



3rd Quarter 2009 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.

Beginning with the second quarter 2009, the Corporation modified its definition of nonperforming assets to exclude renegotiated loans and loans past due 90 days or more because these loans were performing in accordance with their current terms. Prior periods presented have been adjusted for this reclassification.

In accordance with the Noncontrolling Interests in Consolidated Financial Statements Topic of the FASB Accounting Standards Codification, noncontrolling interests in consolidated subsidiaries, formerly known as minority interests, were reclassified from other liabilities and are now reported as a component of equity in the consolidated balance sheet information presented. All prior periods presented have been adjusted for this reclassification. For all periods presented, the unaudited consolidated income statement information is presented net of the net income or loss attributable to the noncontrolling interests and therefore, only represents the net income or loss attributable to M&I.

On November 1, 2007, the separation of Metavante Technologies, Inc. ("Metavante") from M&I was completed. For all periods presented, the financial condition and results of operations of Metavante have been de-consolidated from M&I's historical consolidated financial condition and results of operations and are reported as discontinued operations in the accompanying unaudited financial information.

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Marshall & Ilsley Corporation
Quarterly Financial Information

| | 3rd Qtr. 2009 | 2nd Qtr. 2009 | 1st Qtr. 2009 | 4th Qtr. 2008 | 3rd Qtr. 2008 | 2nd Qtr. 2008 | 1st Qtr. 2008 | 4th Qtr. 2007 | 3rd Qtr. 2007 |
|--|------------------|------------------|------------------|--------------------|------------------|------------------|------------------|------------------|------------------|
| PER COMMON SHARE DATA | | | | | | | | | |
| Diluted: | | | | | | | | | |
| Income (Loss) from Continuing Operations | (\$0.68) | (\$0.83) | (\$0.44) | (\$7.25) | \$0.32 | (\$1.52) | \$0.56 | (\$0.09) | \$0.65 |
| Net Income (Loss) | (0.68) | (0.83) | (0.44) | (7.25) | 0.32 | (1.52) | 0.56 | 1.83 | 0.83 |
| Basic: | | | | | | | | | |
| Income (Loss) from Continuing Operations | (0.68) | (0.83) | (0.44) | (7.25) | 0.32 | (1.52) | 0.56 | (0.09) | 0.66 |
| Net Income (Loss) | (0.68) | (0.83) | (0.44) | (7.25) | 0.32 | (1.52) | 0.56 | 1.86 | 0.84 |
| Dividend Declared per Common Share | 0.01 | 0.01 | 0.01 | 0.32 | 0.32 | 0.32 | 0.31 | 0.31 | 0.31 |
| Book Value per Common Share | 12.98 | 13.52 | 17.45 | 17.58 | 25.12 | 25.26 | 27.09 | 26.86 | 26.45 |
| Common Shares Outstanding (millions): | | | | | | | | | |
| Average - Diluted | 366.8 | 280.8 | 264.5 | 261.0 | 259.2 | 258.6 | 262.3 | 269.4 | 266.3 |
| End of Period | 368.3 | 368.1 | 265.7 | 265.3 | 260.0 | 259.4 | 259.1 | 263.5 | 267.1 |
| INCOME STATEMENT (\$millions) | | | | | | | | | |
| Net Interest Income (FTE) | \$394.5 | \$398.5 | \$408.8 | \$469.0 | \$447.5 | \$454.6 | \$437.5 | \$425.9 | \$410.2 |
| Provision for Loan & Lease Losses | \$78.7 | \$19.0 | \$77.9 | \$80.4 | \$155.0 | \$86.0 | \$146.3 | \$235.1 | \$41.5 |
| Wealth Management | 66.7 | 65.8 | 62.7 | 64.2 | 71.3 | 74.8 | 71.9 | 70.1 | 66.5 |
| Service Charge on Deposits | 33.6 | 34.1 | 35.3 | 35.9 | 36.7 | 37.9 | 35.7 | 32.0 | 30.9 |
| Mortgage Banking | 12.7 | 18.0 | 10.8 | 4.5 | 5.5 | 6.6 | 9.4 | 5.4 | 6.5 |
| Net Investment Securities Gains (Losses) | (1.5) | 82.7 | 0.1 | (9.9) | 1.0 | 0.5 | 25.7 | 4.9 | 8.9 |
| Bank-Owned Life Insurance Revenue | 10.3 | 8.0 | 9.3 | (1.2) | 12.8 | 12.0 | 12.4 | 11.8 | 10.5 |
| Other | 106.1 | 58.6 | 58.5 | 72.6 | 56.5 | 55.2 | 56.1 | 79.5 | 60.0 |
| Total Non-Interest Revenues | 227.9 | 267.2 | 176.7 | 166.1 | 183.8 | 187.0 | 211.2 | 203.7 | 183.3 |
| Salaries & Employee Benefits | 179.2 | 187.2 | 155.2 | 178.0 | 184.0 | 186.6 | 174.7 | 174.0 | 166.8 |
| Net Occupancy and Equipment | 33.3 | 32.4 | 33.8 | 32.8 | 31.7 | 31.2 | 31.2 | 28.8 | 27.7 |
| Software Expenses | 7.7 | 7.0 | 6.6 | 5.6 | 6.5 | 6.3 | 6.2 | 6.5 | 4.9 |
| Processing Charges | 33.6 | 33.8 | 33.7 | 33.0 | 33.2 | 33.7 | 32.1 | 36.2 | 33.9 |
| Supplies, Printing, Postage and Delivery | 8.4 | 8.9 | 9.1 | 9.5 | 9.3 | 11.6 | 11.8 | 10.6 | 10.5 |
| FDIC Insurance | 17.8 | 49.2 | 15.1 | 7.2 | 6.0 | 2.2 | 1.9 | 1.1 | 0.9 |
| Professional Services | 23.5 | 22.0 | 19.2 | 23.9 | 16.5 | 18.2 | 13.5 | 15.9 | 9.1 |
| Intangible Amortization | 5.9 | 5.8 | 5.8 | 6.4 | 6.0 | 6.0 | 5.9 | 5.4 | 5.4 |
| Goodwill Impairment | - | - | - | 1,535.1 | - | - | - | - | - |
| Other | 100.0 | 68.8 | 67.0 | 106.4 | 66.8 | 84.6 | 38.5 | 167.6 | 34.3 |
| Total Non-Interest Expenses | 409.4 | 415.1 | 345.5 | 1,937.9 | 360.0 | 380.4 | 315.8 | 446.1 | 293.5 |
| Tax Equivalent Adjustment | 5.8 | 6.7 | 7.1 | 7.0 | 6.8 | 7.0 | 7.1 | 7.1 | 7.0 |
| Pre-Tax Income (Loss) | (371.5) | (375.1) | (245.0) | (2,160.2) | 109.5 | (631.8) | 179.5 | (58.7) | 251.5 |
| Provision (Benefit) for Income Taxes | (148.1) | (166.1) | (153.0) | (281.2) | 26.4 | (238.0) | 33.3 | (34.2) | 77.8 |
| Income (Loss) from Continuing Operations | (223.4) | (209.0) | (92.0) | (1,879.0) | 83.1 | (393.8) | 146.2 | (24.5) | 173.7 |
| Discontinued Operations, Net of Tax | | | | | | | | | |
| Separation Transaction Costs | - | - | - | - | - | - | - | (18.6) | (4.0) |
| Gain on Sale of Metavante | - | - | - | - | - | - | - | 525.6 | - |
| Metavante Net Income | - | - | - | - | - | - | - | 11.4 | 50.2 |
| Net Income (Loss) Attributable to M&I | (\$223.4) | (\$209.0) | (\$92.0) | (\$1,879.0) | \$83.1 | (\$393.8) | \$146.2 | \$493.9 | \$219.9 |
| Preferred Dividends | (25.0) | (25.0) | (24.9) | (12.7) | - | - | - | - | - |
| Net Income (Loss) Attributable to M&I Common Shareholders | (\$248.4) | (\$234.0) | (\$116.9) | (\$1,891.7) | \$83.1 | (\$393.8) | \$146.2 | \$493.9 | \$219.9 |

