

Q3 2026 EARNINGS INVESTOR PRESENTATION

October 27, 2026



[busey.com](https://www.busey.com)

NASDAQ: **BUSE**

Member FDIC

Forward-Looking Statements

This presentation may contain “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, with respect to First Busey Corporation’s (“Busey’s”) financial condition, results of operations, plans, objectives, future performance, and business. Forward-looking statements, which may be based upon beliefs, expectations and assumptions of Busey’s management and on information currently available to management, are generally identifiable by the use of words such as “believe,” “expect,” “anticipate,” “plan,” “intend,” “estimate,” “may,” “will,” “would,” “could,” “should,” “position,” or other similar expressions. Additionally, all statements in this document, including forward-looking statements, speak only as of the date they are made, and Busey undertakes no obligation to update any statement in light of new information or future events.

A number of factors, many of which are beyond Busey’s ability to control or predict, could cause actual results to differ materially from those in any forward-looking statements. These factors include, among others, the following: (1) the strength of the local, state, national, and international economies and financial markets (including effects of inflationary pressures, the threat or implementation of tariffs, trade wars, and changes to immigration policy); (2) changes in, and the interpretation and prioritization of, local, state, and federal laws, regulations, and governmental policies (including those concerning Busey’s general business); (3) the economic impact of any future terrorist threats or attacks, widespread disease or pandemics, military conflicts, acts of war or threats thereof, or other adverse external events that could increase levels of political and economic unpredictability, contribute to rising energy and commodity prices, affect global supply chains, increase the volatility of financial markets, and other matters beyond our control (including the conflicts in the Middle East and Russia’s invasion of Ukraine); (4) unexpected results of acquisitions, which may include the failure to realize the anticipated benefits of the acquisitions and the possibility that the transaction and integration costs may be greater than anticipated; (5) the imposition of tariffs or other governmental policies impacting the value of products produced by Busey’s commercial borrowers; (6) the impact of bank failures or adverse developments at other banks and related negative publicity about the banking industry, including investor and depositor sentiment regarding bank stability and liquidity; (7) new or revised accounting policies and practices as may be adopted by state and federal regulatory banking agencies, the Financial Accounting Standards Board, the Securities and Exchange Commission, or the Public Company Accounting Oversight Board; (8) changes in interest rates and prepayment rates of Busey’s assets (including as a result of the recent increase in the benchmark federal funds rate by the Federal Reserve); (9) increased competition in the financial services sector (including from non-bank competitors such as credit unions, digital asset service providers, private credit, and fintech companies) and the inability to attract new customers; (10) technological changes implemented by us and other parties, including our third-party vendors, which may have unforeseen consequences to us and our customers, including the development and implementation of tools incorporating artificial intelligence; (11) the loss of key executives or associates, talent shortages, and employee turnover; (12) unexpected outcomes and costs of existing or new litigation, investigations, or other legal proceedings, inquiries, and regulatory actions involving Busey (including with respect to Busey’s Illinois franchise taxes); (13) fluctuations in the value of securities held in Busey’s securities portfolio, including as a result of changes in interest rates; (14) credit risk and risk from concentrations (by type of borrower, geographic area, collateral, and industry) within Busey’s loan portfolio and large loans to certain borrowers (including commercial real estate loans); (15) the concentration of large deposits from certain clients who have balances above current Federal Deposit Insurance Corporation insurance limits and may withdraw deposits to diversify their exposure; (16) the level of non-performing assets on Busey’s balance sheets; (17) interruptions involving information technology and communications systems or third-party vendors; (18) breaches or failures of information security controls or cybersecurity-related incidents; (19) the availability of future equity and debt issuances and other capital raising opportunities on favorable terms; (20) the economic impact on Busey and its customers of climate change, natural disasters, and exceptional weather occurrences such as tornadoes, hurricanes, floods, blizzards, and droughts; (21) the ability to successfully manage liquidity risk, which may increase dependence on non-core funding sources such as brokered deposits, and may negatively impact Busey’s cost of funds; (22) the ability to maintain an adequate level of allowance for credit losses on loans; (23) the effectiveness of Busey’s risk management framework; and (24) the ability of Busey to manage the risks associated with the foregoing. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements.

Additional information concerning Busey and its business, including additional factors that could materially affect Busey’s financial results, is included in Busey’s filings with the Securities and Exchange Commission.



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Overview of First Busey Corporation (NASDAQ: BUSE)



158+
YEARS

Holding company of a 158+ year old bank
Corporate headquarters in Leawood, KS

A full suite of solutions provided to our clients for every stage of their business and personal life

BuseyBANK®

BuseyWEALTH®
MANAGEMENT

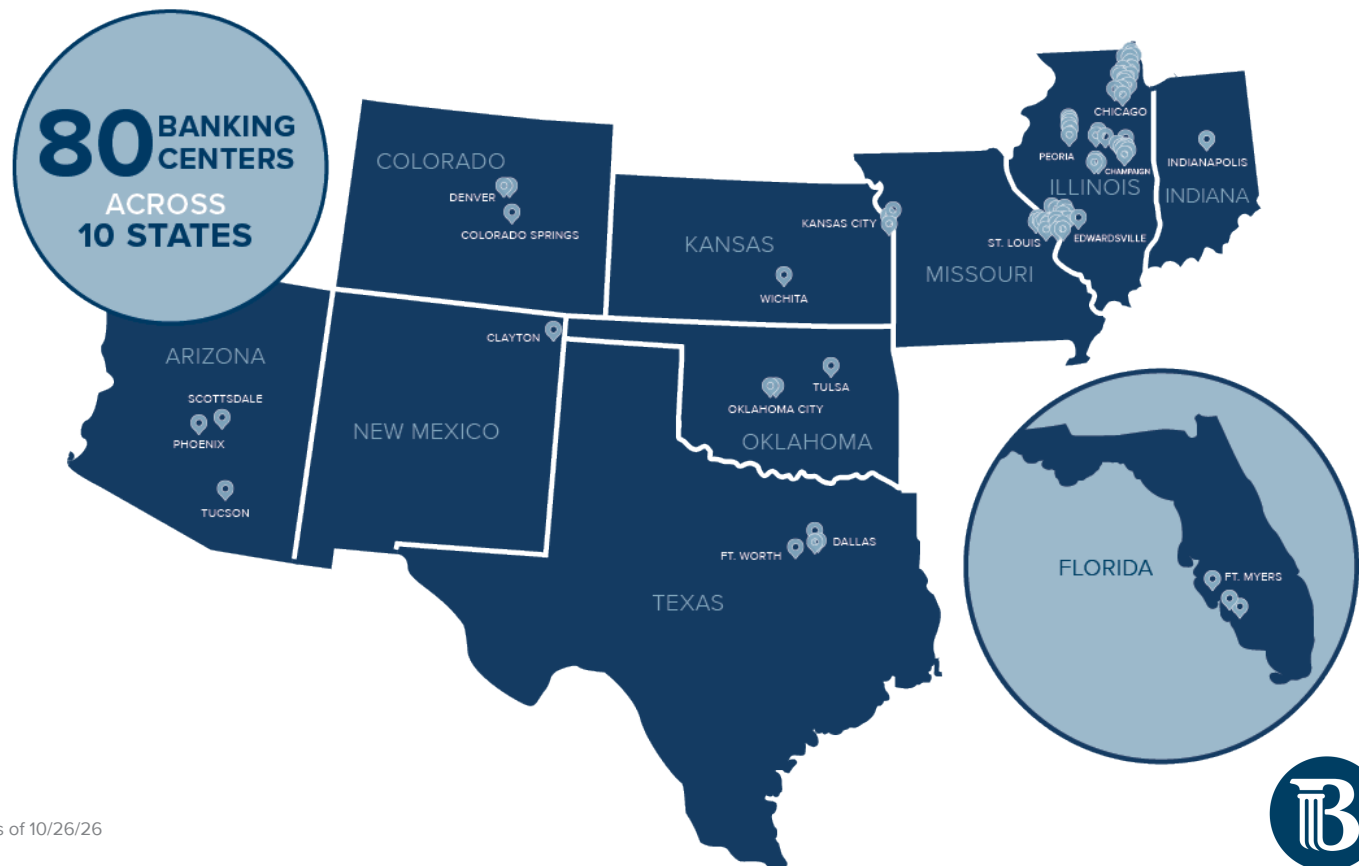
BuseyPAYMENTS

\$18.6 Billion
Total Assets ¹

\$16.7 Billion
Wealth Assets Under Care ¹

\$2.5 Billion
Market Cap ¹

AMONG THE BEST



¹ Total Assets and Wealth Assets Under Care as of 9/30/26. Market cap as of 10/26/26



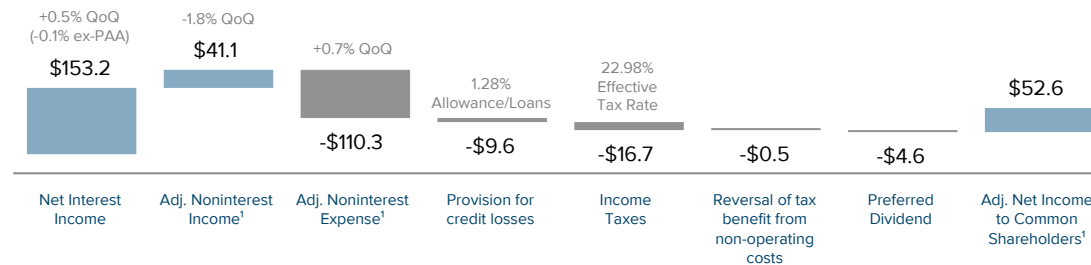
3Q26 Review

Stable revenue driven by growing net interest income, but provision expense was above prior periods which pressured profitability

- One \$38 million credit relationship in the Central region was moved to nonaccrual, resulting in a \$10 million net charge-off and an \$18 million specific reserve. Consequently, 3Q26 net credit provision expense increased to \$9.6 million, compared to \$2.2 million in 2Q26 and \$3.1 million in 1Q26
- Profitability remained solid at 1.23% adj. ROAA¹, a 13.25% adj. ROATCE¹, and 54.4% efficiency ratio¹

3Q26 Summary Income Statement

\$ in millions



Wealth management exhibits excellent performance

- Assets Under Care of \$16.7 billion** at 9/30/26, up **\$1.8 billion YoY**, or 12%, as net AUC inflows across our footprint augmented rising market impact
- 3Q26 **Wealth revenue of \$20 million**, up 15% YoY, with a **pre-tax profit margin of 50.3%** in 3Q26

Capital capacity remains compelling as share repurchase initiative continues

- CET1 at 12.47%, up 14 bps YoY. Ex-AOCI, TBV per share up 3% YoY and up 7% inclusive of dividends
- Since embarking on share repurchase initiative in March 2025, **repurchased ~11% of the total common shares** that were outstanding at 3/31/25 and **returned \$258 million to shareholders** via buybacks

