



## 3rd Quarter 2006 Supplemental Financial Information

### Marshall & Ilsley Corporation

(NYSE: MI)

The following unaudited financial information has been provided for the benefit of showing M&I's current versus historical results.

During the third quarter of 2006, the Corporation elected early application of Staff Accounting Bulletin 108, and, as a result, adjusted its opening financial position for 2006 and the financial results for the three months ended March 31 and June 30, 2006, respectively to reflect a change in its hedge accounting under Statement of Financial Accounting Standards (SFAS) No. 133, Accounting for Derivative Instruments and Hedging Activities. The Corporation utilizes interest rate swaps to hedge its risk in connection with certain financial instruments, and the Corporation had applied hedge accounting under SFAS 133 to these transactions from inception. Due to the recent expansion of certain highly technical interpretations of SFAS 133, specifically hedge designation under the "matched-term" method, certain of the derivative transactions entered into by the Corporation do not qualify for hedge accounting. As a result, any fluctuation in the market of the derivatives should have been recorded through the income statement with no corresponding offset to the hedged items or accumulated other comprehensive income.

Effective January 1, 2006, the Corporation adopted Statement of Financial Accounting Standard No. 123 (revised 2004), *Share-Based Payment* (SFAS 123(R)). This statement requires that compensation cost relating to share-based payment transactions be recognized in financial statements. The Corporation elected Modified Retrospective Application to implement this new standard. Under that method all prior period consolidated and segment financial information was restated to reflect the effect of expensing share-based compensation plans previously not expensed.

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**Marshall & Ilsley Corporation**  
Quarterly Financial Information

	3rd Qtr. 2006	Restated 2nd Qtr. 2006	Restated 1st Qtr. 2006	4th Qtr. 2005	3rd Qtr. 2005	2nd Qtr. 2005	1st Qtr. 2005	4th Qtr. 2004	3rd Qtr. 2004
<b>PER SHARE DATA</b>									
<b>Diluted:</b>									
Net Income	\$0.92	\$0.74	\$0.72	\$0.74	\$0.75	\$0.79	\$0.71	\$0.73	\$0.66
Core Operating Income	0.81	0.79	0.78	0.74	0.75	0.79	0.71	0.73	0.66
<b>Basic:</b>									
Net Income	0.94	0.75	0.74	0.76	0.77	0.80	0.73	0.74	0.68
Core Operating Income	0.83	0.81	0.79	0.76	0.77	0.80	0.73	0.74	0.68
<b>Dividend Declared</b>	<b>0.27</b>	<b>0.27</b>	<b>0.24</b>	<b>0.24</b>	<b>0.24</b>	<b>0.24</b>	<b>0.21</b>	<b>0.21</b>	<b>0.21</b>
<b>Book Value</b>	<b>23.51</b>	<b>22.68</b>	<b>20.75</b>	<b>20.27</b>	<b>19.81</b>	<b>18.76</b>	<b>17.99</b>	<b>17.51</b>	<b>16.47</b>
<b>Shares Outstanding (millions):</b>									
Average - Diluted	259.7	258.3	240.3	239.6	238.2	233.9	232.8	229.6	227.3
End of Period	254.8	254.0	236.1	235.4	234.4	229.7	228.7	227.3	223.1
<b>INCOME STATEMENT (\$millions)</b>									
<b>Net Interest Income (FTE)</b>	<b>\$400.5</b>	<b>\$384.5</b>	<b>\$333.0</b>	<b>\$339.8</b>	<b>\$330.3</b>	<b>\$321.4</b>	<b>\$307.0</b>	<b>\$304.0</b>	<b>\$296.2</b>
<b>Provision for Loan &amp; Lease Losses</b>	<b>10.3</b>	<b>11.1</b>	<b>11.0</b>	<b>13.0</b>	<b>9.9</b>	<b>13.7</b>	<b>8.1</b>	<b>12.8</b>	<b>6.9</b>
Data Processing Services	339.5	345.0	343.0	323.8	296.0	282.4	283.0	279.1	249.3
Wealth Management	54.6	56.3	52.8	48.2	48.3	48.1	47.1	45.0	43.1
Service Charge on Deposits	25.7	25.0	22.5	23.3	23.6	23.7	23.3	24.0	24.8
Mortgage Banking	13.4	12.3	12.5	14.1	15.8	11.2	8.2	7.6	8.8
Net Investment Securities Gains	4.5	1.0	1.1	2.9	7.4	29.4	5.9	35.3	0.5
Mark to Market Adjustments	43.8	(20.7)	(21.3)	0.0	0.0	0.0	0.0	0.0	0.0
All Other	39.6	42.1	40.3	37.0	39.0	39.5	35.0	36.6	34.6
<b>Total Non-Interest Revenues</b>	<b>521.1</b>	<b>461.0</b>	<b>450.9</b>	<b>449.3</b>	<b>430.1</b>	<b>434.3</b>	<b>402.5</b>	<b>427.6</b>	<b>361.1</b>
Salaries & Employee Benefits	314.3	307.1	277.4	282.7	278.0	269.0	245.1	250.4	238.9
Occupancy and Equipment	61.8	63.8	57.8	56.8	54.6	50.9	53.4	50.3	50.8
Software Expenses	17.9	17.3	17.4	15.5	15.0	14.1	13.4	12.8	13.5
Processing Charges	25.6	29.6	27.0	18.0	16.2	13.5	14.9	14.9	12.5
Supplies and Printing	6.8	6.5	6.1	6.0	5.6	5.8	6.5	6.6	5.5
Professional Services	16.2	14.0	11.4	15.6	14.3	12.8	10.9	12.7	11.7
Shipping and Handling	21.4	21.7	23.9	18.9	16.9	16.8	19.6	17.4	15.8
Intangible Amortization	12.1	12.0	8.9	8.8	6.1	8.1	8.1	8.7	8.3
Other	70.5	72.3	75.2	83.3	63.8	68.8	71.1	87.0	58.4
<b>Total Non-Interest Expenses</b>	<b>546.6</b>	<b>544.3</b>	<b>505.1</b>	<b>505.6</b>	<b>470.5</b>	<b>459.8</b>	<b>443.0</b>	<b>460.8</b>	<b>415.5</b>
Tax Equivalent Adjustment	7.3	7.7	7.9	8.2	8.5	8.5	8.2	8.2	8.2
Pre-Tax Earnings	357.4	282.4	259.9	262.3	271.5	273.7	250.2	249.8	226.7
Income Taxes	118.5	91.9	86.8	84.8	91.8	90.0	84.9	82.5	76.0
<b>Net Income</b>	<b>\$238.9</b>	<b>\$190.5</b>	<b>\$173.1</b>	<b>\$177.5</b>	<b>\$179.7</b>	<b>\$183.7</b>	<b>\$165.3</b>	<b>\$167.3</b>	<b>\$150.7</b>
<b>Core Operating Income</b>	<b>\$210.9</b>	<b>\$203.7</b>	<b>\$186.8</b>	<b>\$177.5</b>	<b>\$179.7</b>	<b>\$183.7</b>	<b>\$165.3</b>	<b>\$167.3</b>	<b>\$150.7</b>
<b>Reconciliation of Core Operating Income to Net Income</b>									
	Three Months Ended			Three Months Ended			Three Months Ended		
	September 30, 2006			June 30, 2006			March 31, 2006		
	Amount	Per		Amount	Per		Amount	Per	
	(\$ in millions)	Diluted Share		(\$ in millions)	Diluted Share		(\$ in millions)	Diluted Share	
Net Income	\$238.9	\$0.92		\$190.5	\$0.74		\$173.1	\$0.72	
Mark to Market Adjustments (after-tax)	(28.0)	(0.11)		13.2	0.05		13.7	0.06	
<b>Core Operating Income</b>	<b>\$210.9</b>	<b>\$0.81</b>		<b>\$203.7</b>	<b>\$0.79</b>		<b>\$186.8</b>	<b>\$0.78</b>	
<b>Average Shareholders' Equity</b>	<b>\$5,860</b>			<b>\$5,664</b>			<b>\$4,814</b>		
Cumulative Mark to Market Adjustments (after-tax)	23			27			19		
<b>Adjusted Average Shareholders' Equity</b>	<b>\$5,883</b>			<b>\$5,691</b>			<b>\$4,833</b>		
Based on Core Operating Income									
ROA	1.53	%		1.53	%		1.62	%	
ROE	14.22			14.36			15.67		
Efficiency Ratio	62.6			62.9			62.8		
Efficiency Ratio without Metavante	52.4			51.2			48.8		