Marshall & Ilsley Corporation
Quarterly Financial Information

| | September 30, 2009 | June 30, 2009 | March 31, 2009 | December 31, 2008 | September 30, 2008 | June 30, 2008 | March 31, 2008 | December 31, 2007 | September 30, 2007 |
|--|-----------------------|------------------|-------------------|----------------------|-----------------------|------------------|-------------------|----------------------|-----------------------|
| ASSETS - END OF PERIOD (\$millions) | | | | | | | | | |
| Cash & Due From Banks | \$675 | \$797 | \$745 | \$851 | \$982 | \$1,316 | \$1,360 | \$1,369 | \$1,034 |
| Trading Assets | 270 | 261 | 687 | 518 | 163 | 133 | 195 | 125 | 48 |
| Short - Term Investments | 1,605 | 916 | 451 | 231 | 137 | 596 | 307 | 462 | 717 |
| Investment Securities | 6,430 | 6,125 | 7,728 | 7,668 | 7,383 | 7,695 | 7,853 | 7,818 | 7,179 |
| Loan to Metavante | - | - | - | - | - | - | - | - | 982 |
| Loans & Leases: | | | | | | | | | |
| Commercial Loans | 13,041 | 14,282 | 14,576 | 14,880 | 15,185 | 15,328 | 14,901 | 13,794 | 13,052 |
| Commercial Lease Financing | 492 | 510 | 532 | 562 | 526 | 514 | 513 | 533 | 517 |
| Total Commercial Loans & Leases | 13,533 | 14,792 | 15,108 | 15,442 | 15,711 | 15,842 | 15,414 | 14,327 | 13,569 |
| Commercial Real Estate | 13,884 | 13,938 | 12,999 | 12,542 | 12,114 | 11,891 | 11,574 | 11,096 | 10,875 |
| Commercial Construction & Development | 3,604 | 3,790 | 4,643 | 5,063 | 5,406 | 5,355 | 5,383 | 4,958 | 4,814 |
| Residential Construction & Development | 2,710 | 3,039 | 3,608 | 3,980 | 4,354 | 4,614 | 4,984 | 5,153 | 5,343 |
| Total Construction & Development | 6,314 | 6,829 | 8,251 | 9,043 | 9,760 | 9,969 | 10,367 | 10,111 | 10,157 |
| Residential Real Estate | 5,135 | 5,465 | 5,711 | 5,734 | 5,674 | 5,632 | 5,358 | 4,592 | 4,357 |
| Personal Loans | 2,268 | 2,068 | 1,952 | 1,929 | 1,902 | 1,714 | 1,665 | 1,560 | 1,515 |
| Personal Lease Financing | 159 | 179 | 199 | 213 | 203 | 193 | 200 | 197 | 192 |
| Home Equity Loans & Lines | 4,813 | 4,912 | 5,025 | 5,082 | 5,053 | 4,992 | 4,722 | 4,413 | 4,304 |
| Total Consumer Loans & Leases | 7,240 | 7,159 | 7,176 | 7,224 | 7,158 | 6,899 | 6,587 | 6,170 | 6,011 |
| Total Loans & Leases | 46,106 | 48,183 | 49,245 | 49,985 | 50,417 | 50,233 | 49,300 | 46,296 | 44,969 |
| Reserve for Loan & Lease Losses | (1,414) | (1,368) | (1,352) | (1,202) | (1,031) | (1,029) | (544) | (496) | (453) |
| Premises and Equipment, net | 570 | 573 | 570 | 565 | 542 | 524 | 514 | 470 | 470 |
| Goodwill & Intangibles | 752 | 757 | 758 | 763 | 2,237 | 2,242 | 2,246 | 1,808 | 1,824 |
| Other Assets | 3,551 | 3,450 | 2,958 | 2,957 | 2,671 | 2,550 | 2,167 | 1,997 | 2,638 |
| Total Assets of Continuing Operations | 58,545 | 59,694 | 61,790 | 62,336 | 63,501 | 64,260 | 63,398 | 59,849 | 59,408 |
| Assets of Discontinued Operations | - | - | - | - | - | - | - | - | 1,360 |
| Total Assets | \$58,545 | \$59,694 | \$61,790 | \$62,336 | \$63,501 | \$64,260 | \$63,398 | \$59,849 | \$60,768 |
| LIABILITIES - END OF PERIOD (\$millions) | | | | | | | | | |
| Deposits: | | | | | | | | | |
| Noninterest Bearing | \$8,286 | \$7,848 | \$6,988 | \$6,880 | \$6,359 | \$6,390 | \$6,138 | \$6,174 | \$5,559 |
| Interest Bearing: | | | | | | | | | |
| Savings & NOW | 6,023 | 4,893 | 3,628 | 3,454 | 3,151 | 3,253 | 3,187 | 3,062 | 2,813 |
| Money Market | 10,403 | 9,979 | 10,614 | 10,753 | 10,640 | 10,774 | 11,673 | 10,841 | 11,534 |
| Time | 16,712 | 18,080 | 17,725 | 18,072 | 17,958 | 17,478 | 14,854 | 12,507 | 11,492 |
| Foreign | 296 | 392 | 609 | 1,864 | 1,932 | 3,278 | 2,875 | 2,607 | 3,010 |
| Total Interest Bearing | 33,434 | 33,344 | 32,576 | 34,143 | 33,681 | 34,783 | 32,589 | 29,017 | 28,849 |
| Total Deposits | 41,720 | 41,192 | 39,564 | 41,023 | 40,040 | 41,173 | 38,727 | 35,191 | 34,408 |
| Short - Term Borrowings | 1,541 | 1,475 | 5,336 | 4,058 | 6,267 | 6,036 | 7,045 | 6,811 | 7,168 |
| Long - Term Borrowings | 7,512 | 9,297 | 9,539 | 9,614 | 9,714 | 9,565 | 9,672 | 9,873 | 10,809 |
| Other Liabilities | 1,370 | 1,135 | 1,100 | 1,371 | 978 | 962 | 970 | 931 | 1,400 |
| Liabilities of Discontinued Operations | - | - | - | - | - | - | - | - | (62) |
| Total Liabilities | 52,143 | 53,099 | 55,539 | 56,066 | 56,999 | 57,736 | 56,414 | 52,806 | 53,723 |
| EQUITY - END OF PERIOD (\$millions) | | | | | | | | | |
| Preferred Equity | 1,646 | 1,643 | 1,639 | 1,636 | - | - | - | - | - |
| Common Equity | 4,767 | 5,011 | 4,677 | 4,782 | 6,599 | 6,582 | 7,042 | 7,086 | 7,068 |
| Unrealized Gains (Losses) on Securities | 41 | 4 | 15 | (57) | (68) | (31) | 9 | (10) | (29) |
| Unrealized Gains (Losses) on Derivatives | (64) | (75) | (93) | (103) | (42) | (40) | (80) | (47) | (21) |
| Postretirement Benefits - Funded Status | 1 | 1 | 2 | 2 | 3 | 3 | 3 | 4 | 4 |
| Accumulated Other Comprehensive Income | (22) | (70) | (76) | (158) | (107) | (68) | (68) | (53) | (46) |
| Total Common Equity | 4,745 | 4,941 | 4,601 | 4,624 | 6,492 | 6,514 | 6,974 | 7,033 | 7,022 |
| Marshall & Ilsley Corporation Shareholders' Equity | 6,391 | 6,584 | 6,240 | 6,260 | 6,492 | 6,514 | 6,974 | 7,033 | 7,022 |
| Noncontrolling Interest in Subsidiaries | 11 | 11 | 11 | 10 | 10 | 10 | 10 | 10 | 23 |
| Total Equity | 6,402 | 6,595 | 6,251 | 6,270 | 6,502 | 6,524 | 6,984 | 7,043 | 7,045 |
| Total Liabilities & Equity | \$58,545 | \$59,694 | \$61,790 | \$62,336 | \$63,501 | \$64,260 | \$63,398 | \$59,849 | \$60,768 |

