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MARSHALL & ILSLEY CORP/WI/  
Form 424B2  
October 19, 2004

Rule 424(b)(2)

File No. 333-33814

Pricing Supplement #102 dated October 21st, 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: October 18, 2004  
Issue Price: 100%

Original Issue Date: October 21, 2004  
Principal Amount: \$205,000

Maturity Date: September 17, 2007

Interest Rate: 3.00%

Interest Payment Dates: 11/15/04 & Monthly thereafter

Purchasing Agent acting as Principal: Merrill Lynch & Co.

Purchasing Agent Commission: .40%

Proceeds Before expenses: 99.60% (\$204,180.00)

Survivor's Option: Yes

Redemption or Repayment: At Maturity

Redemption/Repayment Terms: Not Applicable

Minimum Denomination: \$1,000 minimum investment with increments of \$1,000

CUSIP No.: 57183MEK2

Original Issue Discount: No

Notes:

All trades settle without accrued interest and clear SDFS: DTC Book-Entry only

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Merrill Lynch DTC Participant Number: 161

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