**Marshall & Ilsley Corporation**  
Quarterly Financial Information

	September 30, 2006	Restated June 30, 2006	Restated March 31, 2006	December 31, 2005	September 30, 2005	June 30, 2005	March 31, 2005	December 31, 2004	September 30, 2004
<b>ASSETS - END OF PERIOD (\$millions)</b>									
Cash & Due From Banks	\$1,250	\$1,281	\$1,017	\$1,155	\$1,080	\$976	\$873	\$839	\$887
Trading Securities	45	55	40	30	28	22	24	18	36
Short - Term Investments	254	281	159	300	306	283	158	173	162
Investment Securities	7,349	7,175	6,627	6,320	6,330	6,241	6,158	6,085	6,079
Loans & Leases:									
Commercial Loans & Leases:									
Commercial Loans	11,792	11,759	10,241	9,566	9,255	9,143	8,680	8,482	7,931
Commercial Lease Financing	535	512	493	500	466	469	416	406	395
Total Commercial Loans & Leases	12,327	12,271	10,734	10,066	9,721	9,612	9,096	8,888	8,326
Commercial Real Estate:									
Commercial Mortgages	11,002	10,861	8,819	8,825	8,733	8,586	8,412	8,164	7,999
Construction Loans	3,282	2,998	1,917	1,596	1,526	1,443	1,290	1,175	1,128
Total Commercial Real Estate	14,284	13,859	10,736	10,421	10,259	10,029	9,702	9,339	9,127
Residential Real Estate:									
Residential Mortgages	6,078	5,817	5,370	5,051	4,752	4,336	3,765	3,399	3,051
Construction Loans	2,533	2,404	2,138	2,045	1,739	1,541	1,276	1,090	944
Total Residential Real Estate	8,611	8,221	7,508	7,096	6,491	5,877	5,041	4,489	3,995
Personal Loans & Leases:									
Personal Loans	1,469	1,409	1,519	1,618	1,588	1,526	1,456	1,540	1,525
Personal Lease Financing	158	142	133	132	131	124	126	132	139
Home Equity Loans & Lines	4,416	4,537	4,606	4,834	4,916	4,978	5,162	5,149	5,033
Total Consumer Loans & Leases	6,043	6,088	6,258	6,584	6,635	6,628	6,744	6,821	6,697
Total Loans & Leases	41,265	40,439	35,236	34,167	33,106	32,146	30,583	29,537	28,145
Reserve for Loan & Leases Losses	(417)	(415)	(369)	(362)	(362)	(360)	(358)	(358)	(358)
Premises and Equipment, net	568	569	500	491	469	449	445	467	461
Goodwill & Intangibles	3,221	3,155	2,484	2,461	2,388	2,160	2,152	2,126	2,042
Other Assets	1,948	1,914	1,671	1,653	1,650	1,567	1,606	1,550	1,526
Total Assets	<u>\$55,483</u>	<u>\$54,454</u>	<u>\$47,365</u>	<u>\$46,213</u>	<u>\$44,995</u>	<u>\$43,484</u>	<u>\$41,641</u>	<u>\$40,437</u>	<u>\$38,980</u>
<b>LIABILITIES - END OF PERIOD (\$millions)</b>									
Deposits:									
Noninterest Bearing	\$5,566	\$5,773	\$5,000	\$5,525	\$5,224	\$5,089	\$4,790	\$4,888	\$4,753
Bank Issued Interest Bearing Activity:									
Savings & NOW	2,991	3,170	2,756	2,958	2,972	3,039	3,218	3,387	3,393
Money Market	7,961	7,609	6,809	6,407	6,159	5,909	5,810	5,645	5,597
Foreign Activity	1,189	1,039	1,012	1,165	944	933	833	892	845
Total Bank Issued Interest Bearing Activity	12,141	11,818	10,577	10,530	10,075	9,881	9,861	9,924	9,835
Bank Issued Time:									
CDs greater than \$100,000	3,179	2,970	2,171	1,845	1,561	1,302	1,171	942	855
All Other Time	4,828	4,802	3,603	3,434	3,229	3,004	2,880	2,712	2,674
Total Bank Issued Time	8,007	7,772	5,774	5,279	4,790	4,306	4,051	3,654	3,529
Total Bank Issued Deposits	25,714	25,363	21,351	21,334	20,089	19,276	18,702	18,466	18,117
Wholesale:									
Foreign Time	1,109	1,711	1,218	1,454	1,306	1,069	1,445	2,253	526
All Other	6,637	5,890	5,530	4,886	5,596	5,717	5,555	5,736	6,243
Total Wholesale	7,746	7,601	6,748	6,340	6,902	6,786	7,000	7,989	6,769
Total Deposits	33,460	32,964	28,099	27,674	26,991	26,062	25,702	26,455	24,886
Short - Term Borrowings	7,006	6,778	5,553	5,627	5,497	5,162	4,456	3,530	4,622
Long - Term Borrowings	7,489	7,476	7,186	6,669	6,375	6,471	5,892	5,027	4,486
Other Liabilities	1,572	1,510	1,664	1,508	1,520	1,510	1,505	1,474	1,336
Total Liabilities	49,527	48,728	42,502	41,478	40,383	39,205	37,555	36,486	35,330
<b>SHAREHOLDERS' EQUITY - END OF PERIOD (\$millions)</b>									
Preferred Equity	0	0	0	0	0	0	0	0	0
Common Equity	5,999	5,797	4,883	4,772	4,606	4,263	4,102	3,928	3,629
Unrealized Gains (Losses) on Securities	(41)	(104)	(47)	(36)	4	14	(18)	31	40
Unrealized Gains (Losses) on Derivatives	(2)	33	27	(1)	2	2	2	(8)	(19)
Accumulated Other Comprehensive Income	(43)	(71)	(20)	(37)	6	16	(16)	23	21
Total Common Equity	5,956	5,726	4,863	4,735	4,612	4,279	4,086	3,951	3,650
Shareholders' Equity	5,956	5,726	4,863	4,735	4,612	4,279	4,086	3,951	3,650
Total Liabilities & Shareholders' Equity	<u>\$55,483</u>	<u>\$54,454</u>	<u>\$47,365</u>	<u>\$46,213</u>	<u>\$44,995</u>	<u>\$43,484</u>	<u>\$41,641</u>	<u>\$40,437</u>	<u>\$38,980</u>