Marshall & Ilsley Corporation
Quarterly Financial Information

| | 3rd Qtr. 2009 | 2nd Qtr. 2009 | 1st Qtr. 2009 | 4th Qtr. 2008 | 3rd Qtr. 2008 | 2nd Qtr. 2008 | 1st Qtr. 2008 | 4th Qtr. 2007 | 3rd Qtr. 2007 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| AVERAGE ASSETS (\$millions) | | | | | | | | | |
| Cash & Due from Banks | \$739 | \$748 | \$803 | \$867 | \$892 | \$879 | \$953 | \$1,000 | \$1,022 |
| Trading Assets | 251 | 581 | 304 | 585 | 144 | 162 | 179 | 78 | 49 |
| Short - Term Investments | 1,791 | 459 | 570 | 617 | 387 | 371 | 332 | 468 | 393 |
| Investment Securities | 6,255 | 7,314 | 7,689 | 7,298 | 7,509 | 7,735 | 7,911 | 7,672 | 7,388 |
| Loan to Metavante | - | - | - | - | - | - | - | 331 | 982 |
| Loans & Leases: | | | | | | | | | |
| Commercial Loans | 13,667 | 14,404 | 14,745 | 14,888 | 15,002 | 15,086 | 14,389 | 13,264 | 12,755 |
| Commercial Lease Financing | 497 | 522 | 547 | 534 | 511 | 517 | 522 | 528 | 510 |
| Total Commercial Loans & Leases | 14,164 | 14,926 | 15,292 | 15,422 | 15,513 | 15,603 | 14,911 | 13,792 | 13,265 |
| Commercial Real Estate | 13,844 | 13,549 | 12,872 | 12,203 | 11,942 | 11,703 | 11,507 | 10,920 | 10,728 |
| Commercial Construction & Development | 3,782 | 4,188 | 4,820 | 5,490 | 5,419 | 5,423 | 5,436 | 4,941 | 4,680 |
| Residential Construction & Development | 2,871 | 3,399 | 3,851 | 4,296 | 4,538 | 4,950 | 5,116 | 5,285 | 5,300 |
| Total Construction & Development | 6,653 | 7,587 | 8,671 | 9,786 | 9,957 | 10,373 | 10,552 | 10,226 | 9,980 |
| Residential Real Estate | 5,263 | 5,695 | 5,768 | 5,675 | 5,631 | 5,525 | 5,182 | 4,445 | 4,277 |
| Personal Loans | 2,200 | 1,959 | 1,942 | 1,878 | 1,766 | 1,693 | 1,590 | 1,520 | 1,426 |
| Personal Lease Financing | 169 | 190 | 207 | 211 | 196 | 199 | 198 | 195 | 186 |
| Home Equity Loans & Lines | 4,844 | 4,969 | 5,064 | 5,071 | 5,027 | 4,835 | 4,670 | 4,344 | 4,248 |
| Total Consumer Loans & Leases | 7,213 | 7,118 | 7,213 | 7,160 | 6,989 | 6,727 | 6,458 | 6,059 | 5,860 |
| Total Loans & Leases | 47,137 | 48,875 | 49,816 | 50,246 | 50,032 | 49,931 | 48,610 | 45,442 | 44,110 |
| Reserve for Loan & Lease Losses | (1,359) | (1,361) | (1,245) | (1,183) | (1,083) | (682) | (557) | (492) | (444) |
| Premises and Equipment, net | 574 | 572 | 569 | 552 | 533 | 521 | 509 | 471 | 467 |
| Goodwill & Intangibles | 755 | 757 | 761 | 2,237 | 2,239 | 2,244 | 2,242 | 1,819 | 1,823 |
| Other Assets | 3,102 | 2,999 | 2,889 | 2,671 | 2,411 | 2,329 | 2,174 | 2,048 | 1,892 |
| Total Assets of Continuing Operations | 59,245 | 60,944 | 62,437 | 63,609 | 63,064 | 63,490 | 62,353 | 58,837 | 57,682 |
| Assets of Discontinued Operations | - | - | - | - | - | - | - | 520 | 1,542 |
| Total Assets | \$59,245 | \$60,944 | \$62,437 | \$63,609 | \$63,064 | \$63,490 | \$62,353 | \$59,357 | \$59,224 |
| Memo: | | | | | | | | | |
| Average Earning Assets | \$55,434 | \$57,229 | \$58,660 | \$58,465 | \$58,072 | \$58,199 | \$57,032 | \$53,991 | \$52,922 |
| Average Earning Assets Excluding Investment Securities | | | | | | | | | |
| Unrealized Gains / (Losses) | \$55,426 | \$57,190 | \$58,719 | \$58,600 | \$58,137 | \$58,198 | \$56,998 | \$54,009 | \$53,010 |
| AVERAGE LIABILITIES (\$millions) | | | | | | | | | |
| Deposits: | | | | | | | | | |
| Noninterest Bearing | \$7,862 | \$7,355 | \$6,482 | \$6,063 | \$5,909 | \$5,828 | \$5,629 | \$5,563 | \$5,513 |
| Interest Bearing: | | | | | | | | | |
| Savings & NOW | 5,575 | 4,175 | 3,530 | 3,228 | 3,293 | 3,273 | 3,202 | 2,842 | 2,899 |
| Money Market | 10,293 | 10,207 | 10,631 | 10,641 | 10,545 | 11,199 | 11,687 | 10,810 | 11,474 |
| Time | 17,234 | 17,652 | 17,901 | 18,272 | 17,328 | 15,977 | 13,960 | 12,080 | 12,049 |
| Foreign | 372 | 469 | 1,123 | 2,406 | 2,613 | 2,776 | 3,250 | 3,347 | 2,909 |
| Total Interest Bearing | 33,474 | 32,503 | 33,185 | 34,547 | 33,779 | 33,225 | 32,099 | 29,079 | 29,331 |
| Total Deposits | 41,336 | 39,858 | 39,667 | 40,610 | 39,688 | 39,053 | 37,728 | 34,642 | 34,844 |
| Short - Term Borrowings | 1,875 | 4,206 | 5,724 | 5,035 | 6,415 | 6,799 | 6,416 | 5,725 | 4,491 |
| Long - Term Borrowings | 8,387 | 9,440 | 9,571 | 9,686 | 9,653 | 9,639 | 10,020 | 10,674 | 11,902 |
| Other Liabilities | 994 | 1,041 | 1,122 | 978 | 774 | 1,023 | 1,152 | 1,094 | 1,038 |
| Liabilities of Discontinued Operations | - | - | - | - | - | - | - | 39 | 165 |
| Total Liabilities | 52,592 | 54,545 | 56,084 | 56,309 | 56,530 | 56,514 | 55,316 | 52,174 | 52,440 |
| AVERAGE EQUITY (\$millions) | | | | | | | | | |
| Marshall & Ilsley Corporation Shareholders' Equity | 6,642 | 6,388 | 6,343 | 7,290 | 6,524 | 6,966 | 7,027 | 7,168 | 6,761 |
| Noncontrolling Interest in Subsidiaries | 11 | 11 | 10 | 10 | 10 | 10 | 10 | 15 | 23 |
| Total Equity | 6,653 | 6,399 | 6,353 | 7,300 | 6,534 | 6,976 | 7,037 | 7,183 | 6,784 |
| Total Liabilities & Equity | \$59,245 | \$60,944 | \$62,437 | \$63,609 | \$63,064 | \$63,490 | \$62,353 | \$59,357 | \$59,224 |
| Memo: | | | | | | | | | |
| Average Interest Bearing Liabilities | 43,736 | \$46,149 | \$48,480 | \$49,268 | \$49,847 | \$49,663 | \$48,535 | \$45,478 | \$45,724 |

Marshall & Isley Corporation
Quarterly Financial Information

| | September 30, 2009 | June 30, 2009 | March 31, 2009 | December 31, 2008 | September 30, 2008 | June 30, 2008 | March 31, 2008 | December 31, 2007 | September 30, 2007 |
|--|-----------------------|------------------|-------------------|----------------------|-----------------------|------------------|-------------------|----------------------|-----------------------|
| Construction and Development Loans - End of Period (\$millions) | | | | | | | | | |
| Commercial | | | | | | | | | |
| Construction | \$2,737 | \$2,885 | \$3,791 | \$4,233 | \$4,448 | \$4,363 | \$4,411 | \$4,052 | \$3,929 |
| Land | 867 | 905 | 852 | 830 | 958 | 992 | 972 | 906 | 885 |
| Total Commercial | <u>3,604</u> | <u>3,790</u> | <u>4,643</u> | <u>5,063</u> | <u>5,406</u> | <u>5,355</u> | <u>5,383</u> | <u>4,958</u> | <u>4,814</u> |
| Residential | | | | | | | | | |
| Construction by Individuals | 418 | 599 | 752 | 881 | 963 | 1,013 | 995 | 1,041 | 1,045 |
| Land | 1,767 | 1,897 | 2,044 | 2,122 | 2,189 | 2,304 | 2,454 | 2,513 | 2,536 |
| Construction by Developers | 525 | 543 | 812 | 977 | 1,202 | 1,297 | 1,535 | 1,599 | 1,762 |
| Total Residential | <u>2,710</u> | <u>3,039</u> | <u>3,608</u> | <u>3,980</u> | <u>4,354</u> | <u>4,614</u> | <u>4,984</u> | <u>5,153</u> | <u>5,343</u> |
| Total Construction and Land Development | <u>\$6,314</u> | <u>\$6,829</u> | <u>\$8,251</u> | <u>\$9,043</u> | <u>\$9,760</u> | <u>\$9,969</u> | <u>\$10,367</u> | <u>\$10,111</u> | <u>\$10,157</u> |
| | 3rd Qtr. 2009 | 2nd Qtr. 2009 | 1st Qtr. 2009 | 4th Qtr. 2008 | 3rd Qtr. 2008 | 2nd Qtr. 2008 | 1st Qtr. 2008 | 4th Qtr. 2007 | 3rd Qtr. 2007 |
| Construction and Development Loans - Average (\$millions) | | | | | | | | | |
| Commercial | | | | | | | | | |
| Construction | \$2,860 | \$3,290 | \$3,966 | \$4,577 | \$4,433 | \$4,431 | \$4,463 | \$4,044 | \$3,816 |
| Land | 922 | 898 | 854 | 913 | 986 | 992 | 973 | 897 | 864 |
| Total Commercial | <u>3,782</u> | <u>4,188</u> | <u>4,820</u> | <u>5,490</u> | <u>5,419</u> | <u>5,423</u> | <u>5,436</u> | <u>4,941</u> | <u>4,680</u> |
| Residential | | | | | | | | | |
| Construction by Individuals | 500 | 690 | 834 | 938 | 1,009 | 1,013 | 1,010 | 1,055 | 1,012 |
| Land | 1,851 | 2,016 | 2,094 | 2,200 | 2,254 | 2,419 | 2,511 | 2,521 | 2,497 |
| Construction by Developers | 520 | 693 | 923 | 1,158 | 1,275 | 1,518 | 1,595 | 1,709 | 1,791 |
| Total Residential | <u>2,871</u> | <u>3,399</u> | <u>3,851</u> | <u>4,296</u> | <u>4,538</u> | <u>4,950</u> | <u>5,116</u> | <u>5,285</u> | <u>5,300</u> |
| Total Construction and Land Development | <u>\$6,653</u> | <u>\$7,587</u> | <u>\$8,671</u> | <u>\$9,786</u> | <u>\$9,957</u> | <u>\$10,373</u> | <u>\$10,552</u> | <u>\$10,226</u> | <u>\$9,980</u> |

