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MARSHALL & ILSLEY CORP/WI/ Form 424B2

July 08, 2004

Rule 424(b)(2)

File No. 333-33814

Pricing Supplement #78 dated July 6th, 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: July 6, 2004
Issue Price: 100%

Original Issue Date: July 9, 2004 Principal Amount: \$425,000.00

Maturity Date: January 15, 2010

Interest Rate: 4.40%

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

Purchasing Agent acting as Principal: Merrill Lynch & Co.

Purchasing Agent Commission: 1.00%

Proceeds Before expenses: 99.00% (\$420,750.00)

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.: 57183MDK3

Original Issue Discount:

Notes:

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

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