

Dear Shareholders,

WOW!

Within the Busey Organization, "WOW" has special meaning. It is an acronym for **W**isdom plus **O**ppportunity equals **W**inning. As you read our Annual Report, it will explain how "WOW" plays an important role in our pursuit of Vision 2010 as well as what "WOW" means to our associates.

As Chairman of the Board, I am committed to enhancing shareholder value. In an effort to accomplish this, we have set a goal in Vision 2010 to attain Return on Shareholders' Equity of 20% and a Return on Assets of 1.40%. Our Return on Shareholders' Equity for 2001 was 15.80% and our Return on Assets was 1.19%. Another element of shareholder value is the price of BUSE. Our stock ended the year at \$21.48, an increase of 7.7% for the year. During the year, over 1.3 million shares of BUSE were traded. First Busey has approximately 2,000 shareholders who own the 13,677,680 shares outstanding.

To increase shareholder value, First Busey Corporation will aggressively seek opportunities to expand its operations and enhance its profitability. We continue to be focused on providing the finest in financial services in the communities we serve.

The year 2001 has now secured its place in the history book. What a year it has been! Let us now look to the future and remember,

*The Future is Bright and Strong in pursuit
of Vision 2010!*



Chairman of the Board and Chief Executive Officer