Definitions

Commercial Construction - Loans primarily to mid-sized local and regional companies to construct a variety of commercial projects.

Commercial Land - Loans primarily to mid-sized local and regional companies to acquire and develop land for a variety of commercial projects.

Residential Construction by Individuals - Loans primarily to individuals to construct 1-4 family homes.

Residential Land - Loans primarily to individuals and mid-sized local and regional builders to acquire and develop land for 1-4 family homes.

Residential Construction by Developers - Loans primarily to mid-sized local and regional builders to construct 1-4 family homes in residential subdivisions.

Marshall & Ilsley Corporation
Quarterly Financial Information

| | 3rd Qtr. 2009 | 2nd Qtr. 2009 | 1st Qtr. 2009 | 4th Qtr. 2008 | 3rd Qtr. 2008 | 2nd Qtr. 2008 | 1st Qtr. 2008 | 4th Qtr. 2007 | 3rd Qtr. 2007 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| KEY RATIOS | | | | | | | | | |
| Net Interest Margin (FTE) / Avg. Earning Assets | 2.82 % | 2.79 % | 2.82 % | 3.18 % | 3.06 % | 3.14 % | 3.09 % | 3.13 % | 3.07 % |
| Interest Spread (FTE) | 2.42 | 2.40 | 2.48 | 2.77 | 2.65 | 2.71 | 2.53 | 2.42 | 2.43 |
| Efficiency Ratio | 66.1 | 70.7 | 59.0 | n.m. | 57.0 | 59.3 | 50.6 | 71.2 | 49.9 |
| Return on Assets - Income from Continuing Operations | n.m. | n.m. | n.m. | n.m. | 0.52 | n.m. | 0.94 | n.m. | 1.19 |
| Return on Assets - Net Income | n.m. | n.m. | n.m. | n.m. | 0.52 | n.m. | 0.94 | 3.30 | 1.47 |
| Return on M&I Shareholders' Equity - Income from Continuing Operations | n.m. | n.m. | n.m. | n.m. | 5.07 | n.m. | 8.37 | n.m. | 10.19 |
| Return on M&I Shareholders' Equity - Net Income | n.m. | n.m. | n.m. | n.m. | 5.07 | n.m. | 8.37 | 27.34 | 12.91 |
| Equity / Assets (End of Period) (b) | 10.9 | 11.1 | 10.1 | 10.1 | 10.2 | 10.2 | 11.0 | 11.8 | 11.6 |
| Tangible Common Equity / Tangible Assets (End of Period) | 7.0 | 7.2 | 6.4 | 6.4 | 7.0 | 7.0 | 7.8 | 9.1 | 6.4 |
| Tangible Total Equity / Tangible Assets (End of Period) (b) | 9.9 | 10.0 | 9.1 | 9.0 | 7.0 | 7.0 | 7.8 | 9.1 | 6.4 |
| MARGIN ANALYSIS (a) | | | | | | | | | |
| Loans and Leases: | | | | | | | | | |
| Commercial Loans & Leases | 4.19 % | 4.01 % | 3.90 % | 5.36 % | 5.29 % | 5.37 % | 6.25 % | 7.30 % | 7.61 % |
| Commercial Real Estate | 4.61 | 4.67 | 4.70 | 5.70 | 5.82 | 6.03 | 6.56 | 7.27 | 7.51 |
| Residential Real Estate | 4.88 | 4.82 | 5.08 | 5.40 | 5.72 | 6.02 | 6.43 | 6.90 | 7.14 |
| Home Equity Loans & Lines | 5.00 | 5.06 | 5.19 | 5.84 | 6.16 | 6.27 | 6.89 | 7.33 | 7.51 |
| Personal Loans & Leases | 5.44 | 5.64 | 5.54 | 6.08 | 6.16 | 6.38 | 6.98 | 7.54 | 7.71 |
| Total Loans & Leases | 4.61 | 4.58 | 4.62 | 5.56 | 5.68 | 5.86 | 6.49 | 7.22 | 7.47 |
| Loan to Metavante | - | - | - | - | - | - | - | 4.31 | 4.36 |
| Investment Securities | 3.77 | 4.11 | 4.26 | 4.63 | 4.62 | 4.77 | 5.03 | 5.13 | 5.27 |
| Trading Securities | 0.27 | 1.75 | 1.33 | 1.86 | 1.27 | 1.06 | 1.51 | 1.83 | 1.98 |
| Short-Term Investments | 0.27 | 0.35 | 0.45 | 1.13 | 2.26 | 2.36 | 3.53 | 4.89 | 5.30 |
| Interest Income (FTE) / Avg. Interest Earning Assets | 4.36 % | 4.46 % | 4.50 % | 5.38 % | 5.51 % | 5.68 % | 6.25 % | 6.87 % | 7.08 % |
| Interest Bearing Deposits: | | | | | | | | | |
| Savings & NOW | 0.53 % | 0.29 % | 0.13 % | 0.32 % | 0.47 % | 0.52 % | 0.97 % | 1.19 % | 1.29 % |
| Money Market | 0.81 | 0.72 | 0.62 | 1.16 | 1.70 | 1.80 | 2.96 | 3.98 | 4.36 |
| Time | 2.41 | 2.64 | 2.71 | 3.48 | 3.55 | 3.84 | 4.47 | 4.91 | 5.01 |
| Foreign | 0.40 | 0.36 | 0.33 | 0.59 | 1.59 | 1.76 | 2.96 | 4.47 | 5.04 |
| Total Interest Bearing Deposits | 1.58 | 1.71 | 1.69 | 2.27 | 2.52 | 2.65 | 3.42 | 4.15 | 4.39 |
| Short-Term Borrowings | 0.33 | 0.27 | 0.28 | 1.06 | 2.15 | 2.25 | 3.36 | 4.66 | 5.17 |
| Long-Term Borrowings | 3.75 | 4.06 | 4.24 | 4.64 | 4.51 | 4.58 | 4.91 | 5.14 | 5.09 |
| Interest Expense / Avg. Interest Bearing Liabilities | 1.94 % | 2.06 % | 2.02 % | 2.61 % | 2.86 % | 2.97 % | 3.72 % | 4.45 % | 4.65 % |
| Net Interest Margin (FTE) / Avg. Earning Assets | 2.82 % | 2.79 % | 2.82 % | 3.18 % | 3.06 % | 3.14 % | 3.09 % | 3.13 % | 3.07 % |
| Interest Spread (FTE) | 2.42 % | 2.40 % | 2.48 % | 2.77 % | 2.65 % | 2.71 % | 2.53 % | 2.42 % | 2.43 % |
| CREDIT QUALITY (\$ millions) | | | | | | | | | |
| Nonaccrual Loans & Leases | \$2,122.0 | \$2,221.6 | \$1,960.8 | \$1,457.8 | \$1,226.4 | \$984.3 | \$772.8 | \$686.9 | \$445.8 |
| Nonaccrual Loans Held for Sale | 128.1 | 194.5 | 113.8 | 69.2 | 34.2 | 22.5 | 1.3 | - | - |
| Total Nonperforming Loans & Leases | \$2,250.1 | \$2,416.1 | \$2,074.6 | \$1,527.0 | \$1,260.6 | \$1,006.8 | \$774.1 | \$686.9 | \$445.8 |
| Other Real Estate Owned (OREO) | 351.2 | 356.8 | 344.3 | 320.9 | 267.2 | 207.1 | 177.8 | 115.1 | 77.3 |
| Total Nonperforming Assets (c) | \$2,601.3 | \$2,772.9 | \$2,418.9 | \$1,847.9 | \$1,527.8 | \$1,213.9 | \$951.9 | \$802.0 | \$523.1 |
| Renegotiated Loans | \$935.3 | \$818.5 | \$446.0 | \$270.3 | \$89.5 | \$16.5 | \$0.1 | \$224.4 | \$0.1 |
| Loans Past Due 90 Days or More | \$13.1 | \$15.1 | \$16.1 | \$14.5 | \$12.1 | \$17.7 | \$12.8 | \$13.9 | \$7.7 |

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

(b) Includes preferred equity and noncontrolling interest in subsidiaries.