**Marshall & Ilsley Corporation**  
Quarterly Financial Information

	3rd Qtr. 2006	Restated 2nd Qtr. 2006	Restated 1st Qtr. 2006	4th Qtr. 2005	3rd Qtr. 2005	2nd Qtr. 2005	1st Qtr. 2005	4th Qtr. 2004	3rd Qtr. 2004
<b>AVERAGE ASSETS (\$millions)</b>									
Cash & Due from Banks	\$1,039	\$1,031	\$980	\$1,012	\$993	\$939	\$919	\$914	\$853
Trading Securities	54	50	34	33	26	26	23	20	23
Short - Term Investments	302	374	316	216	273	271	187	143	166
Investment Securities	7,167	7,134	6,320	6,256	6,209	6,162	6,101	6,028	5,935
Loans & Leases:									
Commercial Loans & Leases:									
Commercial Loans	11,559	11,441	9,877	9,290	9,126	8,932	8,460	8,076	7,796
Commercial Lease Financing	529	504	493	471	462	425	398	402	395
Total Commercial Loans & Leases	12,088	11,945	10,370	9,761	9,588	9,357	8,858	8,478	8,191
Commercial Real Estate:									
Commercial Mortgages	10,838	10,746	8,839	8,850	8,661	8,509	8,275	8,042	7,826
Construction Loans	3,227	2,834	1,742	1,564	1,484	1,358	1,241	1,143	1,100
Total Commercial Real Estate	14,065	13,580	10,581	10,414	10,145	9,867	9,516	9,185	8,926
Residential Real Estate:									
Residential Mortgages	5,924	5,622	5,190	4,855	4,537	3,986	3,562	3,234	2,929
Construction Loans	2,471	2,364	2,085	1,862	1,633	1,382	1,167	1,017	865
Total Residential Real Estate	8,395	7,986	7,275	6,717	6,170	5,368	4,729	4,251	3,794
Personal Loans & Leases:									
Personal Loans	1,436	1,456	1,615	1,556	1,543	1,480	1,522	1,544	1,549
Personal Lease Financing	150	136	132	132	128	123	128	135	146
Home Equity Loans & Lines	4,474	4,595	4,706	4,822	4,905	5,099	5,131	5,035	4,894
Total Consumer Loans & Leases	6,060	6,187	6,453	6,510	6,576	6,702	6,781	6,714	6,589
Total Loans & Leases	40,608	39,698	34,679	33,402	32,479	31,294	29,884	28,628	27,500
Reserve for Loan & Leases Losses	(420)	(416)	(368)	(365)	(364)	(361)	(361)	(363)	(362)
Premises and Equipment, net	570	565	496	478	459	445	451	461	458
Goodwill & Intangibles	3,169	3,139	2,496	2,425	2,317	2,154	2,142	2,081	1,821
Other Assets	2,095	2,046	1,827	1,792	1,743	1,723	1,695	1,671	1,622
<b>Total Assets</b>	<b>\$54,584</b>	<b>\$53,621</b>	<b>\$46,780</b>	<b>\$45,249</b>	<b>\$44,135</b>	<b>\$42,653</b>	<b>\$41,041</b>	<b>\$39,583</b>	<b>\$38,016</b>
Memo:									
Average Earning Assets	\$48,131	\$47,256	\$41,349	\$39,907	\$38,987	\$37,753	\$36,195	\$34,819	\$33,624
Average Earning Assets Excluding Investment Securities									
Unrealized Gains/(Losses)	\$48,250	\$47,368	\$41,404	\$39,945	\$38,979	\$37,741	\$36,156	\$34,762	\$33,616
<b>AVERAGE LIABILITIES (\$millions)</b>									
Deposits:									
Noninterest Bearing	\$5,462	\$5,404	\$4,942	\$5,195	\$5,049	\$4,826	\$4,693	\$4,871	\$4,638
Bank Issued Interest Bearing Activity:									
Savings & NOW	3,082	3,251	2,831	2,911	3,049	3,149	3,281	3,402	3,452
Money Market	7,794	7,389	6,599	6,354	6,047	5,819	5,692	5,654	5,612
Foreign Activity	1,151	1,000	1,034	1,084	932	882	904	887	849
Total Bank Issued Interest Bearing Activity	12,027	11,640	10,464	10,349	10,028	9,850	9,877	9,943	9,913
Bank Issued Time:									
CDs greater than \$100,000	3,137	2,878	2,035	1,703	1,421	1,243	1,074	906	805
All Other Time	4,843	4,769	3,509	3,354	3,095	2,951	2,787	2,685	2,653
Total Bank Issued Time	7,980	7,647	5,544	5,057	4,516	4,194	3,861	3,591	3,458
Total Bank Issued Deposits	25,469	24,691	20,950	20,601	19,593	18,870	18,431	18,405	18,009
Wholesale:									
Foreign Time	1,147	1,931	1,762	896	1,076	1,085	969	811	869
All Other	6,305	6,119	4,767	5,827	5,683	5,515	5,834	6,056	5,756
Total Wholesale	7,452	8,050	6,529	6,723	6,759	6,600	6,803	6,867	6,625
Total Deposits	32,921	32,741	27,479	27,324	26,352	25,470	25,234	25,272	24,634
Short - Term Borrowings	3,664	3,419	3,371	2,563	2,859	3,392	2,893	2,461	2,494
Long - Term Borrowings	10,366	10,050	9,404	8,936	8,686	7,920	7,205	6,454	5,900
Other Liabilities	1,773	1,747	1,712	1,751	1,740	1,665	1,667	1,614	1,409
<b>Total Liabilities</b>	<b>48,724</b>	<b>47,957</b>	<b>41,966</b>	<b>40,574</b>	<b>39,637</b>	<b>38,447</b>	<b>36,999</b>	<b>35,801</b>	<b>34,437</b>
<b>AVERAGE SHAREHOLDERS' EQUITY (\$millions)</b>									
Shareholders' Equity	5,860	5,664	4,814	4,675	4,498	4,206	4,042	3,782	3,579
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>\$54,584</b>	<b>\$53,621</b>	<b>\$46,780</b>	<b>\$45,249</b>	<b>\$44,135</b>	<b>\$42,653</b>	<b>\$41,041</b>	<b>\$39,583</b>	<b>\$38,016</b>
Memo:									
Average Interest Bearing Liabilities	\$41,489	\$40,806	\$35,312	\$33,628	\$32,848	\$31,956	\$30,639	\$29,316	\$28,390

