utilize our proven marketing approach of seminars and personal calls to attract new clients. Another major emphasis in the Peoria market is to continue to focus on serving the needs of the commercial customer. Busey's full array of commercial products, including international letters of credit, employee benefit plans, cash management, and online banking, will allow us to expand relationships and open new doors.

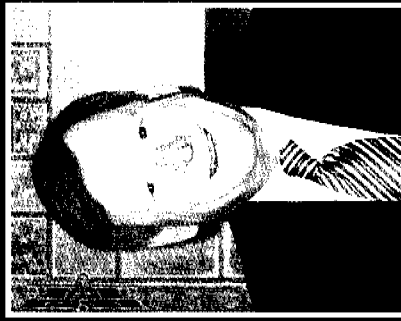
First Capital Bank ended the year 2004 with total assets of \$249,600,000. For the seven months of 2004 during which First Capital Bank was owned by First Busey Corporation, it generated \$1,200,000 in net income.

As we look to the future, we see investment opportunities in Peoria for additional branches and ATMs. It is clear — expanding our horizons to include First Capital Bank opens a new world of growth opportunities for the entire Busey organization.



EXPANDING OUR HORIZONS IN
INDIANAPOLIS

“As the Indianapolis area continues to grow - so do we. This dynamic region allows us many opportunities to expand by providing innovative services to our customers.”



Don Monteith,
President, Indianapolis Region

Our Indianapolis Banking Center expands Busey's horizons to the east along our I-74 corridor service area. During 2004, this branch saw:

- Average loans outstanding exceed the \$120 million level, a new milestone
- Average loan balances increase by 7%
- Average deposit balances grow by 9%

A sampling of the accolades Indianapolis and the state of Indiana received in 2004 provides a glimpse of why this market remains a bright spot on the horizon for Busey.

- *Money* magazine named Indianapolis one of five “up and coming cities” with a population over 1 million (June 2004)
- *Site Selection* magazine named Indianapolis #1 in competitiveness for business investment (May 2004)

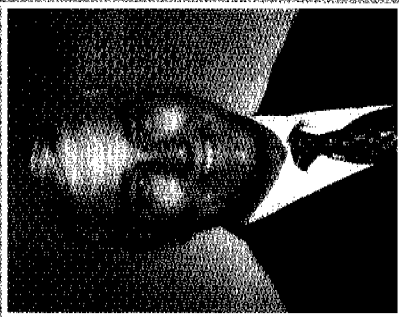
- The National Association of Homebuilders named Indianapolis the most affordable city with more than 1 million people (2004)

With a diverse economy and historically stable and consistent growth, Indiana provides another market with attractive investment opportunities. Moreover, Indianapolis, in particular, continues to enjoy excellent growth in both commercial and residential real estate development. We expect strong loan demand in these areas in 2005.

In Indiana, Busey serves small- and middle-market companies with a broad range of business banking services. The new services introduced during 2004 to our customers in other markets will be introduced in Indiana in 2005. We believe online banking, check images on CD, business check cards, innovative ACH processing and enhanced cash management services will enable us to expand existing relationships and reach new customers in the Indiana region in the year ahead.

"We are pleased with 2004's performance . . . but we've only just begun to realize our potential."

Michael Geml
President, Busey Bank Florida



Highlights of 2004:

- Busey Bank Florida received a Bauer Financial 5-Star superior rating for each quarter in 2004
- Land was purchased for a third Cape Coral financial center to be completed in 2005
- New products were introduced and attracted new retail and commercial customers
- Ravaging the Southwest Florida coast on Friday, August 13, 2004, Hurricane Charley caused only cosmetic damage to Busey's Lee County locations. Due to excellent preparation, all Busey Bank Florida operations were fully functioning for business the following Monday
- Renovation and remodeling of the Del Prado Boulevard branch in Cape Coral is completed

FLORIDA

Growth opportunities abound as far as the eye can see on the sunny Florida horizon. Lee County expanded its population with more than 26,000 new residents in 2004 and Busey Bank was there to meet the financial needs of this rapidly growing population.