(c) Beginning with the second quarter 2009, the Corporation modified its definition of nonperforming loans & leases and nonperforming assets to exclude renegotiated loans and loans past due 90 days or more because these loans were performing in accordance with their current terms. Prior periods presented have been adjusted for this reclassification.

Marshall & Isley Corporation
Quarterly Financial Information

| | 3rd Qtr. 2009 | 2nd Qtr. 2009 | 1st Qtr. 2009 | 4th Qtr. 2008 | 3rd Qtr. 2008 | 2nd Qtr. 2008 | 1st Qtr. 2008 | 4th Qtr. 2007 | 3rd Qtr. 2007 |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| CREDIT QUALITY RATIOS | | | | | | | | | |
| Net Charge-Offs / Average Loans & Leases | 4.48 % | 4.95 % | 2.67 % | 5.38 % | 1.21 % | 3.23 % | 1.08 % | 1.67 % | 0.23 % |
| Loan & Lease Loss Reserve / Period-End Loans & Leases | 3.07 | 2.84 | 2.75 | 2.41 | 2.05 | 2.05 | 1.10 | 1.07 | 1.01 |
| Nonperforming Assets / Period-End Loans & Leases and OREO | 5.60 | 5.71 | 4.88 | 3.67 | 3.01 | 2.41 | 1.92 | 1.73 | 1.16 |
| Nonperforming Loans & Leases / Period-End Loans & Leases | 4.88 | 5.01 | 4.21 | 3.05 | 2.50 | 2.00 | 1.57 | 1.48 | 0.99 |
| Loan & Lease Loss Reserve / Nonperforming Loans & Leases (a) | 67 | 62 | 69 | 82 | 84 | 105 | 70 | 72 | 102 |
| RECONCILIATION OF RESERVE FOR LOAN & LEASE LOSSES (b) (\$ millions) | | | | | | | | | |
| Beginning Balance | \$1,367.8 | \$1,352.1 | \$1,202.2 | \$1,031.5 | \$1,028.8 | \$543.5 | \$496.2 | \$452.7 | \$431.0 |
| Provision for Loan and Lease Losses | 578.7 | 619.0 | 477.9 | 850.4 | 155.0 | 886.0 | 146.3 | 235.1 | 41.5 |
| Allowance of Banks & Loans Acquired | - | - | - | - | - | - | 32.1 | - | 6.2 |
| Loans and Leases Charged Off: | | | | | | | | | |
| Commercial | 206.8 | 69.0 | 65.5 | 101.2 | 32.8 | 39.9 | 4.4 | 58.5 | 4.6 |
| Real Estate | 323.2 | 534.3 | 265.0 | 576.0 | 124.0 | 362.6 | 123.8 | 130.4 | 19.1 |
| Personal | 10.8 | 8.8 | 7.4 | 8.6 | 6.3 | 5.6 | 6.9 | 4.9 | 6.1 |
| Leases | 0.8 | 1.0 | 2.3 | 0.7 | 0.2 | 0.7 | 0.7 | 0.9 | 0.4 |
| Total Charge-Offs | 541.6 | 613.1 | 340.2 | 686.5 | 163.3 | 408.8 | 135.8 | 194.7 | 30.2 |
| Recoveries on Loans and Leases: | | | | | | | | | |
| Commercial | 1.5 | 2.6 | 2.0 | 2.1 | 2.3 | 2.3 | 0.9 | 1.3 | 1.9 |
| Real Estate | 5.8 | 5.7 | 7.4 | 2.9 | 6.9 | 4.2 | 2.3 | 0.4 | 0.9 |
| Personal | 1.5 | 1.2 | 1.2 | 1.1 | 1.4 | 1.2 | 1.1 | 1.0 | 0.9 |
| Leases | 0.1 | 0.3 | 1.6 | 0.6 | 0.4 | 0.4 | 0.4 | 0.4 | 0.5 |
| Total Recoveries | 8.9 | 9.8 | 12.2 | 6.7 | 11.0 | 8.1 | 4.7 | 3.1 | 4.2 |
| Net Loan and Lease Charge-offs | 532.7 | 603.3 | 328.0 | 679.8 | 152.3 | 400.7 | 131.1 | 191.6 | 26.0 |
| Ending Balance | \$1,413.7 | \$1,367.8 | \$1,352.1 | \$1,202.2 | \$1,031.5 | \$1,028.8 | \$543.5 | \$496.2 | \$452.7 |

Notes: (a) Excludes nonaccrual loans held for sale.
(b) May not add due to rounding

Marshall & Isley Corporation
Quarterly Financial Information

| SELECTED SEGMENTS (\$millions) | 3rd Qtr. 2009 | 2nd Qtr. 2009 | 1st Qtr. 2009 | 4th Qtr. 2008 | 3rd Qtr. 2008 | 2nd Qtr. 2008 | 1st Qtr. 2008 | 4th Qtr. 2007 | 3rd Qtr. 2007 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Commercial Banking | | | | | | | | | |
| Net Interest Income | \$234.1 | \$214.6 | \$199.6 | \$201.9 | \$191.2 | \$194.6 | \$188.9 | \$176.4 | \$171.8 |
| Provision for Loan and Lease Losses | 304.2 | 193.4 | 154.4 | 532.1 | 97.2 | 769.6 | 120.2 | 207.6 | 10.6 |
| Net Interest Income / (Loss) after Provision for Loan and Lease Losses | (70.1) | 21.2 | 45.2 | (330.2) | 94.0 | (575.0) | 68.7 | (31.2) | 161.2 |
| Other Income | 11.2 | 14.8 | 26.7 | 26.0 | 28.2 | 26.2 | 24.7 | 23.2 | 22.2 |
| Goodwill Impairment | - | - | - | 925.6 | - | - | - | - | - |
| All Other Expense | 77.0 | 69.6 | 57.6 | 72.7 | 64.7 | 81.6 | 64.3 | 53.7 | 49.6 |
| Income (Loss) Before Income Taxes | (135.9) | (33.6) | 14.3 | (1,302.5) | 57.5 | (630.4) | 29.1 | (61.7) | 133.8 |
| Income Tax Expense (Benefit) | (54.3) | (13.5) | 5.7 | (163.8) | 23.0 | (252.2) | 11.6 | (24.7) | 53.5 |
| Segment Income (Loss) | (\$81.6) | (\$20.1) | \$8.6 | (\$1,138.7) | \$34.5 | (\$378.2) | \$17.5 | (\$37.0) | \$80.3 |
| Identifiable Assets | \$23,764.4 | \$24,944.8 | \$25,478.6 | \$25,771.3 | \$27,167.9 | \$27,537.6 | \$27,406.7 | \$25,403.7 | \$23,841.1 |
| Community Banking | | | | | | | | | |
| Net Interest Income | \$181.4 | \$166.1 | \$173.4 | \$204.8 | \$194.2 | \$197.7 | \$196.1 | \$197.7 | \$195.4 |
| Provision for Loan and Lease Losses | 158.7 | 316.9 | 133.5 | 120.9 | 62.3 | 107.1 | 26.7 | 27.2 | 7.4 |
| Net Interest Income / (Loss) after Provision for Loan and Lease Losses | 22.7 | (150.8) | 39.9 | 83.9 | 131.9 | 90.6 | 169.4 | 170.5 | 188.0 |
| Other Income | 49.4 | 55.8 | 47.8 | 44.1 | 47.4 | 48.0 | 43.8 | 40.1 | 37.7 |
| Goodwill Impairment | - | - | - | 609.5 | - | - | - | - | - |
| All Other Expense | 211.0 | 211.4 | 178.8 | 182.4 | 173.8 | 177.6 | 159.2 | 143.7 | 149.9 |
| Income (Loss) Before Income Taxes | (138.9) | (306.4) | (91.1) | (663.9) | 5.5 | (39.0) | 54.0 | 66.9 | 75.8 |
| Income Tax Expense (Benefit) | (55.6) | (122.6) | (36.4) | (56.0) | 2.2 | (15.6) | 21.6 | 26.8 | 30.3 |
| Segment Income (Loss) | (\$83.3) | (\$183.8) | (\$54.7) | (\$607.9) | \$3.3 | (\$23.4) | \$32.4 | \$40.1 | \$45.5 |
| Identifiable Assets | \$16,855.2 | \$17,799.8 | \$18,322.9 | \$18,805.6 | \$19,235.2 | \$19,373.0 | \$19,373.5 | \$18,476.0 | \$17,653.7 |
| Wealth Management | | | | | | | | | |
| Net Interest Income | \$18.4 | \$14.8 | \$15.0 | \$17.5 | \$15.4 | \$14.6 | \$14.5 | \$14.0 | \$13.0 |
| Provision for Loan and Lease Losses | 14.0 | 6.5 | 10.0 | 16.4 | 1.7 | 2.6 | 2.9 | 1.3 | 0.8 |
| Net Interest Income after Provision for Loan and Lease Losses | 4.4 | 8.3 | 5.0 | 1.1 | 13.7 | 12.0 | 11.6 | 12.7 | 12.2 |
| Other Income | 68.6 | 68.5 | 64.9 | 66.1 | 73.2 | 77.8 | 74.3 | 71.0 | 68.1 |
| Other Expense | 66.7 | 68.9 | 56.6 | 95.8 | 79.6 | 65.8 | 60.7 | 58.6 | 57.4 |
| Income (Loss) Before Income Taxes | 6.3 | 7.9 | 13.3 | (28.6) | 7.3 | 24.0 | 25.2 | 25.1 | 22.9 |
| Income Tax Expense (Benefit) | 2.4 | 3.1 | 5.7 | (11.7) | 2.9 | 9.7 | 10.2 | 10.1 | 6.1 |
| Segment Income (Loss) | \$3.9 | \$4.8 | \$7.6 | (\$16.9) | \$4.4 | \$14.3 | \$15.0 | \$15.0 | \$16.8 |
| Identifiable Assets | \$1,704.9 | \$1,690.6 | \$1,676.2 | \$1,688.3 | \$1,600.3 | \$1,513.5 | \$1,484.3 | \$1,551.3 | \$1,313.9 |
| Treasury | | | | | | | | | |
| Net Interest Income | (\$82.6) | (\$33.5) | (\$14.6) | \$17.0 | \$21.6 | \$19.8 | \$1.5 | \$1.0 | \$6.7 |
| Provision for Loan and Lease Losses | - | - | - | - | - | - | - | - | - |
| Net Interest Income after Provision for Loan and Lease Losses | (82.6) | (33.5) | (14.6) | 17.0 | 21.6 | 19.8 | 1.5 | 1.0 | 6.7 |
| Other Income | 69.6 | 59.4 | 11.9 | 14.7 | 12.0 | 11.2 | 11.0 | 10.8 | 19.8 |
| Other Expense | 10.5 | 18.2 | 10.9 | 7.7 | 5.0 | 4.4 | 3.8 | 77.5 | 3.3 |
| Income (Loss) Before Income Taxes | (23.5) | 7.7 | (13.6) | 24.0 | 28.6 | 26.6 | 8.7 | (65.7) | 23.2 |
| Income Tax Expense (Benefit) | (9.4) | 3.1 | (5.4) | 9.6 | 11.4 | 10.6 | 3.5 | (26.3) | 9.3 |
| Segment Income (Loss) | (\$14.1) | \$4.6 | (\$8.2) | \$14.4 | \$17.2 | \$16.0 | \$5.2 | (\$39.4) | \$13.9 |
| Identifiable Assets | \$8,804.6 | \$7,240.5 | \$8,866.8 | \$8,674.3 | \$8,476.2 | \$8,802.2 | \$8,951.8 | \$8,918.0 | \$9,042.3 |

