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Form 424B2

August 03, 2004

Rule 424(b)(2)  
File No. 333-33814

Pricing Supplement #82 dated August 5th, 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: August 2, 2004

Issue Price: 100%

Original Issue Date: August 5, 2004

Principal Amount: \$284,000.00

Maturity Date: January 15, 2010

Interest Rate: 4.100%

Interest Payment Dates: 09/15/04 & Monthly thereafter

Purchasing Agent acting as Principal: Merrill Lynch & Co.

Purchasing Agent Commission: 1.00%

Proceeds Before expenses: 99.00% (\$281,160.00)

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.: 57183MDP2

Original Issue Discount: No

Notes:

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