



Marshall & Ilsley Corporation
(NYSE: MI)

4th Quarter 2008 Supplemental Financial Information

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

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. For income statement and earnings per share purposes, discontinued operations reflect the net income of Metavante, a tax-free gain associated with the separation recognized by M&I in the fourth quarter of 2007 and transaction related expenses recognized by M&I in each of the four quarters in the year ended December 31, 2007.

The assets and liabilities reported as discontinued operations will not directly reconcile to historical consolidated assets and liabilities reported by Metavante. The amounts shown as assets or liabilities of discontinued operations include the adjustments for intercompany cash and deposits, receivables and payables, intercompany debt and reclassifications that were required to de-consolidate the financial information of the two companies.

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Marshall & Ilsley Corporation
Quarterly Financial Information

	4th Qtr. 2008	3rd Qtr. 2008	2nd Qtr. 2008	1st Qtr. 2008	4th Qtr. 2007	3rd Qtr. 2007	2nd Qtr. 2007	1st Qtr. 2007	4th Qtr. 2006
PER COMMON SHARE DATA									
Diluted:									
Income (Loss) from Continuing Operations	(\$1.55)	\$0.32	(\$1.52)	\$0.56	(\$0.09)	\$0.65	\$0.68	\$0.65	\$0.62
Net Income (Loss)	(1.55)	0.32	(1.52)	0.56	1.83	0.83	0.83	0.83	0.79
Basic:									
Income (Loss) from Continuing Operations	(1.55)	0.32	(1.52)	0.56	(0.09)	0.66	0.69	0.66	0.63
Net Income (Loss)	(1.55)	0.32	(1.52)	0.56	1.86	0.84	0.85	0.85	0.81
Dividend Declared per Common Share	0.32	0.32	0.32	0.31	0.31	0.31	0.31	0.27	0.27
Book Value per Common Share	23.19	25.12	25.26	27.09	26.86	26.45	25.20	24.90	24.24
Common Shares Outstanding (millions):									
Average - Diluted	261.0	259.2	258.6	262.3	269.4	266.3	264.8	261.3	260.5
End of Period	265.3	260.0	259.4	259.1	263.5	267.1	257.1	256.8	255.5
INCOME STATEMENT (\$millions)									
Net Interest Income (FTE)	\$469.0	\$447.5	\$454.6	\$437.5	\$425.9	\$410.2	\$406.8	\$401.5	\$405.5
Provision for Loan & Lease Losses	850.4	155.0	886.0	146.3	235.1	41.5	26.0	17.1	18.3
Wealth Management	64.2	71.3	74.8	71.9	70.1	66.5	65.6	60.7	57.9
Service Charge on Deposits	35.9	36.7	37.9	35.7	32.0	30.9	30.1	27.7	28.0
Mortgage Banking	4.5	5.5	6.6	9.4	5.4	6.5	12.0	10.1	12.1
Net Investment Securities Gains (Losses)	(9.9)	1.0	0.5	25.7	4.9	8.9	19.4	1.6	3.1
Derivative Gains / (Losses) - Discontinued Hedges	-	-	-	-	-	-	-	-	(20.2)
Other	71.4	69.3	67.2	68.5	91.3	70.5	59.4	55.5	58.2
Total Non-Interest Revenues	166.1	183.8	187.0	211.2	203.7	183.3	186.5	155.6	139.1
Salaries & Employee Benefits	178.0	184.0	186.6	174.7	174.0	166.8	168.9	150.2	157.9
Net Occupancy and Equipment	32.8	31.7	31.2	31.2	28.8	27.7	28.1	27.4	26.9
Software Expenses	5.6	6.5	6.3	6.2	6.5	4.9	4.7	5.0	5.0
Processing Charges	33.0	33.2	33.7	32.1	36.2	33.9	33.2	31.8	31.8
Supplies and Printing	3.2	3.2	4.1	3.6	3.5	3.4	3.5	3.6	3.6
Professional Services	23.9	16.5	18.2	13.5	15.9	9.1	9.3	8.2	11.2
Shipping and Handling	6.3	6.1	7.4	8.2	7.1	7.1	7.4	6.9	6.7
Intangible Amortization	6.4	6.0	6.0	5.9	5.4	5.4	5.2	4.5	5.3
Other	113.6	72.8	86.9	40.4	168.7	35.2	34.0	43.4	37.9
Total Non-Interest Expenses	402.8	360.0	380.4	315.8	446.1	293.5	294.3	281.0	286.3
Tax Equivalent Adjustment	7.0	6.8	7.0	7.1	7.1	7.0	7.0	7.1	7.1
Pre-Tax Income (Loss)	(625.1)	109.5	(631.8)	179.5	(58.7)	251.5	266.0	251.9	232.9
Provision (Benefit) for Income Taxes	(233.9)	26.4	(238.0)	33.3	(34.2)	77.8	87.1	83.1	71.5
Income (Loss) from Continuing Operations	(391.2)	83.1	(393.8)	146.2	(24.5)	173.7	178.9	168.8	161.4
Discontinued Operations, Net of Tax	-	-	-	-	(18.6)	(4.0)	(1.5)	(1.3)	-
Separation Transaction Costs	-	-	-	-	525.6	-	-	-	-
Gain on Sale of Metavante	-	-	-	-	11.4	50.2	42.9	49.3	44.0
Metavante Net Income	-	-	-	-	-	-	-	-	-
Net Income (Loss)	(\$391.2)	\$83.1	(\$393.8)	\$146.2	\$493.9	\$219.9	\$220.3	\$216.8	\$205.4
Preferred Dividends	(12.7)	-	-	-	-	-	-	-	-
Net Income (Loss) Available to Common Shareholders	(\$403.9)	\$83.1	(\$393.8)	\$146.2	\$493.9	\$219.9	\$220.3	\$216.8	\$205.4

