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MARSHALL & ILSLEY CORP/WI/

Form 424B2

October 19, 2004

Rule 424(b)(2)

File No. 333-33814

Pricing Supplement #103 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: \$40,000

Maturity Date: December 15, 2011

Interest Rate: 4.00%

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

Purchasing Agent acting as Principal: Merrill Lynch & Co.

Purchasing Agent Commission: 1.20%

Proceeds Before expenses: 98.80% (\$39,520.00)

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.: 57183MEL0

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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