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	3rd Qtr. 2006	Restated 2nd Qtr. 2006	Restated 1st Qtr. 2006	4th Qtr. 2005	3rd Qtr. 2005	2nd Qtr. 2005	1st Qtr. 2005	4th Qtr. 2004	3rd Qtr. 2004
<b>KEY RATIOS</b>									
Net Interest Margin(FTE) / Avg. Earning Assets	3.29 %	3.26 %	3.26 %	3.38 %	3.36 %	3.42 %	3.44 %	3.48 %	3.51 %
Interest Spread (FTE)	2.67	2.67	2.87	2.82	2.87	2.97	3.05	3.12	3.19
Efficiency Ratio	59.6	64.5	64.5	64.1	62.5	60.9	62.9	63.0	63.3
Efficiency Ratio without Metavante	48.5	53.3	51.1	51.5	50.8	49.9	50.6	49.4	51.3
Return on Assets	1.74	1.43	1.50	1.56	1.62	1.73	1.63	1.68	1.58
Return on Equity	16.17	13.49	14.58	15.06	15.85	17.52	16.59	17.58	16.74
Equity / Assets (End of Period)	10.73	10.52	10.27	10.25	10.25	9.84	9.81	9.77	9.36
Tangible Equity / Assets (End of Period)	5.53	5.30	5.59	5.49	5.51	5.39	5.17	5.05	4.65
<b>MARGIN ANALYSIS (a)</b>									
Loans and Leases:									
Commercial Loans & Leases	7.62 %	7.32 %	6.91 %	6.62 %	6.17 %	5.84 %	5.53 %	5.30 %	4.92 %
Commercial Real Estate	7.63	7.34	6.94	6.65	6.33	6.15	5.91	5.63	5.46
Residential Real Estate	7.12	7.01	6.85	6.47	6.18	5.97	5.77	5.48	5.53
Home Equity Loans & Lines	7.49	7.21	6.98	6.64	6.32	6.23	5.94	5.63	5.35
Personal Loans & Leases	7.40	7.20	6.77	6.44	6.21	5.91	5.60	5.33	5.14
Total Loans & Leases	7.49	7.25	6.91	6.59	6.25	6.03	5.76	5.49	5.27
Investment Securities	5.20	5.19	5.17	5.00	4.99	5.03	5.01	4.94	4.99
Trading Securities	1.38	1.70	0.87	0.74	0.90	0.78	1.23	1.00	1.37
Short-Term Investments	5.79	5.37	4.58	4.37	3.86	3.39	2.91	2.23	1.57
Interest Income (FTE) / Avg. Interest Earning Assets	7.13 %	6.91 %	6.62 %	6.33 %	6.03 %	5.84 %	5.62 %	5.38 %	5.20 %
Interest Bearing Deposits:									
Bank Issued Interest Bearing Activity	3.47 %	3.26 %	2.89 %	2.49 %	2.06 %	1.70 %	1.38 %	1.06 %	0.79 %
Bank Issued Time	4.55	4.25	3.90	3.65	3.29	3.02	2.74	2.55	2.47
Total Bank Issued	3.90	3.65	3.24	2.87	2.44	2.10	1.76	1.46	1.23
Wholesale	5.00	4.78	4.40	3.64	3.29	3.00	2.61	2.26	1.96
Total Interest Bearing Deposits	4.20	3.98	3.58	3.10	2.71	2.39	2.04	1.73	1.47
Short-Term Borrowings	5.39	5.06	4.73	4.34	3.88	3.36	3.08	2.72	2.29
Long-Term Borrowings	4.84	4.69	4.51	4.26	4.04	3.91	3.85	3.75	3.69
Interest Expense / Avg. Interest Bearing Liabilities	4.46 %	4.25 %	3.94 %	3.51 %	3.16 %	2.87 %	2.57 %	2.26 %	2.01 %
Net Interest Margin (FTE) / Avg. Earning Assets	3.29 %	3.26 %	3.26 %	3.38 %	3.36 %	3.42 %	3.44 %	3.48 %	3.51 %
Interest Spread (FTE)	2.67 %	2.67 %	2.68 %	2.82 %	2.87 %	2.97 %	3.05 %	3.12 %	3.19 %
<b>NONPERFORMING ASSETS</b>									
Nonaccrual Loans & Leases:									
Commercial	\$56.5	\$59.6	\$50.1	\$43.7	\$47.6	\$35.8	\$37.6	\$41.0	\$49.7
Real Estate:									
Construction & Land Development	47.3	33.1	3.3	0.9	3.1	1.5	0.8	0.6	0.2
Commercial Mortgage	34.2	34.3	30.6	28.7	30.3	37.1	28.1	31.9	33.8
Residential Mortgage	73.8	64.1	57.4	58.0	56.5	47.8	52.1	49.2	48.7
Total Real Estate	155.3	131.5	91.3	87.6	89.9	86.4	81.0	81.7	82.7
Lease Financing	0.5	0.4	1.4	1.5	3.0	4.0	4.9	4.5	5.5
Personal	1.6	1.5	1.7	1.9	0.9	0.7	1.0	0.6	1.3
Total Nonaccrual Loans & Leases	213.9	193.0	144.5	134.7	141.4	126.9	124.5	127.8	139.2
Renegotiated	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2
Past 90 Days or More	5.2	4.9	4.5	5.7	5.7	4.5	5.3	4.4	3.1
Total Nonperforming Loans & Leases	219.2	198.0	149.1	140.6	147.3	131.6	130.0	132.4	142.5
Other Real Estate Owned	15.1	11.7	8.2	8.9	8.8	9.1	6.8	8.0	7.1
Total Nonperforming Assets	\$234.3	\$209.7	\$157.3	\$149.5	\$156.1	\$140.7	\$136.8	\$140.4	\$149.6

Notes: (a) Based on average balances excluding fair value adjustments for available for sale securities.