Marshall & Ilsley Corporation
Quarterly Financial Information

	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
ASSETS - END OF PERIOD (\$millions)									
Cash & Due From Banks	\$851	\$982	\$1,316	\$1,360	\$1,369	\$1,034	\$1,196	\$1,037	\$1,202
Trading Securities	518	163	133	195	125	48	51	117	36
Short - Term Investments	231	137	596	307	462	717	539	180	253
Investment Securities	7,668	7,383	7,695	7,853	7,818	7,179	7,492	7,452	7,405
Loan to Metavante	-	-	-	-	-	982	982	982	982
Loans & Leases:									
Commercial Loans & Leases:									
Commercial Loans	14,880	15,185	15,328	14,901	13,794	13,052	12,518	12,304	12,048
Commercial Lease Financing	562	526	514	513	533	517	513	514	539
Total Commercial Loans & Leases	15,442	15,711	15,842	15,414	14,327	13,569	13,031	12,818	12,587
Commercial Real Estate:									
Commercial Mortgages	13,372	13,071	12,883	12,546	12,002	11,760	11,283	10,904	10,966
Construction Loans	4,233	4,448	4,363	4,411	4,052	3,929	3,706	3,487	3,385
Total Commercial Real Estate	17,605	17,519	17,246	16,957	16,054	15,689	14,989	14,391	14,351
Residential Real Estate:									
Residential Mortgages	7,856	7,864	7,936	7,812	7,105	6,893	6,686	6,501	6,329
Construction Loans	1,858	2,165	2,310	2,530	2,640	2,807	2,796	2,807	2,703
Total Residential Real Estate	9,714	10,029	10,246	10,342	9,745	9,700	9,482	9,308	9,032
Personal Loans & Leases:									
Personal Loans	1,929	1,902	1,714	1,665	1,560	1,515	1,394	1,352	1,458
Personal Lease Financing	213	203	193	200	197	192	180	172	165
Home Equity Loans & Lines	5,082	5,053	4,992	4,722	4,413	4,304	4,206	4,213	4,342
Total Consumer Loans & Leases	7,224	7,158	6,899	6,587	6,170	6,011	5,780	5,737	5,965
Total Loans & Leases	49,985	50,417	50,233	49,300	46,296	44,969	43,282	42,254	41,935
Reserve for Loan & Lease Losses	(1,202)	(1,031)	(1,029)	(544)	(496)	(453)	(431)	(423)	(421)
Premises and Equipment, net	565	542	524	514	470	470	457	443	436
Goodwill & Intangibles	2,299	2,237	2,242	2,246	1,808	1,824	1,745	1,566	1,573
Other Assets	2,909	2,671	2,550	2,167	1,997	2,638	1,605	1,546	1,511
Total Assets of Continuing Operations	63,824	63,501	64,260	63,398	59,849	59,408	56,918	55,154	54,912
Assets of Discontinued Operations	-	-	-	-	-	1,360	1,380	1,377	1,318
Total Assets	\$63,824	\$63,501	\$64,260	\$63,398	\$59,849	\$60,768	\$58,298	\$56,531	\$56,230
LIABILITIES - END OF PERIOD (\$millions)									
Deposits:									
Noninterest Bearing	\$6,880	\$6,359	\$6,390	\$6,138	\$6,174	\$5,559	\$5,739	\$5,411	\$6,144
Bank Issued Interest Bearing Activity:									
Savings & NOW	3,454	3,151	3,253	3,186	3,063	2,813	2,833	2,937	3,025
Money Market	7,879	8,611	9,395	9,828	8,999	8,847	8,510	8,447	8,200
Foreign Activity	1,134	1,682	2,031	2,121	2,075	2,156	1,989	1,712	2,051
Total Bank Issued Interest Bearing Activity	12,467	13,444	14,679	15,135	14,137	13,816	13,332	13,096	13,276
Bank Issued Time:									
CDs greater than \$100,000	3,802	3,863	4,153	4,122	3,864	4,022	3,942	3,596	3,447
All Other Time	5,743	5,283	5,065	4,617	4,413	4,544	4,899	4,807	4,821
Total Bank Issued Time	9,545	9,146	9,218	8,739	8,277	8,566	8,841	8,403	8,268
Total Bank Issued Deposits	28,892	28,949	30,287	30,012	28,588	27,941	27,912	26,910	27,688
Wholesale:									
Foreign Time	729	250	1,247	754	532	854	1,329	1,232	1,529
All Other	11,402	10,841	9,639	7,961	6,071	5,613	6,298	4,990	5,410
Total Wholesale	12,131	11,091	10,886	8,715	6,603	6,467	7,627	6,222	6,939
Total Deposits	41,023	40,040	41,173	38,727	35,191	34,408	35,539	33,132	34,627
Short - Term Borrowings	4,058	6,267	6,036	7,045	6,811	7,168	3,258	3,887	3,609
Long - Term Borrowings	9,614	9,714	9,565	9,672	9,873	10,809	12,119	12,088	10,842
Other Liabilities	1,381	988	972	980	941	1,410	921	1,006	945
Liabilities of Discontinued Operations	-	-	-	-	-	(49)	23	64	56
Total Liabilities	56,076	57,009	57,746	56,424	52,816	53,746	51,860	50,177	50,079
SHAREHOLDERS' EQUITY - END OF PERIOD (\$millions)									
Preferred Equity	1,636	-	-	-	-	-	-	-	-
Common Equity	6,270	6,599	6,582	7,042	7,086	7,068	6,502	6,369	6,168
Unrealized Gains (Losses) on Securities	(57)	(68)	(31)	9	(10)	(29)	(80)	(11)	(22)
Unrealized Gains (Losses) on Derivatives	(103)	(42)	(40)	(80)	(47)	(21)	12	(8)	0
Postretirement Benefits - Funded Status	2	3	3	3	4	4	4	4	5
Accumulated Other Comprehensive Income	(158)	(107)	(68)	(68)	(53)	(46)	(64)	(15)	(17)
Total Common Equity	6,112	6,492	6,514	6,974	7,033	7,022	6,438	6,354	6,151
Shareholders' Equity	7,748	6,492	6,514	6,974	7,033	7,022	6,438	6,354	6,151
Total Liabilities & Shareholders' Equity	\$63,824	\$63,501	\$64,260	\$63,398	\$59,849	\$60,768	\$58,298	\$56,531	\$56,230