Marshall & Isley Corporation
Annual Financial Information

| | YEARS ENDED DECEMBER 31, | | | | |
|--|--------------------------|------------------|----------------|----------------|----------------|
| | 2008 | 2007 | 2006 | 2005 | 2004 |
| PER COMMON SHARE DATA | | | | | |
| Diluted: | | | | | |
| Income (Loss) from Continuing Operations | (\$7.92) | \$1.87 | \$2.54 | \$2.49 | \$2.32 |
| Net Income (Loss) | (7.92) | 4.34 | 3.17 | 2.99 | 2.66 |
| Basic: | | | | | |
| Income (Loss) from Continuing Operations | (7.92) | 1.91 | 2.60 | 2.54 | 2.37 |
| Net Income (Loss) | (7.92) | 4.42 | 3.24 | 3.06 | 2.72 |
| Dividend Declared per Common Share | 1.27 | 1.20 | 1.05 | 0.93 | 0.81 |
| Book Value per Common Share | 17.58 | 26.86 | 24.24 | 20.27 | 17.51 |
| Common Shares Outstanding (millions): | | | | | |
| Average - Diluted | 259.6 | 265.5 | 254.6 | 236.0 | 227.5 |
| End of Period | 265.3 | 263.5 | 255.5 | 235.4 | 227.3 |
| INCOME STATEMENT (\$millions) | | | | | |
| Net Interest Income (FTE) | \$1,808.6 | \$1,644.4 | \$1,537.6 | \$1,323.7 | \$1,210.6 |
| Provision for Loan & Lease Losses | 2,037.7 | 319.8 | 50.6 | 44.8 | 38.0 |
| Wealth Management | 282.2 | 262.8 | 221.6 | 191.7 | 175.1 |
| Service Charge on Deposits | 146.2 | 120.6 | 106.7 | 101.9 | 107.1 |
| Mortgage Banking | 26.0 | 34.1 | 52.4 | 50.5 | 34.7 |
| Net Investment Securities Gains | 17.2 | 34.8 | 9.7 | 45.5 | 35.4 |
| Derivative Loss - Discontinued Hedges | - | - | (18.4) | - | - |
| Bank-Owned Life Insurance Revenue | 35.9 | 37.7 | 29.1 | 27.1 | 27.3 |
| Other | 240.6 | 239.1 | 180.6 | 156.9 | 147.7 |
| Total Non-Interest Revenues | 748.1 | 729.1 | 581.7 | 573.6 | 527.3 |
| Salaries & Employee Benefits | 723.2 | 659.9 | 613.4 | 549.8 | 494.5 |
| Net Occupancy and Equipment | 126.9 | 112.0 | 104.0 | 85.3 | 80.0 |
| Software Expenses | 24.7 | 21.1 | 18.0 | 13.1 | 9.6 |
| Processing Charges | 132.0 | 135.1 | 124.2 | 101.3 | 92.9 |
| Supplies, Printing, Postage and Delivery | 42.1 | 42.5 | 41.4 | 38.0 | 38.0 |
| FDIC Insurance | 17.3 | 4.0 | 3.7 | 3.3 | 3.2 |
| Professional Services | 72.0 | 42.4 | 34.1 | 30.5 | 29.4 |
| Intangible Amortization | 24.3 | 20.6 | 18.6 | 13.1 | 16.9 |
| Goodwill Impairment | 1,535.1 | - | - | - | - |
| Other | 296.5 | 277.3 | 126.1 | 120.0 | 117.2 |
| Total Non-Interest Expenses | 2,994.1 | 1,314.9 | 1,083.5 | 954.4 | 881.7 |
| Tax Equivalent Adjustment | 27.9 | 28.2 | 30.1 | 33.3 | 32.2 |
| Pre-Tax Income (Loss) | (2,503.0) | 710.6 | 955.1 | 864.8 | 786.0 |
| Provision (Benefit) for Income Taxes | (459.5) | 213.7 | 307.4 | 278.1 | 257.0 |
| Income (Loss) from Continuing Operations | (2,043.5) | 496.9 | 647.7 | 586.7 | 529.0 |
| Discontinued Operations, net of tax | | | | | |
| Separation Transaction Costs | - | (25.3) | - | - | - |
| Gain on Sale of Metavante | - | 525.6 | - | - | - |
| Metavante Net Income | - | 153.7 | 160.1 | 119.5 | 76.9 |
| Net Income (Loss) Attributable to M&I | (\$2,043.5) | \$1,150.9 | \$807.8 | \$706.2 | \$605.9 |
| Preferred Dividends | (12.7) | - | - | - | - |
| Net Income (Loss) Attributable to Common Shareholders | (\$2,056.2) | \$1,150.9 | \$807.8 | \$706.2 | \$605.9 |