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	3rd Qtr. 2006	Restated 2nd Qtr. 2006	Restated 1st Qtr. 2006	4th Qtr. 2005	3rd Qtr. 2005	2nd Qtr. 2005	1st Qtr. 2005	4th Qtr. 2004	3rd Qtr. 2004
<b>CREDIT QUALITY</b>									
Net Charge-Offs / Average Loans & Leases	0.08 %	0.10 %	0.07 %	0.14 %	0.10 %	0.15 %	0.11 %	0.18 %	0.10 %
Loan & Lease Loss Reserve / Period-End Loans & Leases	1.01	1.03	1.05	1.06	1.09	1.12	1.17	1.21	1.27
Non-Performing Loans & Leases / Period-End Loans & Leases	0.53	0.49	0.42	0.41	0.44	0.41	0.42	0.45	0.51
Loan & Lease Loss Reserve / Non-Performing Loans & Leases	190	210	247	259	246	274	276	271	251
<b>RECONCILIATION OF RESERVE FOR LOAN &amp; LEASE LOSSES *</b>									
Beginning Balance	\$415.2	\$368.8	\$363.8	\$362.3	\$360.1	\$358.3	\$358.1	\$358.1	\$357.9
Provision for Loan and Lease Losses	10.3	11.1	11.0	13.0	9.9	13.7	8.1	12.8	6.9
Allowance of Banks & Loans Acquired	0.0	45.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans and Leases Charged Off:									
Commercial	4.1	6.1	3.9	9.5	2.2	3.8	6.0	5.5	4.4
Real Estate	5.0	3.4	2.9	3.1	6.6	8.2	3.3	4.3	3.0
Personal	3.5	3.1	3.7	5.2	3.2	3.8	3.4	3.3	3.2
Leases	0.1	1.3	0.2	0.2	0.3	0.3	0.3	6.2	0.3
Total Charge-Offs	12.7	13.9	10.7	18.0	12.3	16.1	13.0	19.3	10.9
Recoveries on Loans and Leases:									
Commercial	2.2	0.8	2.7	4.2	2.6	2.2	2.6	5.1	2.4
Real Estate	0.8	1.2	0.3	0.4	0.6	0.4	1.4	0.4	0.6
Personal	1.0	1.2	1.0	0.8	0.8	0.8	0.7	0.7	0.9
Leases	0.6	0.8	0.7	1.1	0.5	0.8	0.4	0.3	0.3
Total Recoveries	4.6	4.0	4.7	6.5	4.5	4.2	5.1	6.5	4.2
Net Loan and Lease Charge-offs	8.1	9.9	6.0	11.5	7.8	11.9	8.0	12.8	6.7
Ending Balance	\$417.4	\$415.2	\$368.8	\$363.8	\$362.3	\$360.1	\$358.3	\$358.1	\$358.1

\* May not add due to rounding

**Marshall & Ilsley Corporation**  
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SELECTED SEGMENTS (\$millions) (a)	3rd Qtr. 2006	Restated 2nd Qtr. 2006	Restated 1st Qtr. 2006	4th Qtr. 2005	3rd Qtr. 2005	2nd Qtr. 2005	1st Qtr. 2005	4th Qtr. 2004	3rd Qtr. 2004
<b>Banking:</b>									
Net Interest Income	\$399.4	\$384.1	\$328.5	\$333.1	\$323.3	\$314.9	\$303.2	\$301.3	\$290.4
Other Income									
Fees - External	120.2	59.8	52.4	74.4	76.4	73.6	70.1	65.8	65.7
Fees - Intercompany	16.1	16.8	16.9	16.4	15.4	15.5	15.8	15.6	16.0
Total Other Income	136.3	76.6	69.3	90.8	91.8	89.1	85.9	81.4	81.7
Other Expenses:									
Expenses - Other	187.0	179.4	158.4	160.5	156.8	153.7	146.8	142.0	148.0
Expenses - Intercompany	47.8	46.9	43.2	45.8	43.0	40.7	38.8	40.0	38.0
Total Other Expenses	234.8	226.3	201.6	206.3	199.8	194.4	185.6	182.0	186.0
Provision for Loan and Leases Losses	9.8	10.6	10.4	12.6	9.7	13.4	7.8	6.5	6.5
Income before Taxes	291.1	223.8	185.8	205.0	205.6	196.2	195.7	194.2	179.6
Income Tax Expense	97.9	73.7	60.6	66.0	67.2	59.1	63.9	62.0	60.0
Segment Income	\$193.2	\$150.1	\$125.2	\$139.0	\$138.4	\$137.1	\$131.8	\$132.2	\$119.6
<b>All Others:</b>									
Net Interest Income	\$6.7	\$5.7	\$5.8	\$6.8	\$6.5	\$6.8	\$5.5	\$5.5	\$6.8
Other Income									
Fees - External	55.3	55.8	54.5	50.6	49.3	70.0	47.7	63.4	44.6
Fees - Intercompany	5.4	5.7	4.7	5.8	7.2	5.6	4.7	5.2	5.6
Total Other Income	60.7	61.5	59.2	56.4	56.5	75.6	52.4	68.6	50.2
Other Expenses:									
Expenses - Other	40.3	41.5	39.6	36.4	34.9	33.6	32.0	31.8	32.2
Expenses - Intercompany	12.7	12.6	12.5	11.6	11.7	12.0	12.4	11.7	11.1
Total Other Expenses	53.0	54.1	52.1	48.0	46.6	45.6	44.4	43.5	43.3
Provision for Loan and Leases Losses	0.4	0.5	0.5	0.4	0.2	0.3	0.3	6.4	0.4
Income before Taxes	14.0	12.6	12.4	14.8	16.2	36.5	13.2	24.2	13.3
Income Tax Expense	4.9	4.5	4.6	5.4	6.0	14.3	5.1	9.6	5.3
Segment Income	\$9.1	\$8.1	\$7.8	\$9.4	\$10.2	\$22.2	\$8.1	\$14.6	\$8.0

Note: (a) Fees-Intercompany represents intercompany revenue charged to other segments for providing certain services. Expenses-Intercompany represents fees charged by other segments for certain services received. For each segment, Expenses-Intercompany are not the costs of that segment's reported intercompany revenues. Intra-segment revenue and expenses have been eliminated.