The performance of Busey Bank Florida in 2004 reflects this dynamic market:

- Total assets grew 55.0% from \$113.4 million to \$175.8 million
- Total loans grew 80.5% from \$88.1 million to \$159.0 million
- Total deposits grew 55.4% from \$97.4 million to \$151.4 million
- Total profits grew 448.1% from \$287,000 to \$1,573,000

Innovative products such as Active Interest Checking and Business Manager, an accounts-receivable financing

program, attracted new retail and commercial customers. The Bank also took a giant step forward in meeting the needs of the first-time homebuyer by expanding our residential construction lending program. This new program generated an average of 70 new home loans per month, representing \$12,000,000 in new monthly loan volume. Even the hurricanes that hit Florida's West Coast did not slow us down.

Busey Bank is headquartered in Ft. Myers with two locations in Cape Coral. In 2005, we will expand our horizons once again with the construction of a 12,000 square foot financial center in Cape Coral. The following economic and demographic data show some of the reasons why we view Southwest Florida as having additional significant growth potential.

- The population of Lee County has grown from 440,000 to over 520,000 since 2000, an increase of 18%

- The number of single-family home permits issued in Lee County increased from 5,165 to over 12,700 since 2000
- The Southwest Florida International Airport located in Ft. Myers is the eighth fastest-growing airport in the U.S. and will open a new \$438 million facility in 2005
- Lee County plans to construct 7 new public schools in 2005

Busey Bank Florida has experienced tremendous success in its first four years. Competing with national and regional money center banks, Busey offers a welcome environment to individuals and small businesses looking for personal service, local decision making and a vast menu of banking products and services. Larger businesses appreciate the fact



Busey Bank on Summerlin Lakes Dr. in Ft. Myers received damage to signage and landscaping from Hurricane Charley in August. Fortunately, the devastating storms that ravaged Florida during the summer of 2004 did not harm any Busey associates or their families.

that Busey has the financial resources and expertise of a \$2.0 billion institution through its parent company and sister banks in Illinois.

Southwest Florida is home to thousands of entrepreneurial business people who have relocated from throughout the United States, many from the Midwest. In Busey, they find bankers supportive of entrepreneurs who share their enthusiasm for creating new opportunities for themselves and their communities.

Whether it's a loan for a first-time home buyer or financing for a new business, Busey is fueling the growth of Southwest Florida. We're expanding our horizons and those of others in this rapidly growing part of our country.



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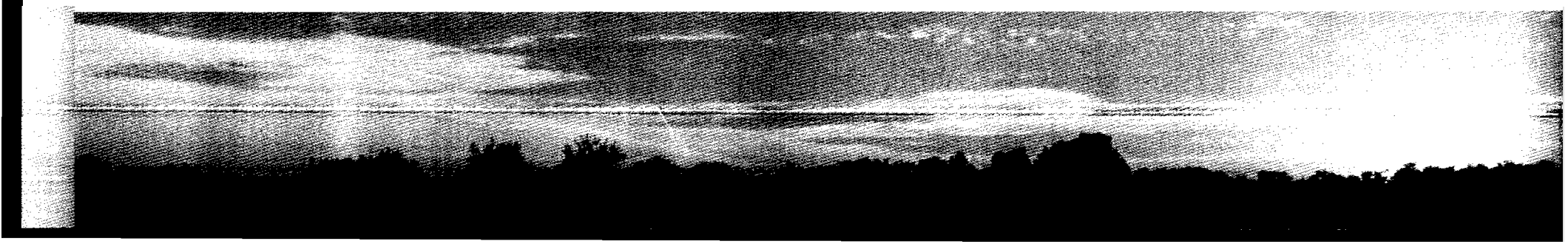
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