Marshall & Ilsley Corporation
Quarterly Financial Information

	4th Qtr. 2008	3rd Qtr. 2008	2nd Qtr. 2008	1st Qtr. 2008	4th Qtr. 2007	3rd Qtr. 2007	2nd Qtr. 2007	1st Qtr. 2007	4th Qtr. 2006
AVERAGE ASSETS (\$millions)									
Cash & Due from Banks	\$867	\$892	\$879	\$953	\$1,000	\$1,022	\$1,004	\$995	\$999
Trading Securities	304	144	162	179	78	49	58	41	44
Short - Term Investments	617	387	371	332	468	393	270	274	220
Investment Securities	7,298	7,509	7,735	7,911	7,672	7,388	7,548	7,372	7,297
Loan to Metavante	-	-	-	-	331	982	982	982	982
Loans & Leases:									
Commercial Loans & Leases:									
Commercial Loans	14,888	15,002	15,086	14,389	13,264	12,755	12,494	12,164	11,800
Commercial Lease Financing	534	511	517	522	528	510	507	513	538
Total Commercial Loans & Leases	15,422	15,513	15,603	14,911	13,792	13,265	13,001	12,677	12,338
Commercial Real Estate:									
Commercial Mortgages	13,116	12,928	12,695	12,480	11,817	11,592	11,175	10,936	10,932
Construction Loans	4,577	4,433	4,431	4,463	4,044	3,816	3,607	3,480	3,346
Total Commercial Real Estate	17,693	17,361	17,126	16,943	15,861	15,408	14,782	14,416	14,278
Residential Real Estate:									
Residential Mortgages	7,875	7,885	7,944	7,693	6,966	6,774	6,562	6,382	6,195
Construction Loans	2,096	2,284	2,531	2,605	2,764	2,803	2,827	2,780	2,649
Total Residential Real Estate	9,971	10,169	10,475	10,298	9,730	9,577	9,389	9,162	8,844
Personal Loans & Leases:									
Personal Loans	1,878	1,766	1,693	1,590	1,520	1,426	1,333	1,385	1,425
Personal Lease Financing	211	196	199	198	195	186	176	168	162
Home Equity Loans & Lines	5,071	5,027	4,835	4,670	4,344	4,248	4,223	4,295	4,387
Total Consumer Loans & Leases	7,160	6,989	6,727	6,458	6,059	5,860	5,732	5,848	5,974
Total Loans & Leases	50,246	50,032	49,931	48,610	45,442	44,110	42,904	42,103	41,434
Reserve for Loan & Lease Losses	(1,183)	(1,083)	(682)	(557)	(492)	(444)	(432)	(424)	(420)
Premises and Equipment, net	552	533	521	509	471	467	441	457	435
Goodwill & Intangibles	2,254	2,239	2,244	2,242	1,819	1,823	1,741	1,570	1,576
Other Assets	2,670	2,411	2,329	2,174	2,048	1,892	1,671	1,649	1,576
Total Assets of Continuing Operations	63,625	63,064	63,490	62,353	58,837	57,682	56,203	55,003	54,143
Assets of Discontinued Operations	-	-	-	-	520	1,542	1,500	1,509	1,359
Total Assets	\$63,625	\$63,064	\$63,490	\$62,353	\$59,357	\$59,224	\$57,703	\$56,512	\$55,502
Memo:									
Average Earning Assets	\$58,465	\$58,072	\$58,199	\$57,032	\$53,991	\$52,922	\$51,762	\$50,772	\$49,977
Average Earning Assets Excluding Investment Securities									
Unrealized Gains / (Losses)	\$58,600	\$58,137	\$58,198	\$56,998	\$54,009	\$53,010	\$51,808	\$50,821	\$50,034
AVERAGE LIABILITIES (\$millions)									
Deposits:									
Noninterest Bearing	\$6,063	\$5,909	\$5,828	\$5,629	\$5,563	\$5,513	\$5,460	\$5,341	\$5,554
Bank Issued Interest Bearing Activity:									
Savings & NOW	3,228	3,293	3,273	3,202	2,842	2,899	2,929	2,951	2,961
Money Market	8,223	9,072	9,674	9,784	8,987	8,853	8,587	8,260	8,128
Foreign Activity	1,583	1,813	1,834	1,965	2,050	2,067	1,756	1,765	1,819
Total Bank Issued Interest Bearing Activity	13,034	14,178	14,781	14,951	13,879	13,819	13,272	12,976	12,908
Bank Issued Time:									
CDs greater than \$100,000	3,714	3,881	4,074	4,203	3,897	4,010	3,803	3,568	3,451
All Other Time	5,499	5,152	4,813	4,655	4,449	4,778	4,882	4,832	4,847
Total Bank Issued Time	9,213	9,033	8,887	8,858	8,346	8,788	8,685	8,400	8,298
Total Bank Issued Deposits	28,310	29,120	29,496	29,438	27,788	28,120	27,417	26,717	26,760
Wholesale:									
Foreign Time	823	800	942	1,285	1,297	842	829	1,101	892
All Other	11,477	9,768	8,615	7,005	5,557	5,882	5,430	5,270	6,092
Total Wholesale	12,300	10,568	9,557	8,290	6,854	6,724	6,259	6,371	6,984
Total Deposits	40,610	39,688	39,053	37,728	34,642	34,844	33,676	33,088	33,744
Short - Term Borrowings	5,035	6,415	6,799	6,416	5,725	4,491	4,297	4,248	4,091
Long - Term Borrowings	9,686	9,653	9,639	10,020	10,674	11,902	11,942	11,624	10,451
Other Liabilities	988	784	1,033	1,162	1,104	1,048	1,082	1,054	1,018
Liabilities of Discontinued Operations	-	-	-	-	44	178	182	240	148
Total Liabilities	56,319	56,540	56,524	55,326	52,189	52,463	51,179	50,254	49,452
AVERAGE SHAREHOLDERS' EQUITY (\$millions)									
Shareholders' Equity	7,306	6,524	6,966	7,027	7,168	6,761	6,524	6,258	6,050
Total Liabilities & Shareholders' Equity	\$63,625	\$63,064	\$63,490	\$62,353	\$59,357	\$59,224	\$57,703	\$56,512	\$55,502
Memo:									
Average Interest Bearing Liabilities	\$49,268	\$49,847	\$49,663	\$48,535	\$45,478	\$45,724	\$44,455	\$43,619	\$42,732