**Marshall & Ilsley Corporation**  
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	3rd Qtr. 2006	2nd Qtr. 2006	1st Qtr. 2006	4th Qtr. 2005	3rd Qtr. 2005	2nd Qtr. 2005	1st Qtr. 2005	4th Qtr. 2004	3rd Qtr. 2004
<b>METAVALTE SEGMENT (\$millions)</b>									
Revenue (a)	\$373.8	\$373.5	\$371.0	\$350.2	\$321.4	\$307.2	\$306.3	\$301.6	\$270.4
Operating Expenses (a)	302.1	307.6	308.6	292.1	263.0	247.7	252.1	258.7	228.3
Earnings Before Interest and Taxes	71.7	65.9	62.4	58.1	58.4	59.5	54.2	42.9	42.1
Interest Expense, Net	6.7	7.5	8.3	8.3	9.0	9.6	10.4	10.6	8.7
Income Before Taxes	65.0	58.4	54.1	49.8	49.4	49.9	43.8	32.3	33.4
Income Tax Expense	23.8	18.0	19.6	17.6	18.3	19.9	17.5	12.1	13.1
Segment Income	\$41.2	\$40.4	\$34.5	\$32.2	\$31.1	\$30.0	\$26.3	\$20.2	\$20.3
<b>Reconciliation of Segment Income to Earnings Before Interest, Taxes, Depreciation and Amortization (EBITDA)</b>									
Segment Income	\$41.2	\$40.4	\$34.5	\$32.2	\$31.1	\$30.0	\$26.3	\$20.2	\$20.3
Add: Net Interest Expense	6.7	7.5	8.3	8.3	9.0	9.6	10.4	10.6	8.7
Income Tax Expense	23.8	18.0	19.6	17.6	18.3	19.9	17.5	12.1	13.1
Depreciation and Amortization	28.6	29.4	30.3	30.7	28.7	31.1	30.6	33.8	29.0
Acquisition Intangible Amortization	6.8	6.7	6.2	5.5	2.9	4.9	4.8	4.7	4.0
EBITDA	\$107.1	\$102.0	\$98.9	\$94.3	\$90.0	\$95.5	\$89.6	\$81.4	\$75.1
EBITDA Margin	28.7%	27.3%	26.7%	26.9%	28.0%	31.1%	29.3%	27.0%	27.8%
<b>Selected Balance Sheet Information - End of Period</b>									
Cash and Investments - Unrestricted	\$376.3	\$320.3	\$309.9	\$293.8	\$282.5	\$229.3	\$232.5	\$182.1	\$182.2
Premises, Equipment and Software	174.9	177.4	182.1	181.0	171.5	161.2	163.2	166.7	162.2
Goodwill and Other Intangible Assets	1,643.0	1,572.8	1,574.3	1,564.7	1,480.8	1,250.0	1,242.9	1,214.2	1,125.9
Accounts Payable and Accrued Liabilities	\$255.6	\$199.8	\$195.5	\$217.3	\$206.3	\$178.7	\$164.6	\$157.0	\$161.0
Deferred Revenue	117.3	126.1	119.3	111.9	109.3	105.5	104.6	97.4	87.2
Long-Term Debt	982.6	983.0	983.8	985.0	985.2	986.0	1,026.7	1,027.7	1,028.8
Shareholder's Equity	\$1,213.1	\$1,135.9	\$1,094.4	\$1,042.8	\$928.2	\$663.3	\$631.9	\$581.2	\$456.7
<b>Reconciliation of Segment Income to Cash Net Income</b>									
Segment Income	\$41.2	\$40.4	\$34.5	\$32.2	\$31.1	\$30.0	\$26.3	\$20.2	\$20.3
Add: Acquisition Intangible Amortization, Net of Taxes	4.1	4.0	3.7	3.3	1.7	2.9	2.9	2.8	2.4
Stock Based Compensation, Net of Taxes	1.3	1.4	1.4	1.6	1.2	1.1	1.1	1.4	1.2
Cash Net Income	\$46.6	\$45.8	\$39.6	\$37.1	\$34.0	\$34.0	\$30.3	\$24.4	\$23.9

Note: (a) Includes intercompany fees and intercompany expenses charged to other segments for providing certain services. Revenue also includes intercompany float Income which represents interest income on balances invested with an affiliate bank, which arise from Electronic Bill Payment activities. Intra-segment revenues and expenses have been eliminated.

**Marshall & Ilsley Corporation**  
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	YEARS ENDED DECEMBER 31,				
	2005	2004	2003	2002	2001
<b>PER SHARE DATA (a)</b>					
<b>Diluted:</b>					
<b>Net Income</b>	\$2.99	\$2.66	\$2.28	\$2.06	\$1.47
<b>Basic:</b>					
Net Income	3.06	2.72	2.31	2.15	1.52
<b>Dividend Declared</b>	<b>0.930</b>	<b>0.810</b>	<b>0.700</b>	<b>0.625</b>	<b>0.568</b>
<b>Book Value</b>	<b>20.27</b>	<b>17.51</b>	<b>15.24</b>	<b>13.71</b>	<b>11.81</b>
Average Shares Outstanding - Diluted (millions)	236.0	227.5	229.2	222.8	218.7
Shares Outstanding - End of Period (millions)	235.4	227.3	223.2	226.2	207.9
<b>INCOME STATEMENT (\$millions)</b>					
<b>Net Interest Income (FTE)</b>	<b>\$1,298.6</b>	<b>\$1,192.8</b>	<b>\$1,121.2</b>	<b>\$1,059.5</b>	<b>\$889.3</b>
<b>Provision for Loan &amp; Lease Losses</b>	<b>44.8</b>	<b>38.0</b>	<b>63.0</b>	<b>74.4</b>	<b>54.1</b>
Data Processing Services	1,185.1	934.1	700.6	640.6	607.4
Wealth Management	191.7	175.0	148.4	140.7	138.6
Service Charge on Deposits	94.0	98.9	102.5	100.8	86.0
Mortgage Banking	49.3	34.7	67.2	51.9	42.9
Net Investment Securities Gains (Losses)	45.5	35.4	21.6	(6.3)	(6.8)
All Other	150.7	139.9	143.3	134.0	117.8
<b>Total Non-Interest Revenues</b>	<b>1,716.3</b>	<b>1,418.0</b>	<b>1,183.6</b>	<b>1,061.7</b>	<b>985.9</b>
Salaries & Employee Benefits	1,074.7	919.4	830.8	779.8	720.5
Occupancy and Equipment	215.6	192.8	179.0	191.5	189.5
Software Expenses	58.0	50.0	44.7	44.2	39.8
Processing Charges	62.6	52.2	48.3	39.3	40.1
Supplies and Printing	23.9	23.6	22.1	20.1	21.3
Professional Services	53.6	43.8	44.4	38.5	34.2
Shipping and Handling	72.2	67.8	51.8	45.7	44.8
Intangible Amortization	31.1	27.9	23.8	25.1	36.9
Other	287.4	251.2	240.7	147.0	187.7
<b>Total Non-Interest Expenses</b>	<b>1,879.1</b>	<b>1,628.7</b>	<b>1,485.6</b>	<b>1,331.2</b>	<b>1,314.8</b>
Tax Equivalent Adjustment	33.3	32.2	31.7	32.3	31.2
Pre-Tax Earnings	1,057.7	911.9	724.5	683.3	475.1
Income Taxes	351.5	306.0	202.1	225.4	153.9
<b>Income Before Cumulative Effect of a Change in Accounting Principal</b>	<b>\$706.2</b>	<b>\$605.9</b>	<b>\$522.4</b>	<b>\$457.9</b>	<b>\$321.2</b>
Cumulative Effect of a Change in Accounting Principal	0.0	0.0	0.0	0.0	(0.4)
<b>Net Income</b>	<b>\$706.2</b>	<b>\$605.9</b>	<b>\$522.4</b>	<b>\$457.9</b>	<b>\$320.8</b>