Marshall & Isley Corporation
Annual Financial Information

| | DECEMBER 31, | | | | |
|---|--------------|----------|----------|----------|----------|
| | 2008 | 2007 | 2006 | 2005 | 2004 |
| ASSETS - END OF PERIOD (\$millions) | | | | | |
| Cash & Due From Banks | \$851 | \$1,369 | \$1,202 | \$1,111 | \$790 |
| Trading Assets | 518 | 125 | 36 | 30 | 18 |
| Short - Term Investments | 231 | 462 | 253 | 271 | 160 |
| Investment Securities | 7,668 | 7,818 | 7,405 | 6,319 | 6,083 |
| Loan to Metavante | - | - | 982 | 982 | 1,022 |
| Loans & Leases: | | | | | |
| Commercial Loans | 14,880 | 13,794 | 12,048 | 9,566 | 8,482 |
| Commercial Lease Financing | 562 | 533 | 539 | 500 | 406 |
| Total Commercial Loans & Leases | 15,442 | 14,327 | 12,587 | 10,066 | 8,888 |
| Commercial Real Estate | 12,542 | 11,096 | 10,236 | 8,406 | 8,164 |
| Commercial Construction & Development | 5,063 | 4,958 | 4,115 | 2,015 | 1,175 |
| Residential Construction & Development | 3,980 | 5,153 | 5,032 | 3,798 | 1,090 |
| Total Construction & Development | 9,043 | 10,111 | 9,147 | 5,813 | 2,265 |
| Residential Real Estate | 5,734 | 4,592 | 4,000 | 3,298 | 3,399 |
| Personal Loans | 1,929 | 1,560 | 1,458 | 1,622 | 1,537 |
| Personal Lease Financing | 213 | 197 | 165 | 132 | 132 |
| Home Equity Loans & Lines | 5,082 | 4,413 | 4,342 | 4,834 | 5,149 |
| Total Consumer Loans & Leases | 7,224 | 6,170 | 5,965 | 6,588 | 6,818 |
| Total Loans & Leases | 49,985 | 46,296 | 41,935 | 34,171 | 29,534 |
| Reserve for Loan & Lease Losses | (1,202) | (496) | (421) | (364) | (358) |
| Premises and Equipment, net | 565 | 470 | 436 | 353 | 338 |
| Goodwill & Intangibles | 763 | 1,808 | 1,573 | 897 | 913 |
| Other Assets | 2,957 | 1,997 | 1,511 | 1,289 | 1,180 |
| Total Assets of Continuing Operations | 62,336 | 59,849 | 54,912 | 45,059 | 39,680 |
| Assets of Discontinued Operations | - | - | 1,318 | 1,154 | 757 |
| Total Assets | \$62,336 | \$59,849 | \$56,230 | \$46,213 | \$40,437 |
| LIABILITIES - END OF PERIOD (\$millions) | | | | | |
| Deposits: | | | | | |
| Noninterest Bearing | \$6,880 | \$6,174 | \$6,144 | \$5,547 | \$4,911 |
| Interest Bearing: | | | | | |
| Savings & NOW | 3,454 | 3,062 | 3,024 | 2,958 | 3,387 |
| Money Market | 10,753 | 10,841 | 9,057 | 7,500 | 6,730 |
| Time Deposits | 18,072 | 12,507 | 12,822 | 9,383 | 8,345 |
| Foreign Deposits | 1,864 | 2,607 | 3,580 | 2,819 | 3,593 |
| Total Interest Bearing Deposits | 34,143 | 29,017 | 28,483 | 22,660 | 22,055 |
| Total Deposits | 41,023 | 35,191 | 34,627 | 28,207 | 26,966 |
| Short - Term Borrowings | 4,058 | 6,811 | 3,609 | 3,019 | 1,933 |
| Long - Term Borrowings | 9,614 | 9,873 | 10,842 | 9,273 | 6,618 |
| Other Liabilities | 1,371 | 931 | 889 | 812 | 738 |
| Liabilities of Discontinued Operations | - | - | 43 | 99 | 175 |
| Total Liabilities | 56,066 | 52,806 | 50,010 | 41,410 | 36,430 |
| EQUITY - END OF PERIOD (\$millions) | | | | | |
| Preferred Equity | 1,636 | - | - | - | - |
| Common Equity | 4,782 | 7,086 | 6,168 | 4,772 | 3,928 |
| Unrealized Gains (Losses) on Securities | (57) | (10) | (22) | (36) | 31 |
| Unrealized Gains (Losses) on Derivatives | (103) | (47) | - | (1) | (8) |
| Postretirement Benefits - Funded Status | 2 | 4 | 5 | - | - |
| Accumulated Other Comprehensive Income | (158) | (53) | (17) | (37) | 23 |
| Total Common Equity | 4,624 | 7,033 | 6,151 | 4,735 | 3,951 |
| Marshall & Isley Corporation Shareholders' Equity | 6,260 | 7,033 | 6,151 | 4,735 | 3,951 |
| Noncontrolling Interest in Subsidiaries | 10 | 10 | 69 | 68 | 56 |
| Total Equity | 6,270 | 7,043 | 6,220 | 4,803 | 4,007 |
| Total Liabilities & Equity | \$62,336 | \$59,849 | \$56,230 | \$46,213 | \$40,437 |

Marshall & Isley Corporation
Annual Financial Information

| | YEARS ENDED DECEMBER 31, | | | | |
|--|--------------------------|----------|----------|----------|----------|
| | 2008 | 2007 | 2006 | 2005 | 2004 |
| AVERAGE ASSETS (\$millions) | | | | | |
| Cash & Due From Banks | \$898 | \$1,005 | \$974 | \$923 | \$814 |
| Trading Assets | 197 | 57 | 46 | 27 | 22 |
| Short - Term Investments | 427 | 352 | 297 | 229 | 163 |
| Investment Securities | 7,612 | 7,496 | 6,968 | 6,180 | 5,871 |
| Loan to Metavante | - | 818 | 982 | 994 | 535 |
| Loans & Leases: | | | | | |
| Commercial Loans | 14,841 | 12,672 | 11,175 | 8,955 | 7,621 |
| Commercial Lease Financing | 521 | 515 | 516 | 439 | 397 |
| Total Commercial Loans & Leases | 15,362 | 13,187 | 11,691 | 9,394 | 8,018 |
| Commercial Real Estate | 11,840 | 10,564 | 9,726 | 8,246 | 7,659 |
| Commercial Construction & Development | 5,442 | 4,558 | 3,413 | 1,743 | 1,097 |
| Residential Construction & Development | 4,723 | 5,252 | 4,454 | 2,543 | 840 |
| Total Construction & Development | 10,165 | 9,810 | 7,867 | 4,286 | 1,937 |
| Residential Real Estate | 5,504 | 4,214 | 3,676 | 3,209 | 2,855 |
| Personal Loans | 1,732 | 1,417 | 1,479 | 1,522 | 1,634 |
| Personal Lease Financing | 202 | 181 | 145 | 128 | 155 |
| Home Equity Loans & Lines | 4,902 | 4,277 | 4,540 | 4,988 | 4,765 |
| Total Consumer Loans & Leases | 6,836 | 5,875 | 6,164 | 6,638 | 6,554 |
| Total Loans & Leases | 49,707 | 43,650 | 39,124 | 31,773 | 27,023 |
| Reserve for Loan & Lease Losses | (878) | (448) | (406) | (363) | (360) |
| Premises and Equipment, net | 529 | 459 | 415 | 330 | 330 |
| Goodwill & Intangibles | 2,240 | 1,739 | 1,410 | 908 | 920 |
| Other Assets | 2,398 | 1,816 | 1,518 | 1,319 | 1,241 |
| Total Assets of Continuing Operations | 63,130 | 56,944 | 51,328 | 42,320 | 36,559 |
| Assets of Discontinued Operations | - | 1,266 | 1,323 | 964 | 604 |
| Total Assets | \$63,130 | \$58,210 | \$52,651 | \$43,284 | \$37,163 |
| Memo: | | | | | |
| Average Earning Assets | \$57,943 | \$52,373 | \$47,417 | \$39,203 | \$33,614 |
| Average Earning Assets Excluding Investment Securities | | | | | |
| Unrealized Gains / (Losses) | \$57,985 | \$52,422 | \$47,503 | \$39,198 | \$33,571 |
| AVERAGE LIABILITIES (\$millions) | | | | | |
| Deposits: | | | | | |
| Noninterest Bearing | \$5,858 | \$5,470 | \$5,361 | \$4,973 | \$4,604 |
| Interest Bearing: | | | | | |
| Savings & NOW | 3,249 | 2,905 | 3,031 | 3,096 | 3,388 |
| Money Market | 11,016 | 10,473 | 8,297 | 7,053 | 6,176 |
| Time Deposits | 16,392 | 12,293 | 12,603 | 9,239 | 8,007 |
| Foreign Deposits | 2,760 | 2,928 | 2,844 | 2,346 | 2,235 |
| Total Interest Bearing Deposits | 33,417 | 28,599 | 26,775 | 21,734 | 19,806 |
| Total Deposits | 39,275 | 34,069 | 32,136 | 26,707 | 24,410 |
| Short - Term Borrowings | 6,163 | 4,694 | 3,638 | 2,925 | 2,908 |
| Long - Term Borrowings | 9,749 | 11,534 | 10,071 | 8,190 | 5,324 |
| Other Liabilities | 981 | 1,042 | 976 | 824 | 731 |
| Liabilities of Discontinued Operations | - | 149 | 163 | 225 | 169 |
| Total Liabilities | 56,168 | 51,488 | 46,984 | 38,871 | 33,542 |
| AVERAGE EQUITY (\$millions) | | | | | |
| Marshall & Isley Corporation Shareholders' Equity | 6,952 | 6,680 | 5,601 | 4,357 | 3,564 |
| Noncontrolling Interest in Subsidiaries | 10 | 42 | 66 | 56 | 57 |
| Total Equity | 6,962 | 6,722 | 5,667 | 4,413 | 3,621 |
| Total Liabilities & Equity | \$63,130 | \$58,210 | \$52,651 | \$43,284 | \$37,163 |
| Memo: | | | | | |
| Average Interest Bearing Liabilities | \$49,329 | \$44,827 | \$40,484 | \$32,849 | \$28,038 |