<u>Repurchase Plan Update</u>	Common Shares Repurchased	Average Price	\$ Return to Shareholders
FY 2025	3.06 million	\$22.81	\$69.9 million
1Q26	2.62 million	\$25.07	\$65.6 million
2Q26	2.34 million	\$26.98	\$63.1 million
3Q26	1.97 million	\$30.21	\$59.6 million
Total	9.99 million	\$25.84	\$258.2 million

Sustained sequential deposit growth amid anticipated loan attrition as overall asset quality remains healthy

- Deposits increased by \$409 million during 3Q26, or 11% annualized, driven by strategic efforts to grow core client deposits, and accompanied intentional runoff of \$50 million of brokered deposits during the quarter. This followed a 2Q26 deposits increase of \$393 million, 11% annualized, and loan-to-deposit ratio is now at 82.5% compared to 91.0% as of 12/31/25
- Loans declined by \$373 million impacted by payoff headwinds and due to the reclassification of a ~\$65 million pool of commercial lender finance loans into held for sale during 3Q26 (sale completed on 10/1/26 for a small premium). Asset quality in the overall portfolio remains healthy relative to peers with NPAs / Assets of 0.45%

¹Non-GAAP calculations, see Appendix

Financial Results

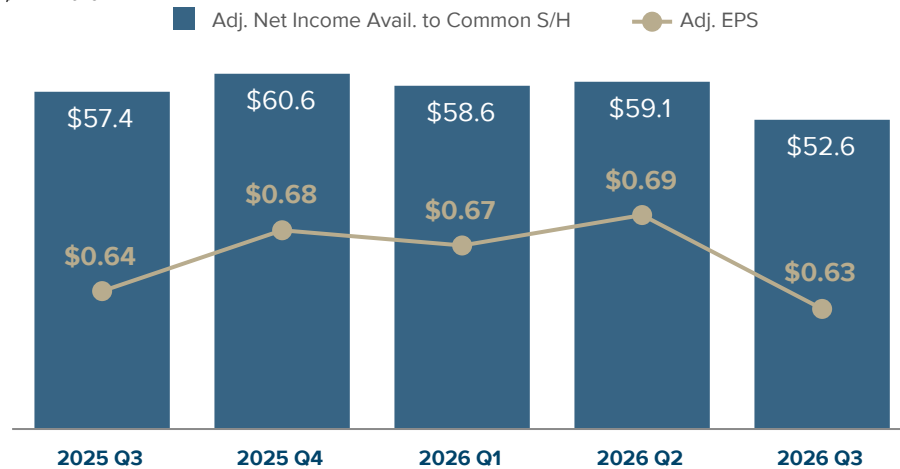
Metric	2Q26	3Q26
Adj. Diluted EPS ¹	\$0.69	\$0.63
Adj. Net Income to Common S/H ¹	\$59 million	\$53 million
Total Operating Revenue ¹	\$194 million	\$194 million
Net Interest Margin ¹	3.72%	3.58%
Adj. Net Interest Margin ¹	3.62%	3.46%
Net Interest Income	\$152 million	\$153 million
Adj. Noninterest Income ¹	\$42 million	\$41 million
Adj. Pre-Provision Net Revenue ¹	\$85 million	\$84 million
Adj. PPNR ROAA ¹	1.90%	1.80%
Adj. ROAA ¹	1.43%	1.23%
Adj. ROATCE ¹	14.61%	13.25%
Efficiency Ratio ¹	54.0%	54.4%
Total Assets	\$18.2 billion	\$18.6 billion
Total Loans	\$13.2 billion	\$12.8 billion
Total Deposits	\$15.1 billion	\$15.5 billion
TBV / Share ¹	\$20.40	\$19.37



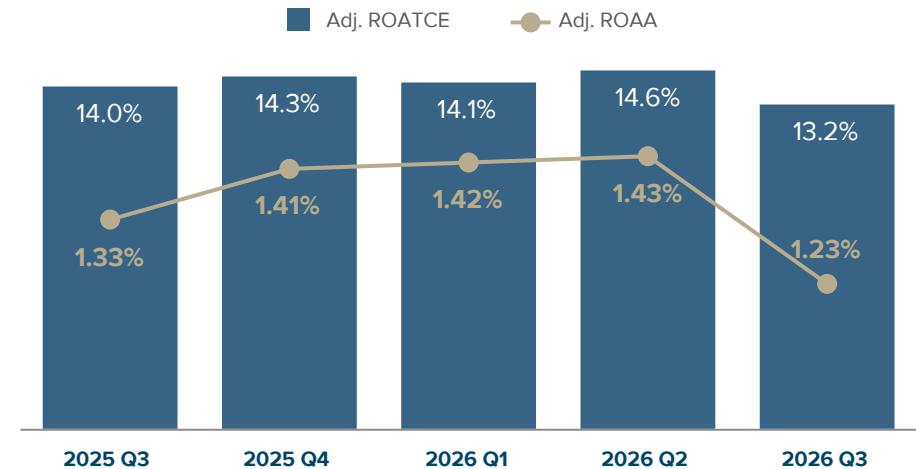
Earnings Performance

Adjusted Net Income & Earnings Per Common Share ¹

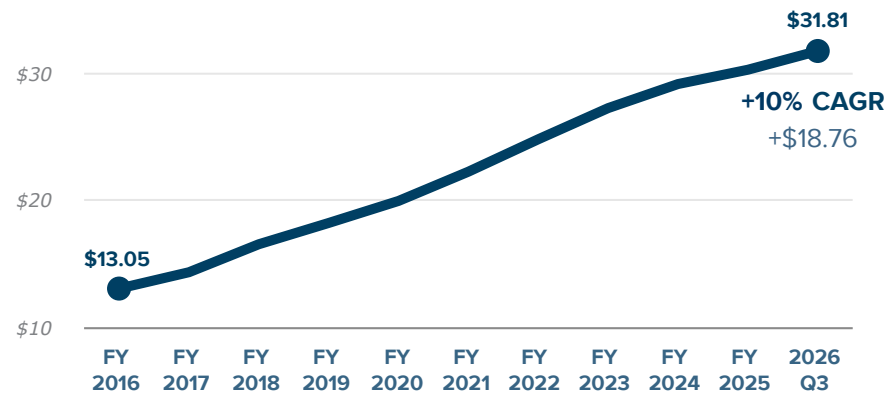
\$ in millions



Adjusted ROATCE & Adjusted ROAA ¹

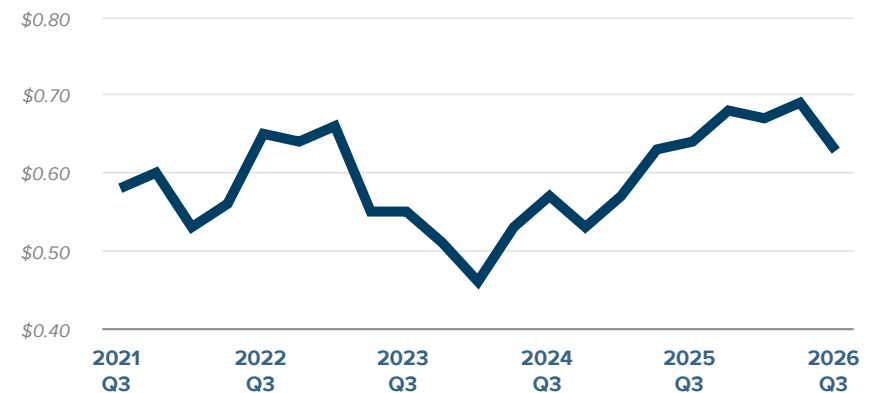


Tangible Common BV ¹ / Share (ex-AOCI) + Dividends ²



Current common stock dividend yield of 3.4%³

Earnings Track Record: Adjusted EPS¹ 5-Year Trend



¹ Non-GAAP calculation, see Appendix | ² Includes cumulative dividends per share over the period | ³ Market Data for BUSE updated to close on 10/26/26



Investment Highlights

Balance Sheet Strength

Core Deposits

- 94.0% core deposit¹ base that is granular and low cost at 1.93% total cost of deposits in 3Q26

Asset Quality

- High quality, conservatively underwritten loan portfolio with low levels of concentration; strong reserve levels with allowance/loans at 1.28%

Robust Capital

- Robust capital foundation with capital ratios at a \$800 million+ excess over well-capitalized minimums with capital buffer²

Attractive Profitability and Returns

Efficient Profits

- Significantly improved ROAA¹ and Efficiency Ratio¹ with initiatives undertaken over the last twelve months

Dividends

- Quarterly common stock dividend of \$0.26 (3.4% yield)⁴, with dividend payout ratio ranging from 37%-41% in the last twelve months

Share Repurchases

- Active share repurchase program: since March 2025, buybacks representing ~11% of outstanding common shares and returning \$258 million to shareholders

Disciplined Growth Strategy Driven by Regional Operating Model

- Organic growth powered by an approach that brings the full capabilities of commercial, wealth, and payments to each community through local leadership and autonomy
- Wealth Management AUC of \$16.7 billion at 9/30/26, up 12% YoY, supported by net new inflows including from new Western markets
- Executed nine strategic acquisitions over the last eleven years to enhance franchise value without unduly diluting shareholders, including the TBV-accretive acquisition of \$7.5 billion asset CrossFirst in March 2025

Financial Highlights

	3Q26	KRE Median MRQ ³
\$ in billions		
Total Assets	\$18.6	\$11.6
Total Loans	\$12.8	\$8.3
Total Deposits	\$15.5	\$9.2
Total Wealth AUC	\$16.7	NM
TCE Ratio ¹	8.7 %	8.8 %
CET1 Ratio ²	12.5 %	12.6 %
NPA/Assets	0.45 %	0.49 %
Net Interest Margin ¹	3.58 %	3.76 %
Adj. Nonint. Income % of Operating Revenue ¹	21.2 %	16.6 %
Adj. PPNR ROAA ¹	1.80 %	1.89 %
Adj. ROAA ¹	1.23 %	1.39 %
Adj. ROATCE ¹	13.25 %	15.06 %
Efficiency Ratio ¹	54.4 %	54.9 %
Market Cap ⁴	\$2.5	\$1.8
Dividend Yield ⁴	3.4%	2.6 %
Price / TBV ⁴	1.6x	1.6x
Price / 2026E ⁵	11.3x	11.5x

¹ Non-GAAP calculation, see Appendix | ² 3Q26 capital ratios are preliminary estimates | ³ Most recent quarter reported for KRE components as of 10/26/26 | ⁴ Market Data for BUSE updated to close on 10/26/26