**Marshall & Ilsley Corporation**  
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	DECEMBER 31,				
	2005	2004	2003	2002	2001
<b>ASSETS - END OF PERIOD (\$millions)</b>					
Cash & Due From Banks	\$1,155	\$839	\$810	\$1,012	\$617
Trading Securities	30	18	16	21	6
Short - Term Investments	300	173	147	228	988
Investment Securities	6,320	6,085	5,607	5,210	4,416
Loans & Leases:					
Commercial Loans & Leases:					
Commercial Loans	9,566	8,482	7,111	6,872	5,728
Commercial Lease Financing	500	406	393	394	412
Total Commercial Loans & Leases	10,066	8,888	7,504	7,266	6,140
Commercial Real Estate:					
Commercial Mortgages	8,825	8,164	7,149	6,586	5,099
Construction Loans	1,596	1,175	1,075	898	596
Total Commercial Real Estate	10,421	9,339	8,224	7,484	5,695
Residential Real Estate:					
Residential Mortgages	5,051	3,399	2,442	2,391	2,174
Construction Loans	2,045	1,090	691	506	462
Total Residential Real Estate	7,096	4,489	3,133	2,897	2,636
Personal Loans & Leases:					
Personal Loans	1,618	1,540	1,748	1,852	1,211
Personal Lease Financing	132	132	184	388	550
Home Equity Loans & Lines	4,834	5,149	4,392	4,022	3,063
Total Consumer Loans & Leases	6,584	6,821	6,324	6,262	4,824
Total Loans & Leases	34,167	29,537	25,185	23,909	19,295
Reserve for Loan & Leases Losses	(364)	(358)	(350)	(338)	(268)
Premises and Equipment, net	491	467	439	442	393
Goodwill & Intangibles	2,461	2,126	1,105	1,089	587
Other Assets	1,653	1,550	1,414	1,302	1,218
Total Assets	<u>\$46,213</u>	<u>\$40,437</u>	<u>\$34,373</u>	<u>\$32,875</u>	<u>\$27,252</u>
<b>LIABILITIES - END OF PERIOD (\$millions)</b>					
Deposits:					
Noninterest Bearing	\$5,525	\$4,888	\$4,715	\$4,462	\$3,559
Bank Issued Interest Bearing Activity:					
Savings & NOW	2,958	3,387	3,322	2,857	1,940
Money Market	6,407	5,645	5,893	6,280	5,832
Foreign Activity	1,165	892	843	914	691
Total Bank Issued Interest Bearing Activity	10,530	9,924	10,058	10,051	8,463
Bank Issued Time:					
CDs greater than \$100,000	1,845	942	628	657	658
All Other Time	3,434	2,712	2,633	2,965	2,948
Total Bank Issued Time	5,279	3,654	3,261	3,622	3,606
Total Bank Issued Deposits	21,334	18,466	18,034	18,135	15,628
Wholesale:					
Foreign Time	1,454	2,253	270	0	91
All Other	4,886	5,736	3,966	2,259	774
Total Wholesale	6,340	7,989	4,236	2,259	865
Total Deposits	27,674	26,455	22,270	20,394	16,493
Short - Term Borrowings	5,627	3,530	4,933	6,093	5,857
Long - Term Borrowings	6,669	5,027	2,735	2,284	1,560
Other Liabilities	1,508	1,474	1,052	1,021	815
Total Liabilities	41,478	36,486	30,990	29,792	24,725
<b>SHAREHOLDERS' EQUITY - END OF PERIOD (\$millions)</b>					
Preferred Equity	0	0	0	0	34
Common Equity	4,772	3,928	3,380	3,127	2,452
Unrealized Gains (Losses) on Securities	(36)	31	42	58	63
Unrealized Gains (Losses) on Derivatives	(1)	(8)	(39)	(102)	(22)
Accumulated Other Comprehensive Income	(37)	23	3	(44)	41
Total Common Equity	4,735	3,951	3,383	3,083	2,493
Shareholders' Equity	4,735	3,951	3,383	3,083	2,527
Total Liabilities & Shareholders' Equity	<u>\$46,213</u>	<u>\$40,437</u>	<u>\$34,373</u>	<u>\$32,875</u>	<u>\$27,252</u>

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	YEARS ENDED DECEMBER 31,				
	2005	2004	2003	2002	2001
<b>AVERAGE ASSETS (\$millions)</b>					
Cash & Due From Banks	\$966	\$835	\$752	\$708	\$651
Trading Securities	27	22	23	15	21
Short - Term Investments	237	171	264	717	504
Investment Securities	6,183	5,872	5,212	4,551	5,196
Loans & Leases:					
Commercial Loans & Leases:					
Commercial Loans	8,955	7,621	6,905	6,144	5,478
Commercial Lease Financing	439	397	390	395	390
Total Commercial Loans & Leases	9,394	8,018	7,295	6,539	5,868
Commercial Real Estate:					
Commercial Mortgages	8,576	7,659	6,901	5,703	4,741
Construction Loans	1,413	1,097	1,000	755	522
Total Commercial Real Estate	9,989	8,756	7,901	6,458	5,263
Residential Real Estate:					
Residential Mortgages	4,239	2,855	2,335	2,171	2,203
Construction Loans	1,513	840	593	474	310
Total Residential Real Estate	5,752	3,695	2,928	2,645	2,513
Personal Loans & Leases:					
Personal Loans	1,525	1,632	1,874	1,388	1,182
Personal Lease Financing	128	155	285	468	636
Home Equity Loans & Lines	4,988	4,765	4,110	3,530	2,739
Total Consumer Loans & Leases	6,641	6,552	6,269	5,386	4,557
Total Loans & Leases	31,776	27,021	24,393	21,028	18,201
Reserve for Loan & Leases Losses	(363)	(360)	(348)	(303)	(253)
Premises and Equipment, net	458	448	441	418	392
Goodwill & Intangibles	2,261	1,547	1,089	800	430
Other Assets	1,739	1,607	1,442	1,269	1,228
Total Assets	<u>\$43,284</u>	<u>\$37,163</u>	<u>\$33,268</u>	<u>\$29,203</u>	<u>\$26,370</u>
Memo:					
Average Earning Assets	\$38,223	\$33,086	\$29,892	\$26,311	\$23,922
Average Earning Assets Excluding Investment Securities					
Unrealized Gains/(Losses)	\$38,218	\$33,044	\$29,823	\$26,213	\$23,817
<b>AVERAGE LIABILITIES (\$millions)</b>					
Deposits:					
Noninterest Bearing	\$4,943	\$4,586	\$4,190	\$3,509	\$2,895
Bank Issued Interest Bearing Activity:					
Savings & NOW	3,096	3,388	3,149	2,352	1,776
Money Market	5,980	5,675	6,115	5,893	5,469
Foreign Activity	951	897	821	752	588
Total Bank Issued Interest Bearing Activity	10,027	9,960	10,085	8,997	7,833
Bank Issued Time:					
CDs greater than \$100,000	1,362	751	635	655	761
All Other Time	3,048	2,633	2,765	2,885	3,214
Total Bank Issued Time	4,410	3,384	3,400	3,540	3,975
Total Bank Issued Deposits	19,380	17,930	17,675	16,046	14,703
Wholesale:					
Foreign Time	1,006	975	1,251	1,055	709
All Other	5,715	5,083	3,060	1,542	1,779
Total Wholesale	6,721	6,058	4,311	2,597	2,488
Total Deposits	26,101	23,988	21,986	18,643	17,191
Short - Term Borrowings	2,926	2,908	3,139	4,188	3,944
Long - Term Borrowings	8,193	5,330	3,799	2,693	1,963
Other Liabilities	1,707	1,373	1,052	872	814
Total Liabilities	38,927	33,599	29,976	26,396	23,912
<b>AVERAGE SHAREHOLDERS' EQUITY (\$millions)</b>					
Shareholders' Equity	4,357	3,564	3,292	2,807	2,458
Total Liabilities & Shareholders' Equity	<u>\$43,284</u>	<u>\$37,163</u>	<u>\$33,268</u>	<u>\$29,203</u>	<u>\$26,370</u>
Memo:					
Average Interest Bearing Liabilities	\$32,277	\$27,640	\$24,734	\$22,015	\$20,203