Marshall & Isley Corporation
Annual Financial Information

| | 2008 | 2007 | 2006 | 2005 | 2004 |
|--|-----------|---------|---------|---------|---------|
| KEY RATIOS | | | | | |
| Net Interest Margin (FTE) / Avg. Earning Assets | 3.12 % | 3.14 % | 3.24 % | 3.38 % | 3.61 % |
| Interest Spread (FTE) | 2.67 | 2.47 | 2.60 | 2.88 | 3.29 |
| Efficiency Ratio | n.m. | 56.0 | 51.3 | 50.7 | 50.8 |
| Return on Assets - Income from Continuing Operations | n.m. | 0.87 | 1.26 | 1.39 | 1.45 |
| Return on Assets - Net Income | n.m. | 1.98 | 1.53 | 1.63 | 1.63 |
| Return on M&I Shareholders' Equity - Income from Continuing Operations | n.m. | 7.44 | 11.56 | 13.46 | 14.84 |
| Return on M&I Shareholders' Equity - Net Income | n.m. | 17.23 | 14.42 | 16.21 | 17.00 |
| Equity / Assets (End of Period) (b) | 10.1 | 11.8 | 11.0 | 10.4 | 9.9 |
| MARGIN ANALYSIS (a) | | | | | |
| Loans and Leases: | | | | | |
| Commercial Loans & Leases | 5.56 % | 7.52 % | 7.38 % | 6.06 % | 4.94 % |
| Commercial Real Estate | 6.02 | 7.49 | 7.41 | 6.27 | 5.50 |
| Residential Real Estate | 5.90 | 7.16 | 7.05 | 6.13 | 5.53 |
| Home Equity Loans & Lines | 6.28 | 7.48 | 7.28 | 6.28 | 5.49 |
| Personal Loans & Leases | 6.38 | 7.73 | 7.24 | 6.06 | 5.17 |
| Total Loans & Leases | 5.89 | 7.43 | 7.30 | 6.17 | 5.31 |
| Due from Metavante | - | 4.40 | 4.40 | 4.39 | 4.28 |
| Investment Securities | 4.77 | 5.27 | 5.21 | 5.01 | 4.95 |
| Trading Assets | 1.51 | 1.95 | 1.45 | 0.90 | 1.26 |
| Short-Term Investments | 2.11 | 5.11 | 4.94 | 3.25 | 1.28 |
| Interest Income (FTE) / Avg. Interest Earning Assets | 5.70 % | 7.05 % | 6.91 % | 5.92 % | 5.21 % |
| Interest Bearing Deposits: | | | | | |
| Savings & NOW | 0.57 % | 1.28 % | 1.24 % | 0.79 % | 0.68 % |
| Money Market | 1.92 | 4.23 | 4.04 | 2.48 | 0.87 |
| Time Deposits | 3.80 | 4.94 | 4.54 | 3.15 | 2.21 |
| Foreign Deposits | 1.81 | 4.92 | 4.88 | 3.09 | 1.22 |
| Total Interest Bearing Deposits | 2.70 | 4.31 | 4.05 | 2.59 | 1.42 |
| Short - Term Borrowings | 2.27 | 5.04 | 5.13 | 3.63 | 2.10 |
| Long - Term Borrowings | 4.66 | 5.07 | 4.73 | 4.03 | 3.68 |
| Interest Expense / Avg. Interest Bearing Liabilities | 3.03 % | 4.58 % | 4.31 % | 3.04 % | 1.92 % |
| Net Interest Margin (FTE) / Avg. Earning Assets | 3.12 % | 3.14 % | 3.24 % | 3.38 % | 3.61 % |
| Interest Spread (FTE) | 2.67 % | 2.47 % | 2.60 % | 2.88 % | 3.29 % |
| CREDIT QUALITY (\$millions) | | | | | |
| Nonaccrual Loans & Leases | \$1,457.8 | \$686.9 | \$264.9 | \$134.7 | \$127.8 |
| Nonaccrual Loans Held for Sale | 69.2 | - | - | - | - |
| Total Nonperforming Loans & Leases | \$1,527.0 | \$686.9 | \$264.9 | \$134.7 | \$127.8 |
| Other Real Estate Owned (OREO) | 320.9 | 115.1 | 25.5 | 8.9 | 8.0 |
| Total Nonperforming Assets (c) | \$1,847.9 | \$802.0 | \$290.4 | \$143.6 | \$135.8 |
| Renegotiated Loans | \$270.3 | \$224.4 | \$0.1 | \$0.2 | \$0.2 |
| Loans Past Due 90 Days or More | \$14.5 | \$13.9 | \$3.0 | \$5.7 | \$4.4 |

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

(b) Includes preferred equity and noncontrolling interest in subsidiaries.

(c) Beginning with the second quarter of 2009, the Corporation modified its definition of nonperforming loans & leases and nonperforming assets to exclude renegotiated loans and loans past due 90 days or more because these loans were performing in accordance with their current terms. Prior periods presented have been adjusted for this reclassification.

Marshall & Isley Corporation
Annual Financial Information

| CREDIT QUALITY RATIOS | 2008 | 2007 | 2006 | 2005 | 2004 |
|--|------------------|----------------|----------------|----------------|----------------|
| Net Charge-Offs / Average Loans & Leases | 2.74 % | 0.59 % | 0.10 % | 0.12 % | 0.11 % |
| Loan & Lease Loss Reserve / Period-End Loans & Leases | 2.41 | 1.07 | 1.00 | 1.06 | 1.21 |
| Nonperforming Assets / Period-End Loans & Leases and OREO | 3.67 | 1.73 | 0.69 | 0.42 | 0.46 |
| Nonperforming Loans & Leases / Period-End Loans & Leases | 3.05 | 1.48 | 0.63 | 0.39 | 0.43 |
| Loan & Lease Loss Reserve / Nonperforming Loans & Leases (a) | 82 | 72 | 159 | 270 | 280 |
| RECONCILIATION OF RESERVE FOR LOAN & LEASE LOSSES (b) | | | | | |
| (\$ millions) | | | | | |
| Beginning Balance | \$496.2 | \$420.6 | \$363.8 | \$358.1 | \$349.6 |
| Provision for Loan and Lease Losses | 2,037.7 | 319.8 | 50.6 | 44.8 | 38.0 |
| Allowance of Banks & Loans Acquired | 32.1 | 11.7 | 45.2 | - | 0.0 |
| Loans and Leases Charged Off: | | | | | |
| Commercial | 178.4 | 85.8 | 16.3 | 21.5 | 16.8 |
| Real Estate | 1,186.4 | 163.9 | 22.7 | 21.2 | 13.3 |
| Personal | 27.4 | 19.7 | 14.5 | 15.6 | 12.8 |
| Leases | 2.2 | 1.9 | 1.9 | 1.2 | 8.0 |
| Total Charge-Offs | <u>1,394.4</u> | <u>271.3</u> | <u>55.4</u> | <u>59.5</u> | <u>50.9</u> |
| Recoveries on Loans and Leases: | | | | | |
| Commercial | 7.5 | 6.7 | 6.9 | 11.8 | 12.6 |
| Real Estate | 16.4 | 2.9 | 2.7 | 2.7 | 3.9 |
| Personal | 4.9 | 3.9 | 4.2 | 3.1 | 3.3 |
| Leases | 1.8 | 1.9 | 2.6 | 2.8 | 1.6 |
| Total Recoveries | <u>30.6</u> | <u>15.4</u> | <u>16.4</u> | <u>20.4</u> | <u>21.4</u> |
| Net Loan and Lease Charge-offs | <u>1,363.8</u> | <u>255.9</u> | <u>39.0</u> | <u>39.1</u> | <u>29.5</u> |
| Ending Balance | <u>\$1,202.2</u> | <u>\$496.2</u> | <u>\$420.6</u> | <u>\$363.8</u> | <u>\$358.1</u> |

Notes: (a) Excludes nonaccrual loans held for sale.
(b) May not add due to rounding