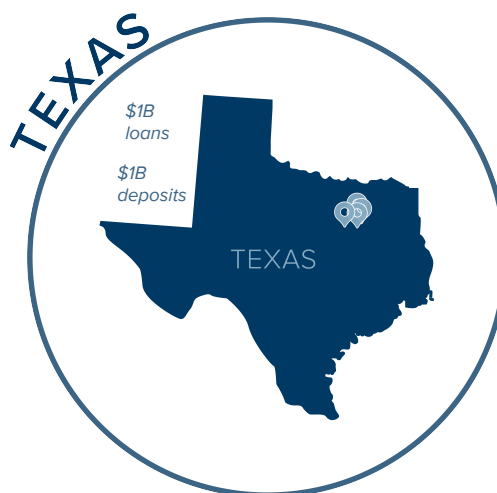
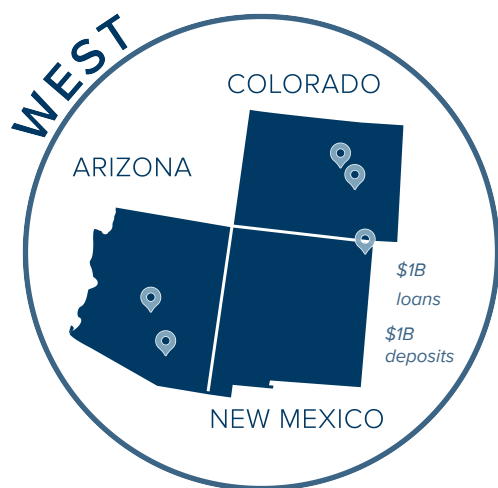
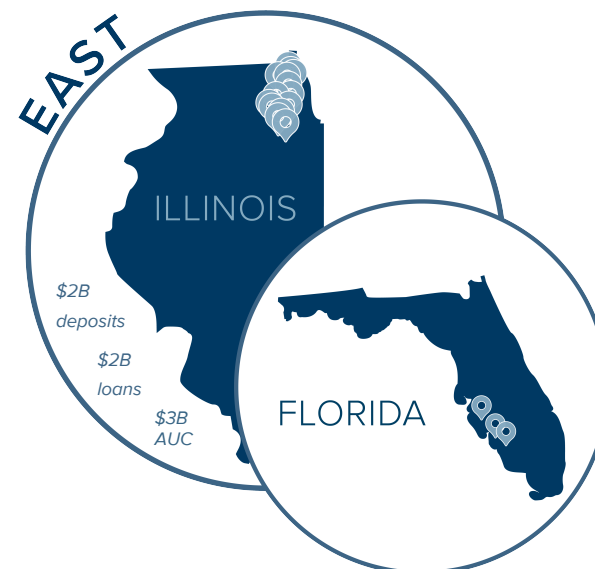
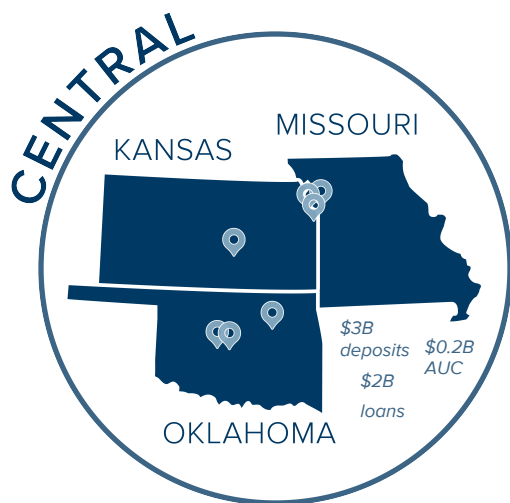
⁵ Based on consensus median net income of covering analysts as of 10/26/26



Strategically Configured Regional Operating Model

Enterprise-wide sales structure is organized by region – bringing full capabilities and the complete Busey experience to each community through local leadership and autonomy

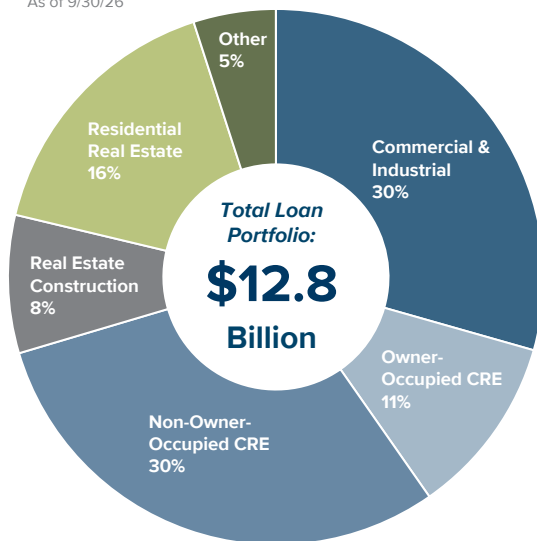
Focused on bringing the full breadth of commercial, wealth, and payments to provide a broad set of financial solutions to well-capitalized individuals and the companies they own & operate



High Quality Loan Portfolio

Loan Portfolio Composition

As of 9/30/26



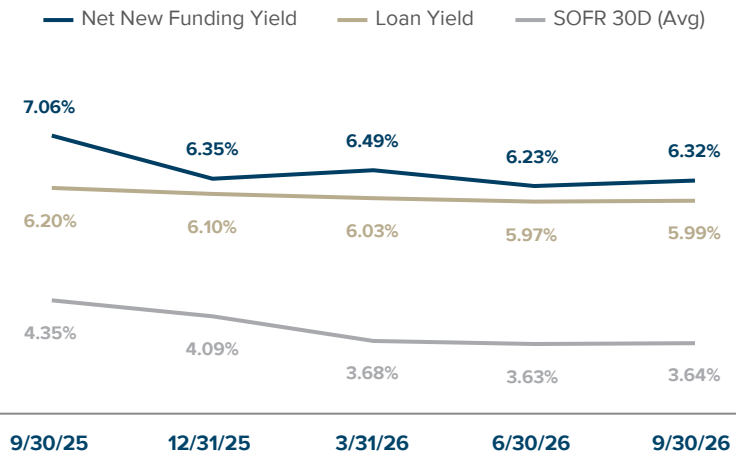
Commercially-oriented portfolio is **well-diversified** by sector and geographic location and conservatively underwritten with **low levels of concentration**

Commercial Loans / Total Portfolio	100/300 Test
79%	46% C&D / 218% CRE

Classified Assets / Capital ¹	NPLs / Total Loans
10.6%	0.64%
KRE Mean MRQ ²	KRE Mean MRQ ²
13.0%	0.72%

Loan Yield

Disciplined loan pricing remains a key enterprise-wide priority



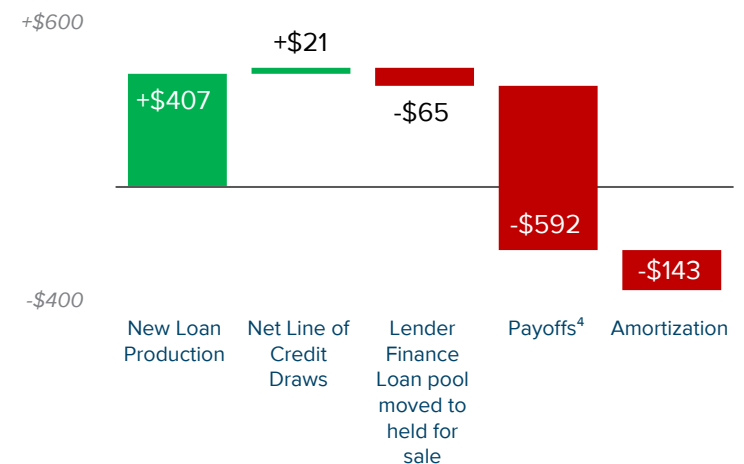
Loan Portfolio Regional Segmentation ³

\$ in millions					
Portfolio	2026 Q2	QoQ Δ	2026 Q3	% of Total	
East (Chicago, Southwest FL)	\$2,549	-\$116	\$2,433	19.0 %	East region experienced forecasted payoff and paydown pressures in Chicagoland
Midwest (Central IL, Indy, St. Louis)	\$4,597	-\$11	\$4,586	35.8 %	
Central (KC, Wichita, OKC, Tulsa)	\$1,896	+\$20	\$1,916	14.9 %	Texas region loan balances pressured by payoff headwinds during the quarter. Also reclassified a ~\$65 million pool of lender finance commercial loans into held for sale, then completed sale on October 1 for an expected small gain in 4Q26
Texas (Dallas, Fort Worth)	\$1,615	-\$221	\$1,394	10.9 %	
West (AZ, CO, NM)	\$1,072	+\$22	\$1,094	8.5 %	West region produced growth of 2% QoQ; driven by production from new hires and existing teams in Phoenix and Denver markets
Verticals	\$1,466	-\$67	\$1,399	10.9 %	
Total Loans	\$13,195	-\$373	\$12,822	100 %	Life Equity Lending continued to provide strong loan production that partially offset declines in other verticals

3Q26 Loan Balances Change

Anticipated QoQ balance decline influenced by loan pool sale, and payoff headwinds that are expected to continue into 4Q26

\$ in millions



¹ Capital is Busey Bank Tier 1 Capital (preliminary estimates) + Allowance for credit losses | ² Most recent quarter reported for KRE components as of 10/26/26 | ³ Based on loan origination

⁴ Includes \$11.4 million of net charge-offs, which represent an immaterial percentage of other payoffs

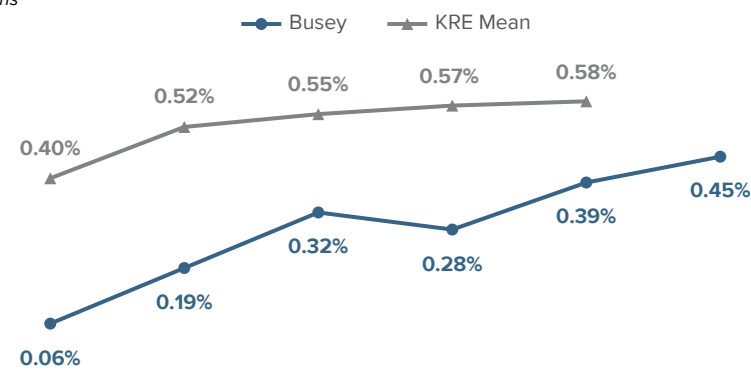


Strong Credit Quality

- Our conservative approach to credit risk management has resulted in a continued legacy of strong and stable credit quality
- Loans 90+ days past due and still accruing of \$0.7 million at 9/30/26, or 0.01% of total loans, and loans 30-89 days past due represent 0.13% of total loans
- OREO and repossessed asset balances total \$2.0 million at 9/30/26
- NPAs increased by \$13.3 million QoQ, primarily due to one \$37.6 million commercial relationship in the Central region that had previously been risk rated special mention. Due to emerging circumstances, the relationship was moved to nonaccrual status, incurred a partial charge-off of \$10.0 million, and was allocated an individual reserve of \$17.8 million against the remaining \$27.6 million balance at 9/30/26. As a result, 3Q26 net credit provision expense increased to \$9.6 million, compared to \$2.2 million in 2Q26.
 - Excluding the \$10.0 million charge-off related to this one credit relationship, NCOs would have been 0.04% in 3Q26