**Marshall & Ilsley Corporation**  
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	2005	2004	2003	2002	2001
<b>KEY RATIOS</b>					
Net Interest Margin(FTE) / Avg. Earning Assets	3.40 %	3.61 %	3.76 %	4.04 %	3.73 %
Interest Spread (FTE)	2.93	3.30	3.43	3.63	3.08
Efficiency Ratio	62.6	62.4	64.5	62.7	66.6
Efficiency Ratio without Metavante	50.7	50.8	54.6	53.3	54.5
Return on Assets	1.63	1.63	1.57	1.57	1.22
Return on Equity	16.21	17.00	15.87	16.32	13.04
Equity / Assets (End of Period)	10.25	9.77	9.84	9.38	9.27
<b>MARGIN ANALYSIS (a)</b>					
Loans and Leases:					
Commercial Loans & Leases	6.06 %	4.94 %	4.75 %	5.36 %	7.01 %
Commercial Real Estate	6.27	5.50	5.81	6.60	7.78
Residential Real Estate	6.13	5.53	6.03	6.97	7.55
Home Equity Loans & Lines	6.28	5.49	5.84	6.69	8.04
Personal Loans & Leases	6.05	5.17	5.41	6.65	8.02
Total Loans & Leases	6.17	5.31	5.49	6.28	7.56
Investment Securities	5.01	4.95	4.90	6.48	7.10
Trading Securities	0.89	1.26	1.16	2.21	4.21
Short-Term Investments	3.66	1.40	0.97	1.56	3.34
Interest Income(FTE) / Avg. Interest Earning Assets	5.97 %	5.23 %	5.34 %	6.18 %	7.37 %
Interest Bearing Deposits:					
Bank Issued Interest Bearing Activity	1.92 %	0.78 %	0.75 %	1.22 %	2.92 %
Bank Issued Time	3.21	2.45	2.51	3.25	5.40
Total Bank Issued	2.31	1.20	1.19	1.79	3.75
Wholesale	3.14	1.91	1.57	2.27	4.99
Total Interest Bearing Deposits	2.58	1.42	1.28	1.87	3.97
Short - Term Borrowings	3.63	2.11	2.58	3.59	4.78
Long - Term Borrowings	4.03	3.69	4.30	4.73	5.65
Interest Expense / Avg. Interest Bearing Liabilities	3.04 %	1.93 %	1.91 %	2.55 %	4.29 %
Net Interest Margin(FTE) / Avg. Earning Assets	3.40 %	3.61 %	3.76 %	4.04 %	3.73 %
Interest Spread (FTE)	2.93 %	3.30 %	3.43 %	3.63 %	3.08 %
<b>NONPERFORMING ASSETS</b>					
Nonaccrual Loans & Leases:					
Commercial	\$43.7	\$41.0	\$56.1	\$81.4	\$70.3
Real Estate:					
Construction & Land Development	0.9	0.6	0.8	0.1	0.7
Commercial Mortgage	28.7	31.9	42.9	46.2	34.5
Residential Mortgage	58.0	49.2	52.1	56.2	47.8
Total Real Estate	87.6	81.7	95.8	102.5	83.0
Lease Financing	1.5	4.5	13.3	2.8	12.0
Personal	1.9	0.6	1.2	1.5	1.1
Total Nonaccrual Loans & Leases	134.7	127.8	166.4	188.2	166.4
Renegotiated	0.2	0.2	0.3	0.3	0.4
Past 90 Days or More	5.7	4.4	6.1	6.0	7.0
Total Nonperforming Loans & Leases	140.6	132.4	172.8	194.5	173.8
Other Real Estate Owned	8.9	8.0	13.2	8.7	6.8
Total Nonperforming Assets	\$149.5	\$140.4	\$186.0	\$203.2	\$180.6

Notes: (a) Based on average balances excluding fair value adjustments for available for sale securities.

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<b>CREDIT QUALITY</b>	<b>2005</b>	<b>2004</b>	<b>2003</b>	<b>2002</b>	<b>2001</b>
Net Charge-Offs / Average Loans & Leases	0.12 %	0.11 %	0.21 %	0.21 %	0.22 %
Loan & Lease Loss Reserve / Period-End Loans & Leases	1.06	1.21	1.39	1.42	1.39
Non-Performing Loans & Leases / Period-End Loans & Leases	0.41	0.45	0.69	0.81	0.90
Loan & Lease Loss Reserve / Non-Performing Loans & Leases	259	271	202	174	154
<b>RECONCILIATION OF RESERVE FOR LOAN &amp; LEASE LOSSES</b>					
Beginning Balance	\$358.1	\$349.6	\$338.4	\$268.2	\$235.1
Provision for Loan and Lease Losses	44.8	38.0	63.0	74.4	54.1
Allowance of Banks & Loans Acquired	-	0.0	-	39.8	19.2
Loans and Leases Charged Off:					
Commercial	21.5	16.8	17.7	23.0	22.8
Real Estate	21.2	13.3	15.3	10.8	12.0
Personal	15.6	12.8	12.1	12.3	10.9
Leases	1.2	8.0	24.6	9.2	2.9
Total Charge-Offs	<u>59.5</u>	<u>50.9</u>	<u>69.7</u>	<u>55.3</u>	<u>48.6</u>
Recoveries on Loans and Leases:					
Commercial	11.8	12.6	8.7	3.8	4.1
Real Estate	2.7	3.9	4.4	2.6	1.4
Personal	3.1	3.3	3.1	3.1	2.6
Leases	2.8	1.6	1.7	1.8	0.3
Total Recoveries	<u>20.4</u>	<u>21.4</u>	<u>17.9</u>	<u>11.3</u>	<u>8.4</u>
Net Loan and Lease Charge-offs	<u>39.1</u>	<u>29.5</u>	<u>51.8</u>	<u>44.0</u>	<u>40.2</u>
Ending Balance	<u>\$363.8</u>	<u>\$358.1</u>	<u>\$349.6</u>	<u>\$338.4</u>	<u>\$268.2</u>