Marshall & Ilsley Corporation
Quarterly Financial Information

	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008	December 31, 2007	September 30, 2007	June 30, 2007	March 31, 2007	December 31, 2006
Construction and Land Development Loans - End of Period (\$millions)									
Commercial									
Construction	\$4,233	\$4,448	\$4,363	\$4,411	\$4,052	\$3,929	\$3,706	\$3,487	\$3,385
Land	830	958	992	972	906	885	820	762	730
Total Commercial	5,063	5,406	5,355	5,383	4,958	4,814	4,526	4,249	4,115
Residential									
Construction by Individual:	881	963	1,013	995	1,041	1,045	965	955	956
Land	2,122	2,189	2,304	2,454	2,513	2,536	2,463	2,415	2,329
Construction by Developers	977	1,202	1,297	1,535	1,599	1,762	1,831	1,852	1,747
Total Residential	3,980	4,354	4,614	4,984	5,153	5,343	5,259	5,222	5,032
Total Construction and Land Development	\$9,043	\$9,760	\$9,969	\$10,367	\$10,111	\$10,157	\$9,785	\$9,471	\$9,147
	4th Qtr. 2008	3rd Qtr. 2008	2nd Qtr. 2008	1st Qtr. 2008	4th Qtr. 2007	3rd Qtr. 2007	2nd Qtr. 2007	1st Qtr. 2007	4th Qtr. 2006
Construction and Land Development Loans - Average (\$millions)									
Commercial									
Construction	\$4,577	\$4,433	\$4,431	\$4,463	\$4,044	\$3,816	\$3,607	\$3,480	\$3,346
Land	913	986	992	973	897	864	772	742	709
Total Commercial	5,490	5,419	5,423	5,436	4,941	4,680	4,379	4,222	4,055
Residential									
Construction by Individuals	938	1,009	1,013	1,010	1,055	1,012	965	979	943
Land	2,200	2,254	2,419	2,511	2,521	2,497	2,431	2,383	2,263
Construction by Developers	1,158	1,275	1,518	1,595	1,709	1,791	1,862	1,801	1,706
Total Residential	4,296	4,538	4,950	5,116	5,285	5,300	5,258	5,163	4,912
Total Construction and Land Development	\$9,786	\$9,957	\$10,373	\$10,552	\$10,226	\$9,980	\$9,637	\$9,385	\$8,967

