MARSHALL & ILSLEY CORP/WI/ Form 424B2 June 29, 2004

File No. 333-33814

Rule 424(b)(2)

Pricing Supplement #77 dated June 28, 2004 to the Prospectus Dated April 12, 2000 and Prospectus Supplement Dated October 21, 2003

Marshall & Ilsley Corporation MiNotes SM

Due from 9 Months to 30 Years

Trade Date: June 28, 2004 Issue Price: 100%

Original Issue Date: July 1, 2004 Principal Amount: \$664,000.00

Maturity Date: January 2, 2014

Interest Rate:
5.1250%

Interest Payment Dates: 08/15/04 & Monthly thereafter

Purchasing Agent acting as Principal: Merrill Lynch & Co.

Purchasing Agent Commission: 1.40%

Proceeds Before expenses: 98.60% (\$654,704.00)

Survivor's Option Yes

Redemption or Repayment

Redemption/Repayment Terms

At Maturity

Not Applicable Minimum Denomination:

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\$1,000 minimum investment with increments of \$1,000

CUSIP No.: 57183MDJ6

Original Issue Discount: No

Notes:

All trades settle without accrued interest and clear SDFS: DTC Book-Entry only Merrill Lynch DTC Participant Number: 161

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