Nonperforming Assets / Total Assets

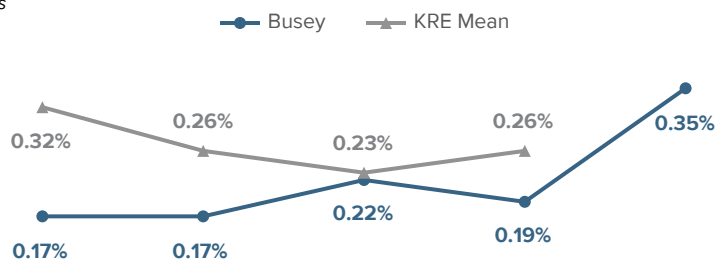
\$ in millions



	2023 YE	2024 YE	2025 YE	2026 Q1	2026 Q2	2026 Q3
BUSE NPAs	\$7.9	\$23.3	\$58.1	\$49.9	\$70.3	\$83.6

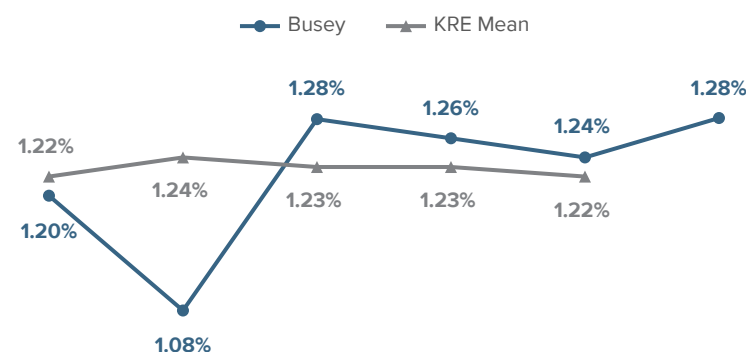
Net Charge-Offs / Average Loans (Annualized) ¹

\$ in millions



	2025 Q3	2025 Q4	2026 Q1	2026 Q2	2026 Q3
BUSE NCOs	\$5.8	\$5.8	\$7.4	\$6.4	\$11.4

Allowance / Loans



Period	2023 YE	2024 YE	2025 YE	2026 Q1	2026 Q2	2026 Q3
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- Reserves + purchase accounting marks / loans = 1.84%
- Allowance to Nonperforming Loans coverage of 2.01x

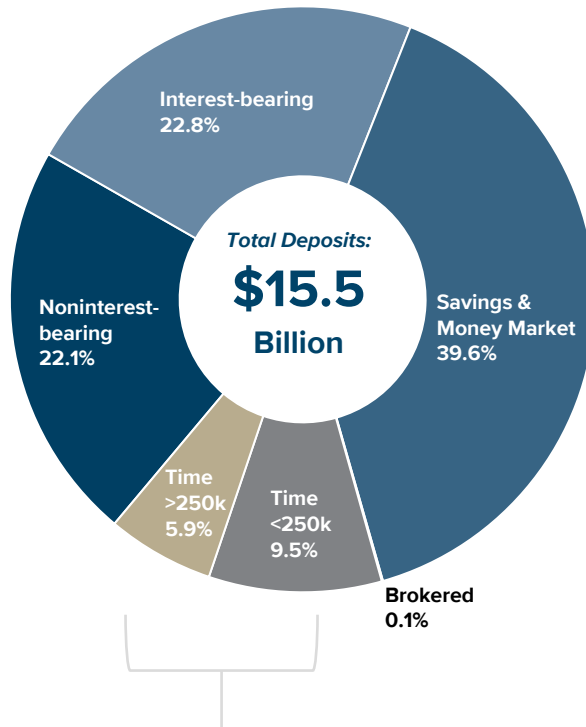
¹ Average loans was calculated as the average of the ending portfolio loan balances over the most recent four quarters



Top Tier Core Deposit Franchise

Deposit Portfolio Composition

As of 9/30/26



CD Maturity Schedule as of 9/30/26

	4Q26	1H27	2H27
Balances (\$ millions)	\$755	\$1,224	\$315
Weighted Average Rate	3.5 %	3.4 %	3.8 %

- New CD production in 3Q26 had a weighted-average term of 9.2 months and a weighted-average rate of 3.5%

Low Cost, Granular Deposit Base with an Efficient Branch Footprint

94.0%
Core Deposits¹

82.5%
Loan-to-Deposit
Ratio

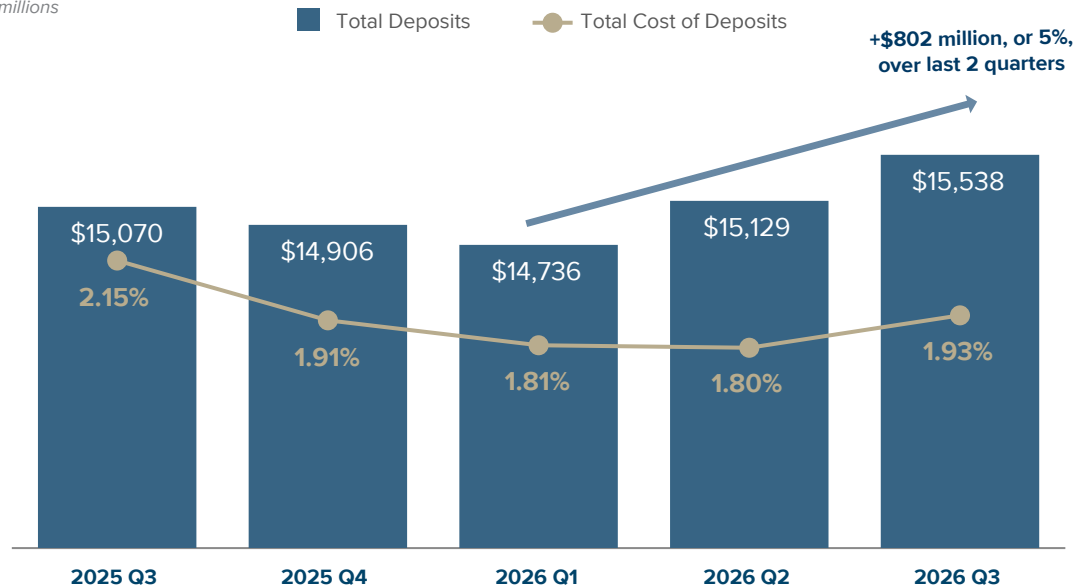
\$194 million
Average Deposits
per Branch

1.93%
MRQ Average
Cost of Deposits

34%
% of Total Deposits
priced at 1 bp or less

Deposit Portfolio Trend

\$ in millions



- Spot total cost of deposits was 1.97% at 9/30/26, compared to spot cost of 1.87% at 6/30/26 and 3Q26 total average cost of deposits of 1.93%

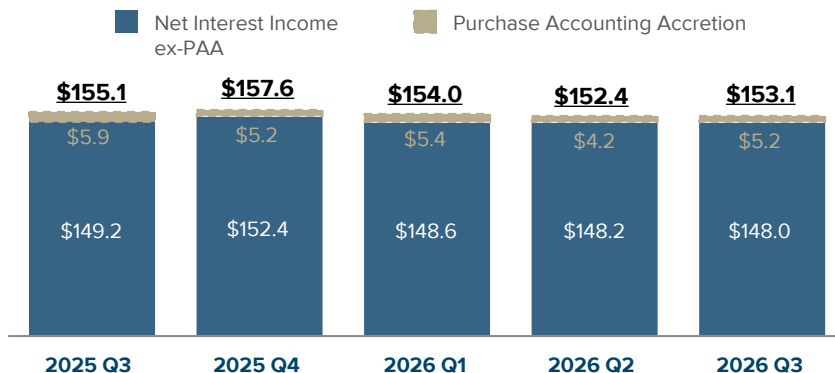
¹ Non-GAAP calculation, see Appendix



Net Interest Margin

Net Interest Income Trend

\$ in millions



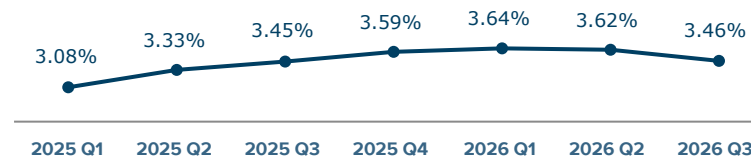
Note: Company Purchase Accounting Schedule in appendix

QoQ Change in NII and NIM

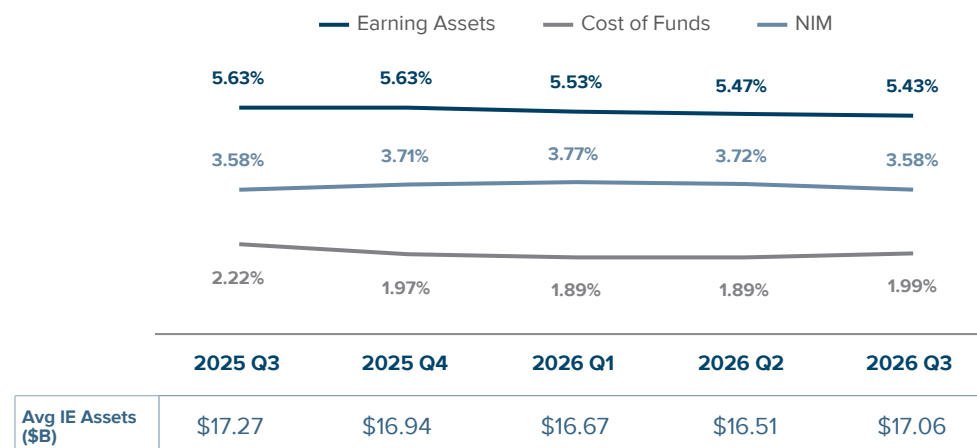
	Reported		Ex-PAA	
Net Interest Income	+\$0.7 million	0.5%	-\$0.2 million	-0.1%
Net Interest Margin	-14 bps		-16 bps	

- As expected, -12 bps in NIM decline was due to higher cash balances during the quarter as a result of recent significant success in growing deposits (average cash balances of \$689 million during 3Q26 compared to \$124 million during 2Q26). Expect NIM to modestly improve in 4Q26.
- Nonaccrual-related interest income reversals during 3Q26 pressured NII by -\$0.6 million, and NIM by -2 bps
- Purchase Accounting Accretion contribution to NII increased by \$1.0 million QoQ due to higher than expected payoffs of discount marked loans, while ex-PAA net interest income was relatively stable, down -0.1%