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

	4th Qtr. 2008	3rd Qtr. 2008	2nd Qtr. 2008	1st Qtr. 2008	4th Qtr. 2007	3rd Qtr. 2007	2nd Qtr. 2007	1st Qtr. 2007	4th Qtr. 2006
KEY RATIOS									
Net Interest Margin (FTE) / Avg. Earning Assets	3.18 %	3.06 %	3.14 %	3.09 %	3.13 %	3.07 %	3.15 %	3.20 %	3.21 %
Interest Spread (FTE)	2.77	2.65	2.71	2.53	2.42	2.43	2.49	2.55	2.55
Efficiency Ratio	62.4	57.0	59.3	50.6	71.2	49.9	51.3	50.5	52.5
Return on Assets - Income from Continuing Operations	n.m.	0.52	n.m.	0.94	n.m.	1.19	1.28	1.24	1.18
Return on Assets - Net Income	n.m.	0.52	n.m.	0.94	3.30	1.47	1.53	1.56	1.47
Return on Equity - Income from Continuing Operations	n.m.	5.07	n.m.	8.37	n.m.	10.19	11.00	10.94	10.58
Return on Equity - Net Income	n.m.	5.07	n.m.	8.37	27.34	12.91	13.54	14.05	13.47
Equity / Assets (End of Period)	12.1	10.2	10.1	11.0	11.8	11.6	11.0	11.2	10.9
Tangible Common Equity / Tangible Assets (End of Period)	6.3	7.0	7.0	7.8	9.1	6.4	5.8	6.1	5.8
Tangible Total Equity / Tangible Assets (End of Period)	8.9	7.0	7.0	7.8	9.1	6.4	5.8	6.1	5.8
MARGIN ANALYSIS (a)									
Loans and Leases:									
Commercial Loans & Leases	5.36 %	5.29 %	5.37 %	6.25 %	7.30 %	7.61 %	7.58 %	7.62 %	7.58 %
Commercial Real Estate	5.70	5.82	6.03	6.56	7.27	7.51	7.58	7.60	7.60
Residential Real Estate	5.40	5.72	6.02	6.43	6.90	7.14	7.28	7.32	7.19
Home Equity Loans & Lines	5.84	6.16	6.27	6.89	7.33	7.51	7.52	7.55	7.47
Personal Loans & Leases	6.08	6.16	6.38	6.99	7.54	7.71	7.81	7.85	7.59
Total Loans & Leases	5.56	5.68	5.86	6.49	7.22	7.47	7.52	7.55	7.49
Loan to Metavante	-	-	-	-	4.31	4.36	4.41	4.46	4.36
Investment Securities	4.63	4.62	4.77	5.03	5.13	5.27	5.30	5.39	5.24
Trading Securities	1.86	1.26	1.05	1.51	1.82	1.98	2.47	1.38	1.68
Short-Term Investments	1.13	2.26	2.36	3.53	4.89	5.30	5.10	5.22	5.16
Interest Income (FTE) / Avg. Interest Earning Assets	5.38 %	5.51 %	5.68 %	6.25 %	6.87 %	7.08 %	7.11 %	7.15 %	7.08 %
Interest Bearing Deposits:									
Bank Issued Interest Bearing Activity	0.88 %	1.33 %	1.44 %	2.43 %	3.34 %	3.64 %	3.61 %	3.62 %	3.60 %
Bank Issued Time	3.61	3.76	4.07	4.54	4.88	4.98	4.94	4.85	4.72
Total Bank Issued	2.01	2.28	2.43	3.22	3.92	4.16	4.14	4.10	4.04
Wholesale	2.74	3.05	3.21	4.00	4.91	5.16	5.09	5.10	5.07
Total Interest Bearing Deposits	2.27	2.52	2.65	3.42	4.15	4.39	4.35	4.33	4.29
Short-Term Borrowings	1.06	2.15	2.25	3.36	4.66	5.17	5.23	5.24	5.30
Long-Term Borrowings	4.64	4.51	4.58	4.91	5.14	5.09	5.05	5.02	4.86
Interest Expense / Avg. Interest Bearing Liabilities	2.61 %	2.86 %	2.97 %	3.72 %	4.45 %	4.65 %	4.62 %	4.60 %	4.53 %
Net Interest Margin (FTE) / Avg. Earning Assets	3.18 %	3.06 %	3.14 %	3.09 %	3.13 %	3.07 %	3.15 %	3.20 %	3.21 %
Interest Spread (FTE)	2.77 %	2.65 %	2.71 %	2.53 %	2.42 %	2.43 %	2.49 %	2.55 %	2.55 %
NONPERFORMING ASSETS (\$ millions)									
Nonaccrual Loans & Leases	\$1,527.0	\$1,260.6	\$1,006.8	\$774.1	\$686.9	\$445.8	\$373.4	\$340.7	\$264.9
Renegotiated	270.3	89.5	16.5	0.1	224.4	0.1	0.1	0.1	0.1
Past 90 Days or More	14.5	12.1	17.7	12.8	13.9	7.7	10.5	10.9	3.0
Total Nonperforming Loans & Leases	1,811.8	1,362.2	1,041.0	787.0	925.2	453.6	384.0	351.7	268.0
Other Real Estate Owned	320.9	267.2	207.1	177.8	115.1	77.3	24.4	26.5	25.5
Total Nonperforming Assets	\$2,132.7	\$1,629.4	\$1,248.1	\$964.8	\$1,040.3	\$530.9	\$408.4	\$378.2	\$293.5