Ex-PAA NIM Trend



Net Interest Margin Trend ¹



Avg IE Assets (\$B)	2025 Q3	2025 Q4	2026 Q1	2026 Q2	2026 Q3
	\$17.27	\$16.94	\$16.67	\$16.51	\$17.06

Continue to benefit from the substantial amount of low-yield loans and securities rolling off into higher-yield products

Scheduled Maturities / Repricing of Fixed Rate Loans

	4Q26	2027	2028
Balances (\$ millions)	\$389	\$992	\$679
Weighted Average Rate	4.9 %	5.0 %	5.3 %

3Q26 Net New Loan Funding Yield:
6.32%

Roll-off of Securities

	4Q26	2027	2028
Roll-off Cash Flow (\$ millions)	\$90	\$342	\$374
Approximate Roll-off Yield	3.4 %	3.4 %	3.7 %

New Securities purchased at:
~5.10%

Net Interest Income Rate Sensitivity ²

Balance sheet remains well-positioned for rate neutrality

Rate Shock	Year 1 NII Impact	Year 2 NII Impact
+200 bps	+2.5%	+2.9%
+100 bps	+1.5%	+1.7%
-100 bps	-0.6%	-1.6%
-200 bps	-0.4%	-2.7%

¹ Tax-equivalent adjusted amounts; Non-GAAP, see Appendix

² Based on a static balance sheet that is projected over one- and two-year time horizons, with net interest income calculated under current market rates assuming permanent instantaneous shifts



Diversified and Significant Sources of Noninterest Income

21.2%

Adjusted Noninterest Income

As a percentage of
Total Revenue ¹

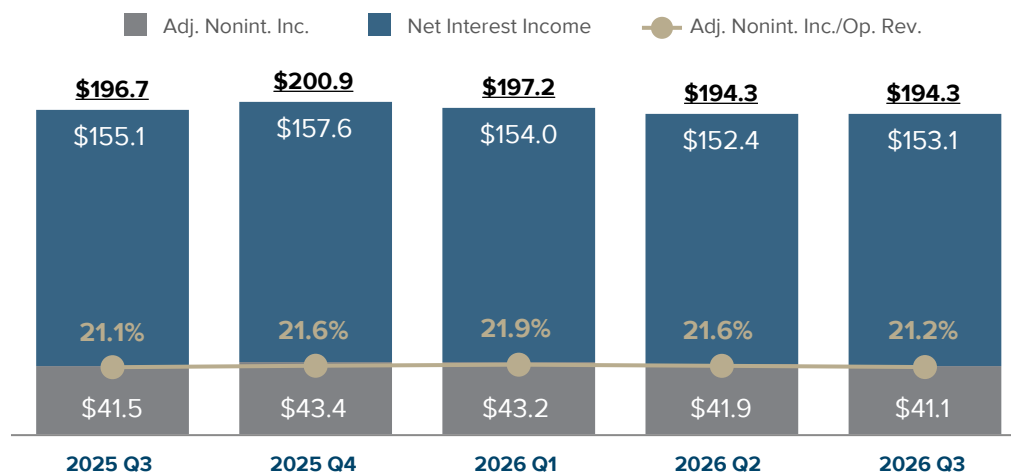
79.2%

Wealth + Payments/Treasury Management + Capital Markets

As a percentage of
Total Noninterest Income ²

Adjusted Noninterest Income / Operating Revenue ³

\$ in millions



Sources of Noninterest Income

\$ in thousands

Noninterest Income Detail	2025 Q3	YoY Change	2026 Q3	% of Total (Adj.)
Wealth Management Fees	\$17,184	+15%	\$19,846	48.3 %
Payment Technology Solutions	5,092	0%	5,108	12.4 %
Treasury Management Services	4,228	+14%	4,824	11.7 %
Capital Markets	1,936	-24%	1,472	3.6 %
Card Services and ATM Fees	4,799	-1%	4,733	11.5 %
Other Service Charges on Deposit Accounts	1,617	-16%	1,361	3.3 %
Income on Bank Owned Life Insurance	1,623	+2%	1,659	4.0 %
Other Noninterest Income ⁴	5,007	-58%	2,102	5.1 %
Adjusted Noninterest Income	\$41,486	-1%	\$41,105	100 %
Net Securities Gains (Losses)	(288)		(703)	
Total Noninterest Income	\$41,198		\$40,402	

Payment Technology Solutions includes lockbox/ACH payment processing, merchant services, online payments, and other electronic payments

Treasury Management Services includes commercial cash management services, wires, and other commercial business service charges

Capital markets team built out in 2H25 and includes directors of derivatives, syndications, and international banking. Capital markets income is tied to loan production and to a certain extent, volatility of interest rates.

3Q26 Card Services line item includes \$1.2 million of interchange fees from corporate credit cards that are managed by Treasury Management team

YoY decrease in other noninterest income is primarily due to a large positive other asset valuation that occurred in 3Q25; these other asset valuations will typically fluctuate. Additionally, 3Q26 other noninterest income was negatively impacted by \$0.7 million due to reclassifying a pool of lender finance commercial loans into held for sale, which triggered a lower-of-cost-or-market adjustment, primarily attributable to the purchase premium assigned to these loans at the CrossFirst acquisition.

¹3Q26 adjusted noninterest income contributed 21.2% of total operating revenue (excludes net securities gains)

²79.2% of 3Q26 adjusted noninterest income is contributed by wealth management fees, wealth management referral income included in other noninterest income, payment technology solutions revenue, revenue lines managed by treasury management division (treasury management services revenue and corporate credit card interchange), and capital markets

³ Non-GAAP calculation, see Appendix I ⁴ Approximately \$0.2 million and \$0.1 million of Other Noninterest Income was attributable to the wealth segment in 2Q26 and 3Q26, respectively



Wealth Management



\$16.7 Billion Assets Under Care

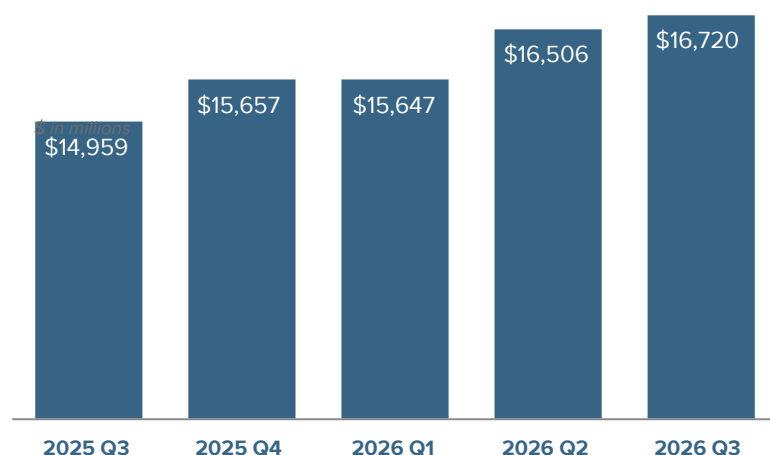
\$77.9 Million LTM Revenue ¹

48.5% LTM PT Margin ²

Assets Under Care

- Strong growth in Assets Under Care (AUC) as net inflows have augmented market growth over the last twelve months

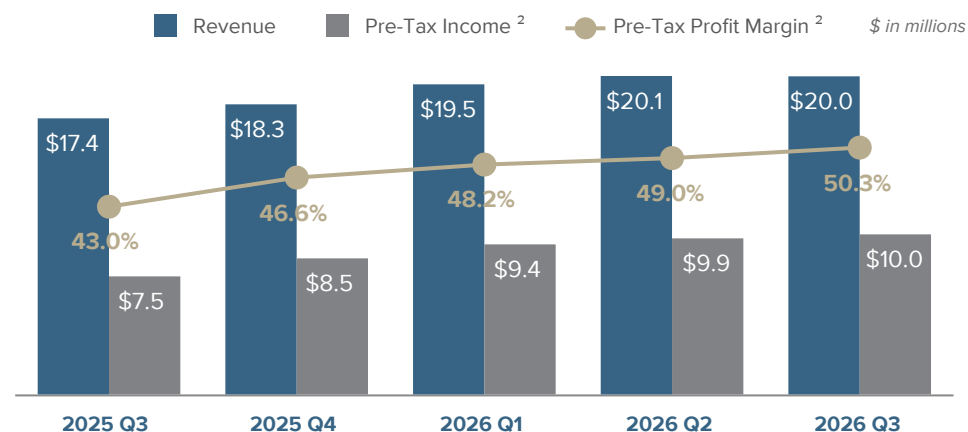
AUC is up \$1.8 billion YoY, or 12%



- Sustained momentum in net new inflows has contributed to YoY AUC growth
 - New wealth teams established in Kansas City, Wichita, Oklahoma City, Dallas, Denver, and Phoenix over the last twelve months
 - AUC in these new Western markets has grown to \$231 million as of 9/30/26, with robust AUC in pipelines

Wealth Revenue ¹ and Pre-Tax Income ²

- 3Q26 Wealth revenue¹ of \$20.0 million, a YoY increase of 15%
- Pre-tax profit margin² of 50.3% in 3Q26 and 48.5% over the last twelve months



Integrated comprehensive capabilities to serve Personal & Institutional Clients

Wealth Revenue Composition ¹

% of Total WM Revenue	2025 Q3	2025 Q4	2026 Q1	2026 Q2	2026 Q3
Trust / Agency	86.2 %	86.3 %	83.6 %	82.7 %	89.0 %
Brokerage	8.0 %	8.2 %	7.7 %	7.4 %	8.0 %
Ag Services	0.6 %	1.6 %	6.7 %	3.0 %	1.5 %
Tax & Financial Planning	0.6 %	0.5 %	0.5 %	4.0 %	0.5 %
Estate Settlement	3.4 %	2.2 %	0.5 %	2.0 %	0.5 %
Other	1.1 %	1.1 %	1.0 %	1.0 %	0.5 %
Total	100 %	100 %	100 %	100 %	100 %