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

Marshall & Ilsley Corporation
Quarterly Financial Information

	4th Qtr. 2008	3rd Qtr. 2008	2nd Qtr. 2008	1st Qtr. 2008	4th Qtr. 2007	3rd Qtr. 2007	2nd Qtr. 2007	1st Qtr. 2007	4th Qtr. 2006
CREDIT QUALITY (a)									
Net Charge-Offs / Average Loans & Leases	5.38 %	1.21 %	3.23 %	1.08 %	1.67 %	0.23 %	0.22 %	0.14 %	0.14 %
Loan & Lease Loss Reserve / Period-End Loans & Leases	2.41	2.05	2.05	1.10	1.07	1.01	1.00	1.00	1.00
Nonaccrual Loans & Leases / Period-End Loans & Leases	3.05	2.50	2.00	1.57	1.48	0.99	0.86	0.81	0.63
Non-Performing Loans & Leases / Period-End Loans & Leases	3.62	2.70	2.07	1.60	2.00	1.01	0.89	0.83	0.64
Loan & Lease Loss Reserve / Nonaccrual Loans & Leases	79	82	102	70	72	102	115	124	159
Loan & Lease Loss Reserve / Non-Performing Loans & Leases	66	76	99	69	54	100	112	120	157
RECONCILIATION OF RESERVE FOR LOAN & LEASE LOSSES * (\$ millions)									
Beginning Balance	\$1,031.5	\$1,028.8	\$543.5	\$496.2	\$452.7	\$431.0	\$423.1	\$420.6	\$417.4
Provision for Loan and Lease Losses	850.4	155.0	886.0	146.3	235.1	41.5	26.0	17.1	18.3
Allowance of Banks & Loans Acquired	-	-	-	32.1	-	6.2	5.5	-	-
Loans and Leases Charged Off:									
Commercial	101.2	32.8	39.9	4.4	58.5	4.6	15.4	7.2	2.2
Real Estate	576.0	124.0	362.6	123.8	130.4	19.1	7.8	6.6	11.5
Personal	8.6	6.3	5.6	6.9	4.9	6.1	4.5	4.3	4.2
Leases	0.7	0.2	0.7	0.7	0.9	0.4	0.5	0.2	0.3
Total Charge-Offs	686.5	163.3	408.8	135.8	194.7	30.2	28.2	18.3	18.2
Recoveries on Loans and Leases:									
Commercial	2.1	2.3	2.3	0.9	1.3	1.9	1.8	1.7	1.1
Real Estate	2.9	6.9	4.2	2.3	0.4	0.9	1.1	0.5	0.4
Personal	1.1	1.4	1.2	1.1	1.0	0.9	1.1	0.9	1.1
Leases	0.6	0.4	0.4	0.4	0.4	0.5	0.6	0.5	0.6
Total Recoveries	6.7	11.0	8.1	4.7	3.1	4.2	3.6	3.6	3.2
Net Loan and Lease Charge-offs	679.8	152.3	400.7	131.1	191.6	26.0	23.6	14.7	15.0
Ending Balance	\$1,202.2	\$1,031.5	\$1,028.8	\$543.5	\$496.2	\$452.7	\$431.0	\$423.1	\$420.6

* May not add due to rounding

Note: (a) Non-performing loans and leases includes renegotiated loans and loans past due 90 days or more.