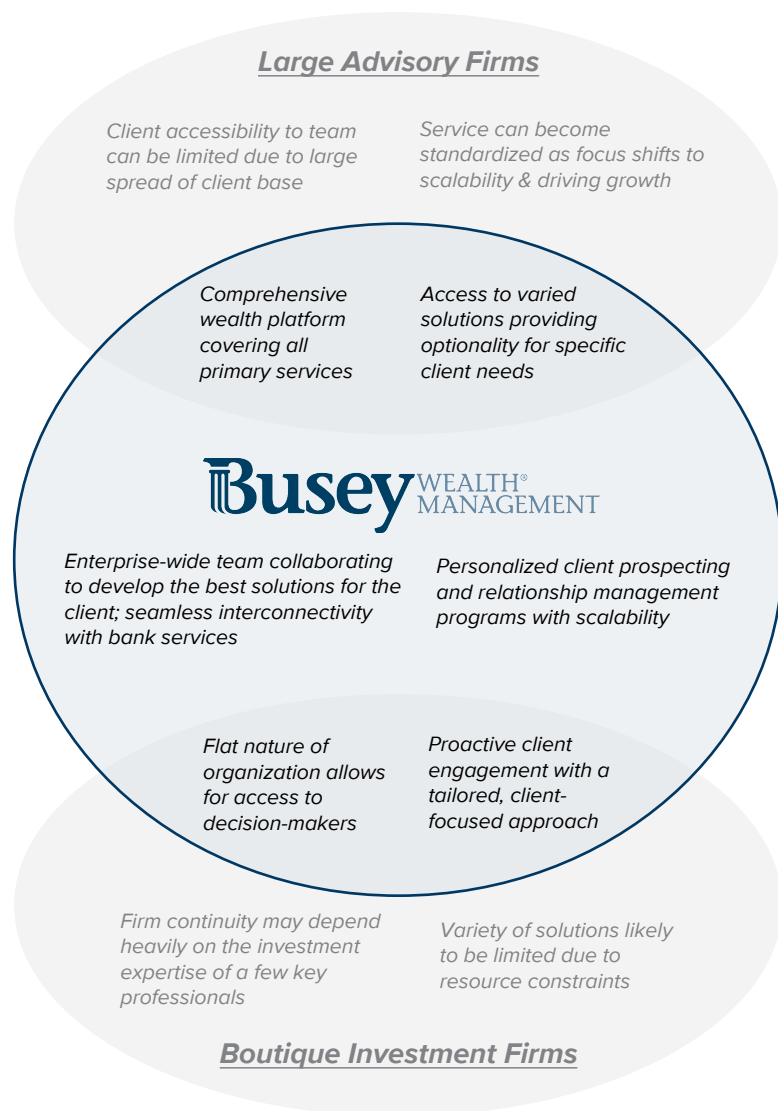
Typical seasonal revenue declines from Tax & Financial Planning and Ag Services, and lower Estate Settlement results in slight overall Wealth revenue decline, despite core Trust/Agency revenue increasing 7% QoQ

¹ Wealth Management segment | ² 1Q26 wealth management pre-tax income is adjusted to exclude non-operating expenses



Wealth Management

Uniquely positioned to combine the capabilities of larger advisory firms with the personalized approach of a boutique investment firm



BUSEY WEALTH MANAGEMENT

EARNED A 2025
NPS SCORE OF **84.9**
WELL ABOVE INDUSTRY AVERAGE OF 23.4

Nearly 160 year-old firm with an uncompromised commitment to always act in the best interest of our clients, guiding decisions on what matters most and building a path to multigenerational success

Comprehensive and Integrated Core Capabilities to Serve Personal and Institutional Clients



INVESTMENT MANAGEMENT
FINANCIAL PLANNING
TAX PLANNING & PREPARATION
PRIVATE CLIENT
TRUST SERVICES
LEGACY PLANNING
AG SERVICES
HOUSEHOLD OPERATIONS

Fully Internalized Investment Office

Experienced & credentialed team using specialized research and analysis to develop adaptive, tax efficient investment strategies



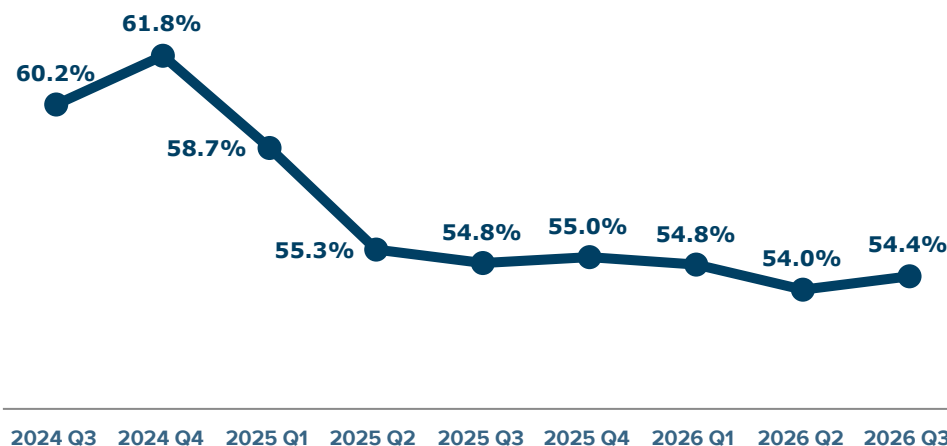
Core satellite portfolios have produced outperformance vs. benchmarks¹ in 1-Year, 3-Year, 5-Year, and 7-Year measurement periods

¹ Busey Wealth Management's blended portfolio returns vs. blended benchmark of 60% MSCI All-Country World Index and 40% Bloomberg Intermediate Govt/Credit Index



Focused Control on Expenses

Efficiency Ratio ¹ Trend



- Company priority to continue delivering positive operating leverage over the long run: **Positive operating leverage of 1.2% year-to-date**
 - Expense discipline offset headwinds from loan contraction
 - Adjusted NIE (including amortization of intangibles) increased 0.7% QoQ
- Continue to be mindful and diligent on expenses, focused on employing the best talent and deploying a best-in-class product set to position the company for efficient future growth
 - Operating revenue¹ per employee is \$107k at 9/30/2026** compared to \$78k at 12/31/2024, **up 38% since 12/31/2024**
 - Expect 4Q26 adjusted NIE of \$113-\$114 million
- Successfully delivered significant cost synergies since acquisition of CrossFirst Bankshares on 3/1/2025

Noninterest Expense

\$ in millions	2025 Q3	2025 Q4	2026 Q1	2026 Q2	2026 Q3
Noninterest Expense	\$120.0	\$120.3	\$129.5	\$112.6	\$111.4
Acquisition & Restructuring Expenses (-)	\$7.2	\$4.8	\$16.7	\$3.1	\$1.1
Adjusted NIE ¹	\$112.8	\$115.5	\$112.8	\$109.5	\$110.3
Amortization of Intangibles (-)	\$4.5	\$4.4	\$4.3	\$4.2	\$4.2
Adjusted NIE excluding Amortization of Intangibles ¹	\$108.3	\$111.1	\$108.5	\$105.3	\$106.1

Adjusted Noninterest Expense Summary

\$ in millions	2026 Q2	QoQ Change	2026 Q3	% of Total Adj.
Salaries & Benefits	\$65.6	+0.2%	\$65.7	59.6 %
Data processing	\$8.9	+5.6%	\$9.4	8.5 %
Occupancy & Equipment	\$10.2	+2.9%	\$10.5	9.5 %
Professional fees	\$2.3	+8.7%	\$2.5	2.3 %
Amort. of intangible assets	\$4.2	0.0%	\$4.2	3.8 %
Other NIE	\$18.3	-1.6%	\$18.0	16.3 %
Adjusted NIE ¹	\$109.5	+0.7%	\$110.3	100 %

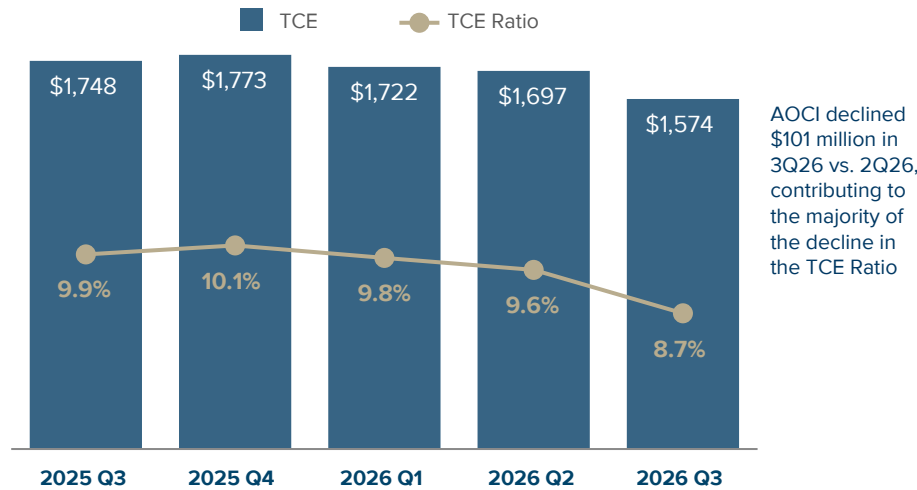
¹ Non-GAAP, see Appendix I Note: Certain totals above may not tie exactly due to rounding. Detail amounts can be found in Non-GAAP table within Appendix



Robust Capital Foundation

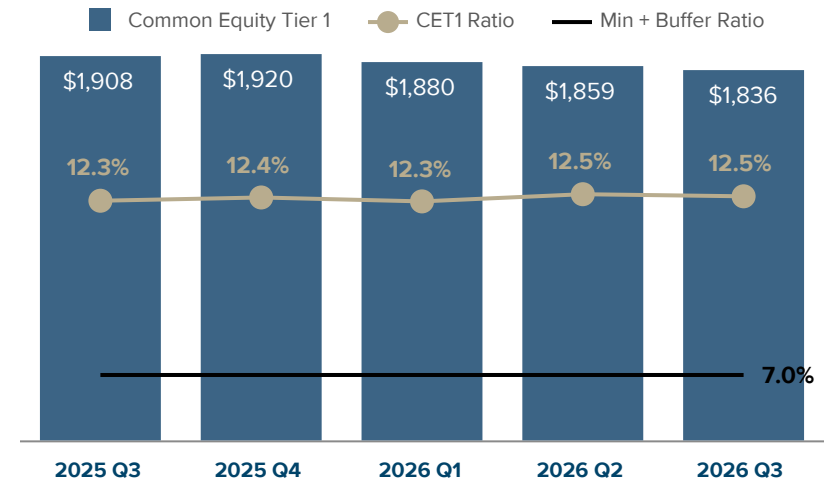
Tangible Common Equity ¹

\$ in millions

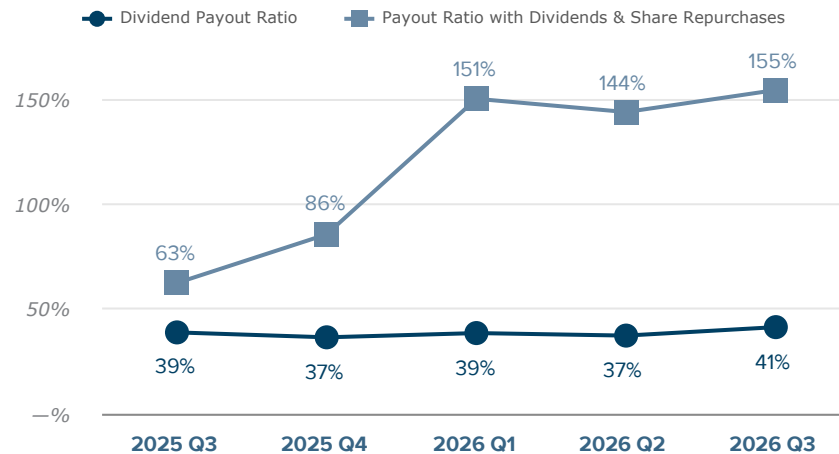


Common Equity Tier 1 ²

\$ in millions



Adjusted Common Stock Payout Ratio ³



Consolidated Capital as of 9/30/26 ²

\$ in millions

	Common Equity Tier 1 Ratio	Tier 1 Capital Ratio	Total Capital Ratio
Capital Ratio	12.5 %	14.0 %	16.1 %
Minimum Well Capitalized with Capital Buffer	7.0 %	8.5 %	10.5 %
Amount of Capital	\$1,836	\$2,059	\$2,372
Well Capitalized Minimum with Buffer	\$1,031	\$1,252	\$1,547
Excess over Well Cap. Min. with Buffer	\$805	\$807	\$825