Marshall & Ilsley Corporation
Quarterly Financial Information

SELECTED SEGMENTS (\$millions)	4th Qtr. 2008	3rd Qtr. 2008	2nd Qtr. 2008	1st Qtr. 2008	4th Qtr. 2007	3rd Qtr. 2007	2nd Qtr. 2007	1st Qtr. 2007	4th Qtr. 2006
Commercial Banking									
Net Interest Income	\$201.9	\$191.2	\$194.6	\$188.9	\$176.4	\$171.8	\$168.8	\$168.4	\$169.8
Provision for Loan and Lease Losses	543.8	97.2	769.6	120.2	207.6	10.6	9.6	9.7	10.6
Net Interest Income / (Loss) after Provision for Loan and Lease Losses	(341.9)	94.0	(575.0)	68.7	(31.2)	161.2	159.2	158.7	159.2
Other Income	26.0	28.2	26.2	24.7	23.2	22.2	21.6	20.4	20.1
Other Expense	72.7	64.7	81.6	64.3	53.7	49.6	48.0	45.7	46.0
Income (Loss) Before Income Taxes	(388.6)	57.5	(630.4)	29.1	(61.7)	133.8	132.8	133.4	133.3
Income Tax Expense (Benefit)	(155.4)	23.0	(252.2)	11.6	(24.7)	53.5	53.1	53.3	53.3
Segment Income (Loss)	(\$233.2)	\$34.5	(\$378.2)	\$17.5	(\$37.0)	\$80.3	\$79.7	\$80.1	\$80.0
Identifiable Assets	\$26,683.9	\$25,948.9	\$27,537.6	\$27,406.7	\$25,403.7	\$23,841.1	\$22,942.8	\$22,037.5	\$21,676.7
Community Banking									
Net Interest Income	\$204.8	\$194.2	\$197.7	\$196.1	\$197.7	\$195.4	\$193.8	\$191.0	\$199.2
Provision for Loan and Lease Losses	120.9	62.3	107.1	26.7	27.2	7.4	7.3	6.5	7.4
Net Interest Income after Provision for Loan and Lease Losses	83.9	131.9	90.6	169.4	170.5	188.0	186.5	184.5	191.8
Other Income	44.1	47.4	48.0	43.8	40.1	37.7	38.7	33.2	34.0
Other Expense	182.4	173.8	177.6	159.2	143.7	149.9	144.5	139.5	137.9
Income (Loss) Before Income Taxes	(54.4)	5.5	(39.0)	54.0	66.9	75.8	80.7	78.2	87.9
Income Tax Expense (Benefit)	(21.8)	2.2	(15.6)	21.6	26.8	30.3	32.3	31.3	35.1
Segment Income (Loss)	(\$32.6)	\$3.3	(\$23.4)	\$32.4	\$40.1	\$45.5	\$48.4	\$46.9	\$52.8
Identifiable Assets	\$19,380.8	\$18,826.5	\$19,373.0	\$19,373.5	\$18,476.0	\$17,653.7	\$17,266.8	\$16,893.1	\$16,916.8
Wealth Management									
Net Interest Income	\$17.5	\$15.4	\$14.6	\$14.5	\$14.0	\$13.0	\$13.0	\$12.1	\$11.5
Provision for Loan and Lease Losses	16.4	1.7	2.6	2.9	1.3	0.8	1.1	0.6	0.7
Net Interest Income after Provision for Loan and Lease Losses	1.1	13.7	12.0	11.6	12.7	12.2	11.9	11.5	10.8
Other Income	66.1	73.2	77.8	74.3	71.0	68.1	67.6	63.0	60.7
Other Expense	95.8	79.6	65.8	60.7	58.6	57.4	54.7	51.0	50.0
Income (Loss) Before Income Taxes	(28.6)	7.3	24.0	25.2	25.1	22.9	24.8	23.5	21.5
Income Tax Expense (Benefit)	(11.7)	2.9	9.7	10.2	10.1	6.1	10.0	9.5	8.7
Segment Income (Loss)	(\$16.9)	\$4.4	\$14.3	\$15.0	\$15.0	\$16.8	\$14.8	\$14.0	\$12.8