¹ Non-GAAP calculation, see Appendix I | ² 3Q26 capital ratios are preliminary estimates

³ Common dividends and share repurchases during period divided by adjusted net income available to common shareholders during period



Appendix

Seasoned Leadership Team

Executive compensation reinforces corporate priorities and is aligned with driving long-term shareholder value

2026 Executive Compensation Performance-Based Measures

Weighting

Short-term incentives

Operating EPS	40%
Asset Quality vs. Proxy Peer Group	25%
Fee Revenue from Wealth Mgmt., Payment Technology Solutions, Treasury Mgmt., and Capital Markets	20%
Core Deposit Growth	10%
Regulatory Ratings	5%

Total 100%

Long-term incentives

Relative Total Shareholder Return vs. KRE constituents	50%
Relative Operating ROAA vs. Proxy Peer Group	25%
Relative TBV growth ex-AOCI plus cumulative dividends and share repurchases vs. Proxy Peer Group	25%
<i>Total</i>	100%



Van A. Dukeman
Chairman, President & CEO, First Busey Corp.
Chairman & CEO, Busey Bank

Has served as Chairman & CEO of First Busey since 2007 and became Chairman of the Board effective July 2020. Offers 40 years of diverse financial services experience and extensive board involvement with a conservative operating philosophy and management style that focuses on Busey's associates, customers, communities and shareholders.



Chris H.M. Chan
Chief Financial Officer

Joined Busey in September 2025. Oversees various areas at Busey and its subsidiaries—including accounting and corporate reporting, financial planning and analysis, budgeting and forecasting, artificial intelligence, capital management, treasury, specialty finance and community investments, corporate development and investor relations. Chris previously served as Chief Strategy Officer at First National Bank, the largest subsidiary of F.N.B. Corporation.



Amy J. Fauss
Chief Information & Technology Officer

Joined Busey in March 2025 with the CrossFirst Bankshares merger and oversees various areas at Busey and its subsidiaries, including all information technology and business services and systems, service support, enterprise lending services, enterprise deposits and payments, and facilities. Previously, Amy held multiple executive leadership roles with CrossFirst Bank, most recently serving as Chief Operating Officer.



Chip Jorstad
Chief Credit Officer

Joined Busey in 2011 and has over 20 years of experience in the financial services industry. Chip oversees all aspects of credit administration at Busey Bank, including commercial and consumer credit, portfolio monitoring and special assets. Before being named Chief Credit Officer in 2025, he held the roles of President of Credit and Bank Administration, Co-Chief Banking Officer, and Regional President for Commercial Banking.



Amy L. Randolph
Chief Operating Officer

Joined Busey in 2008 and has nearly 30 years of financial and leadership experience. Oversees various areas at Busey and its subsidiaries, including human resources, corporate communications, executive administration, marketing, the overall Busey experience, enterprise and strategic projects, as well as consumer and digital banking. Prior to Busey, Amy worked for 10+ years with CliftonLarsonAllen LLP.



Monica L. Bowe
Chief Risk Officer

Joined Busey in January 2020 with over 25 years of financial leadership experience, including a 16-year tenure with KeyCorp. Oversees various areas at Busey and its subsidiaries, including enterprise, operational and third-party risk management, compliance, fair and responsible banking, vendor management, model risk, business continuity and information security.



Tony Hammond
President, Busey Bank

Joined Busey in May 2025. Oversees Busey's regional operating sales and revenue model which includes all commercial, wealth, treasury management, payments and specialty business units. Tony has two decades of commercial banking experience—including serving as Head of Commercial and Middle Market Banking at HTLF and senior leadership roles at Arizona Bank & Trust, Johnson Bank and BOK Financial—with a track record of consistently leading high-performing teams, growing market share and attracting top talent across the industry.



Michael A. Peluso
General Counsel

Joined Busey in 2015 and served as Assistant General Counsel and then Deputy General Counsel prior to assuming his current role in 2026. Prior to joining Busey, Mike began his legal career in the Global Finance group of Sidley Austin LLP in Chicago. He earned a Bachelor of Arts from Cornell University and his Juris Doctor with honors, Order of the Coif, from the University of Chicago Law School.



Purchase Accounting Projections

Estimated accretion schedule of loan discounts based on anticipated cash flow. These projections include remaining purchase accounting impact from all prior M&A transactions.

(\$ in thousands)	Actuals				Projections					
Accretion/Amortization Impact Item	FY 2025	1Q26	2Q26	3Q26	4Q26	1Q27	2Q27	3Q27	4Q27	Thereafter
Loans Accretion	20,507	5,759	4,514	5,564	4,610	3,736	3,657	3,576	3,387	52,870
CD Accretion	1,710	-8	-6	-7	-5	0	2	5	7	275
Borrowings Amortization	-1,316	-357	-358	-358	-359	-306	-306	-278	-124	-2,692
Net NII Impact	20,901	5,394	4,150	5,199	4,246	3,430	3,353	3,303	3,270	50,453
Core Deposit Intangible & Wealth Intangibles Amortization	-16,614	-4,291	-4,232	-4,151	-4,082	-3,938	-3,878	-3,798	-3,728	-65,350
Total Pre-Tax Income Impact	4,287	1,103	-82	1,048	164	-508	-525	-495	-458	-14,897



Non-GAAP Financial Information

This presentation contains certain financial information determined by methods other than U.S. Generally Accepted Accounting Principles (“GAAP”). Management uses these non-GAAP measures, together with the related GAAP measures, in analysis of Busey’s performance and in making business decisions, as well as for comparison to Busey’s peers. Busey believes the adjusted measures are useful for investors and management to understand the effects of certain non-core and non-recurring items and provide additional perspective on Busey’s performance over time.

Included in the Appendix are tables that present reconciliations between these non-GAAP measures and what management believes to be the most directly comparable GAAP financial measures.

These non-GAAP disclosures have inherent limitations and are not audited. They should not be considered in isolation or as a substitute for operating results reported in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies. Tax-effected numbers included in these non-GAAP disclosures are based on estimated statutory rates, estimated federal income tax rates, or effective tax rates, as noted in the tables below.



Non-GAAP Financial Information *(Unaudited)*

Calculation of Adjusted Net Income and Adjusted Diluted Earnings Per Common Share

		Three Months Ended			Nine Months Ended	
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
<i>(dollars in thousands, except per share amounts)</i>						
Net income (GAAP)	[a]	\$ 55,845	\$ 63,176	\$ 57,098	\$ 169,002	\$ 74,512
Day 2 provision for credit losses ¹		—	—	—	—	45,572
Adjustment of initial provision for unfunded commitments due to adoption of new model ²		—	—	—	—	4,030
Other acquisition (income) expenses		1,132	1,196	7,251	7,572	49,877
Restructuring expenses		(31)	1,930	—	13,355	—
Net securities (gains) losses		703	(2,445)	288	(802)	10,059
Related tax benefit ³		(451)	(170)	(2,141)	(5,031)	(29,181)
Non-recurring deferred tax adjustment ⁴		—	—	—	—	4,919
Adjusted net income (Non-GAAP)	[b]	57,198	63,687	62,496	184,096	159,788
Preferred dividends	[c]	4,589	4,590	5,131	13,768	5,286
Adjusted net income available to common stockholders (Non-GAAP)	[d]	<u>\$ 52,609</u>	<u>\$ 59,097</u>	<u>\$ 57,365</u>	<u>\$ 170,328</u>	<u>\$ 154,502</u>
Weighted average number of common shares outstanding, diluted (GAAP)	[e]	83,733,110	85,385,382	90,218,382	85,634,496	83,609,999
Diluted earnings per common share (GAAP)	[(a-c)÷e]	\$ 0.61	\$ 0.69	\$ 0.58	\$ 1.81	\$ 0.83
Adjusted diluted earnings per common share (Non-GAAP)	[d÷e]	\$ 0.63	\$ 0.69	\$ 0.64	\$ 1.99	\$ 1.85

1. The Day 2 provision represents the initial provision for credit losses recorded in connection with the CrossFirst acquisition to establish an allowance on non-PCD loans and unfunded commitments and is reflected within the provision for credit losses line on the Statements of Income.
2. In the second quarter of 2025, Busey recorded an adjustment to the initial provision for unfunded commitments for CrossFirst acquisition-date balances based on revised estimates resulting from implementation of a new CECL model.
3. Tax benefits were calculated using tax rates of 25.0% and 26.6% for the nine months ended September 30, 2026 and 2025, respectively. Tax benefits for quarterly periods were calculated as the year-to-date tax amounts less the tax reported for previous quarters during the year.
4. A deferred valuation tax adjustment was recorded in the first quarter of 2025 in connection with the CrossFirst acquisition and the expansion of Busey's footprint into new states. Deferred tax adjustments are reflected within the income taxes line on the Statements of Income.



Non-GAAP Financial Information *(Unaudited)*

Calculation of Return On Average Assets, Return On Average Tangible Common Equity, and Related Adjusted Return Measures

		Three Months Ended			Nine Months Ended	
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
(dollars in thousands)						
Net income (GAAP)	[a]	\$ 55,845	\$ 63,176	\$ 57,098	\$ 169,002	\$ 74,512
Amortization of intangible assets		4,151	4,232	4,507	12,674	12,182
Tax effect of amortization of intangible assets ¹		(1,038)	(1,058)	(1,210)	(3,169)	(3,245)
Preferred dividends		(4,589)	(4,590)	(5,131)	(13,768)	(5,286)
Tangible net income available to common stockholders (Non-GAAP)	[b]	<u>\$ 54,369</u>	<u>\$ 61,760</u>	<u>\$ 55,264</u>	<u>\$ 164,739</u>	<u>\$ 78,163</u>
Adjusted net income (Non-GAAP) ²	[c]	\$ 57,198	\$ 63,687	\$ 62,496	\$ 184,096	\$ 159,788
Amortization of intangible assets		4,151	4,232	4,507	12,674	12,182
Tax effect of amortization of intangible assets ¹		(1,038)	(1,058)	(1,210)	(3,169)	(3,245)
Preferred dividends		(4,589)	(4,590)	(5,131)	(13,768)	(5,286)
Adjusted tangible net income available to common stockholders (Non-GAAP)	[d]	<u>\$ 55,722</u>	<u>\$ 62,271</u>	<u>\$ 60,662</u>	<u>\$ 179,833</u>	<u>\$ 163,439</u>
Average total assets	[e]	\$ 18,470,939	\$ 17,887,097	\$ 18,662,449	\$ 18,140,923	\$ 17,534,644
Return on average assets (Non-GAAP) ³	[a÷e]	1.20 %	1.42 %	1.21 %	1.25 %	0.57 %
Adjusted return on average assets (Non-GAAP) ³	[c÷e]	1.23 %	1.43 %	1.33 %	1.36 %	1.22 %
Average common equity		\$ 2,138,564	\$ 2,183,290	\$ 2,210,711	\$ 2,191,883	\$ 2,109,046
Average goodwill and other intangible assets, net		(469,792)	(474,043)	(486,625)	(474,207)	(464,316)
Average tangible common equity (Non-GAAP)	[f]	<u>\$ 1,668,772</u>	<u>\$ 1,709,247</u>	<u>\$ 1,724,086</u>	<u>\$ 1,717,676</u>	<u>\$ 1,644,730</u>
Return on average tangible common equity (Non-GAAP) ^{3, 4}	[b÷f]	12.93 %	14.49 %	12.72 %	12.82 %	6.35 %
Adjusted return on average tangible common equity (Non-GAAP) ^{3, 4}	[d÷f]	13.25 %	14.61 %	13.96 %	14.00 %	13.29 %

1. Tax effects were calculated using income tax rates of 25.0% and 26.6% for the nine months ended September 30, 2026 and 2025, respectively. Tax effects for quarterly periods were calculated as the year-to-date tax amounts less the tax reported for previous quarters during the year.

2. A reconciliation is provided on the previous table.

3. Annualized measure.

4. Beginning in 2026, Busey revised, for all periods presented, its calculation of return on average tangible common equity and adjusted return on average tangible common equity to eliminate the effects of intangible asset amortization from the numerator of both calculations.



Non-GAAP Financial Information *(Unaudited)*

Calculation of Net Interest Margin and Adjusted Net Interest Margin

		Three Months Ended			Nine Months Ended	
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
<i>(dollars in thousands)</i>						
Net interest income (GAAP)		\$ 153,145	\$ 152,402	\$ 155,137	\$ 459,516	\$ 412,051
Tax-equivalent adjustment ¹		851	841	788	2,569	2,116
Tax-equivalent net interest income (Non-GAAP) [a]		153,996	153,243	155,925	462,085	414,167
Purchase accounting accretion related to business combinations		(5,199)	(4,150)	(5,854)	(14,743)	(15,701)
Adjusted net interest income (Non-GAAP) [b]		<u>\$ 148,797</u>	<u>\$ 149,093</u>	<u>\$ 150,071</u>	<u>\$ 447,342</u>	<u>\$ 398,466</u>
Average interest-earning assets (Non-GAAP) [c]		\$ 17,056,264	\$ 16,508,372	\$ 17,272,362	\$ 16,744,898	\$ 16,126,422
Net interest margin (Non-GAAP) ² [a÷c]		3.58 %	3.72 %	3.58 %	3.69 %	3.43 %
Adjusted net interest margin (Non-GAAP) ² [b÷c]		3.46 %	3.62 %	3.45 %	3.57 %	3.30 %

1. Tax-equivalent adjustments were calculated using an estimated federal income tax rate of 21%, applied to non-taxable interest income on investments and loans.

2. Annualized measure.

Calculation of Pre-Provision Net Revenue and Related Measures

		Three Months Ended			Nine Months Ended	
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
(dollars in thousands)						
Net interest income (GAAP)		\$ 153,145	\$ 152,402	\$ 155,137	\$ 459,516	\$ 412,051
Total noninterest income (GAAP)		40,402	44,311	41,198	126,978	107,284
Net security (gains) losses (GAAP)		703	(2,445)	288	(802)	10,059
Total noninterest expense (GAAP)		(111,398)	(112,635)	(120,018)	(353,552)	(359,881)
Pre-provision net revenue (Non-GAAP)	[a]	82,852	81,633	76,605	232,140	169,513
Acquisition and restructuring (income) expenses, excluding initial provision expenses		1,101	3,126	7,251	20,927	49,877
Adjusted pre-provision net revenue (Non-GAAP)	[b]	\$ 83,953	\$ 84,759	\$ 83,856	\$ 253,067	\$ 219,390
Average total assets	[c]	\$ 18,470,939	\$ 17,887,097	\$ 18,662,449	\$ 18,140,923	\$ 17,534,644
Pre-provision net revenue to average total assets (Non-GAAP) ¹	[a÷c]	1.78 %	1.83 %	1.63 %	1.71 %	1.29 %
Adjusted pre-provision net revenue to average total assets (Non-GAAP) ¹	[b÷c]	1.80 %	1.90 %	1.78 %	1.87 %	1.67 %

1. Annualized measure.



Non-GAAP Financial Information *(Unaudited)*

Calculation of Efficiency Ratio

		Three Months Ended			Nine Months Ended	
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
<i>(dollars in thousands)</i>						
Net interest income (GAAP)	[a]	\$ 153,145	\$ 152,402	\$ 155,137	\$ 459,516	\$ 412,051
Tax-equivalent adjustment ¹		851	841	788	2,569	2,116
Tax-equivalent net interest income (Non-GAAP)	[b]	153,996	153,243	155,925	462,085	414,167
Total noninterest income (GAAP)		40,402	44,311	41,198	126,978	107,284
Net security (gains) losses		703	(2,445)	288	(802)	10,059
Acquisition and restructuring (gain) loss		—	—	44	—	44
Adjusted noninterest income (Non-GAAP)	[c]	\$ 41,105	\$ 41,866	\$ 41,530	\$ 126,176	\$ 117,387
Operating revenue (Non-GAAP)	[d = a+c]	\$ 194,250	\$ 194,268	\$ 196,667	\$ 585,692	\$ 529,438
Tax-equivalent operating revenue (Non-GAAP) ²	[e = b+c]	195,101	195,109	197,455	588,261	531,554
Adjusted noninterest income to operating revenue (Non-GAAP)	[c÷d]	21.16 %	21.55 %	21.12 %	21.54 %	22.17 %
Total noninterest expense (GAAP)		\$ 111,398	\$ 112,635	\$ 120,018	\$ 353,552	\$ 359,881
Acquisition and restructuring expenses, excluding initial provision expenses		(1,101)	(3,126)	(7,207)	(20,927)	(49,833)
Adjusted noninterest expense (Non-GAAP) ³		110,297	109,509	112,811	332,625	310,048
Amortization of intangible assets		(4,151)	(4,232)	(4,507)	(12,674)	(12,182)
Adjusted noninterest expense excluding amortization of intangible assets (Non-GAAP) ⁴	[f]	\$ 106,146	\$ 105,277	\$ 108,304	\$ 319,951	\$ 297,866
Efficiency ratio (Non-GAAP) ⁵	[f÷e]	54.41 %	53.96 %	54.85 %	54.39 %	56.04 %

1. Tax-equivalent adjustments were calculated using an estimated federal income tax rate of 21%, applied to non-taxable interest income on investments and loans.

2. Beginning in 2026, Busey changed the caption for this revenue measure, which was previously called "adjusted tax-equivalent revenue." The calculation itself has not changed.

3. Beginning in 2026, to better align with industry standards, Busey revised its calculation of adjusted noninterest expense, for all periods presented, to exclude any adjustment for amortization of intangible assets.

4. Beginning in 2026, Busey changed the caption for the efficiency ratio numerator from "adjusted noninterest expense" to "adjusted noninterest expense excluding amortization of intangible assets." The calculation itself has not changed.

5. Beginning in 2026, Busey now reports a single efficiency ratio, which was previously reported as the "Adjusted efficiency ratio."



Non-GAAP Financial Information *(Unaudited)*

Calculation of Tangible Common Equity, and Related Measures and Ratio

		As of		
		September 30, 2026	June 30, 2026	September 30, 2025
(dollars in thousands, except per share amounts)				
Total assets (GAAP)		\$ 18,558,606	\$ 18,191,867	\$ 18,188,628
Goodwill and other intangible assets, net		(467,137)	(471,288)	(485,203)
Tangible assets (Non-GAAP) ¹	[a]	<u>\$ 18,091,469</u>	<u>\$ 17,720,579</u>	<u>\$ 17,703,425</u>
Total stockholders' equity (GAAP)		\$ 2,256,279	\$ 2,383,170	\$ 2,448,835
Preferred stock and additional paid in capital on preferred stock		(215,197)	(215,197)	(215,197)
Common equity	[b]	<u>\$ 2,041,082</u>	<u>\$ 2,167,973</u>	<u>\$ 2,233,638</u>
Goodwill and other intangible assets, net		(467,137)	(471,288)	(485,203)
Tangible common equity (Non-GAAP)	[c]	<u>\$ 1,573,945</u>	<u>\$ 1,696,685</u>	<u>\$ 1,748,435</u>
Tangible common equity to tangible assets (Non-GAAP)	[c÷a]	8.70 %	9.57 %	9.88 %
Ending number of common shares outstanding (GAAP)	[d]	81,276,654	83,189,501	88,789,043
Book value per common share (Non-GAAP)	[b÷d]	\$ 25.11	\$ 26.06	\$ 25.16
Tangible book value per common share (Non-GAAP)	[c÷d]	\$ 19.37	\$ 20.40	\$ 19.69

Calculation of Core Deposits and Related Ratio

		As of		
		September 30, 2026	June 30, 2026	September 30, 2025
(dollars in thousands)				
Total deposits (GAAP)	[a]	\$ 15,537,566	\$ 15,128,745	\$ 15,070,162
Brokered deposits, excluding brokered time deposits of more than \$250,000		(10,000)	(60,043)	(125,432)
Time deposits of more than \$250,000		(920,142)	(896,354)	(807,378)
Core deposits (Non-GAAP)	[b]	\$ 14,607,424	\$ 14,172,348	\$ 14,137,352
Core deposits to total deposits (Non-GAAP)	[b÷a]	94.01 %	93.68 %	93.81 %