Identifiable Assets	\$1,753.9	\$1,544.2	\$1,526.3	\$1,496.5	\$1,551.3	\$1,313.9	\$1,250.9	\$1,174.8	\$1,174.9
Treasury									
Net Interest Income	\$17.0	\$21.6	\$19.8	\$1.5	\$1.0	\$6.7	\$2.9	\$4.6	\$1.9
Provision for Loan and Lease Losses	-	-	-	-	-	-	-	-	-
Net Interest Income after Provision for Loan and Lease Losses	17.0	21.6	19.8	1.5	1.0	6.7	2.9	4.6	1.9
Other Income	14.7	12.0	11.2	11.0	10.8	19.8	8.0	7.7	7.2
Other Expense	7.7	5.0	4.4	3.8	77.5	3.3	3.4	3.3	3.1
Income (Loss) Before Income Taxes	24.0	28.6	26.6	8.7	(65.7)	23.2	7.5	9.0	6.0
Income Tax Expense (Benefit)	9.6	11.4	10.6	3.5	(26.3)	9.3	3.0	3.6	2.4
Segment Income (Loss)	\$14.4	\$17.2	\$16.0	\$5.2	(\$39.4)	\$13.9	\$4.5	\$5.4	\$3.6
Identifiable Assets	\$8,674.3	\$8,476.2	\$8,802.2	\$8,951.8	\$8,918.0	\$9,042.3	\$8,026.3	\$7,975.8	\$7,923.7

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	(\$2.19)	\$1.87	\$2.54	\$2.49	\$2.32
Net Income (Loss)	(2.19)	4.34	3.17	2.99	2.66
Basic:					
Income (Loss) from Continuing Operations	(2.19)	1.91	2.60	2.54	2.37
Net Income (Loss)	(2.19)	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	23.19	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)	-	-
All Other	276.5	276.8	209.7	184.0	175.0
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 and Printing	14.2	13.9	14.0	12.7	12.9
Professional Services	72.0	42.4	34.1	30.5	29.4
Shipping and Handling	28.0	28.6	27.3	25.3	25.1
Intangible Amortization	24.3	20.6	18.6	13.1	16.9
All Other	313.7	281.3	129.9	123.3	120.4
Total Non-Interest Expenses	1,459.0	1,314.9	1,083.5	954.4	881.7
Tax Equivalent Adjustment	27.8	28.2	30.1	33.3	32.2
Pre-Tax Income (Loss)	(967.8)	710.6	955.1	864.8	786.0
Provision (Benefit) for Income Taxes	(412.2)	213.7	307.4	278.1	257.0
Income (Loss) from Continuing Operations	(555.6)	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)	(\$555.6)	\$1,150.9	\$807.8	\$706.2	\$605.9
Preferred Dividends	(12.7)	-	-	-	-
Net Income (Loss) Available to Common Shareholders	(\$568.3)	\$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 Securities	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 & 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:					
Commercial Mortgages	13,372	12,002	10,966	8,825	8,164
Construction Loans	4,233	4,052	3,385	1,596	1,175
Total Commercial Real Estate	17,605	16,054	14,351	10,421	9,339
Residential Real Estate:					
Residential Mortgages	7,856	7,105	6,329	5,051	3,399
Construction Loans	1,858	2,640	2,703	2,045	1,090
Total Residential Real Estate	9,714	9,745	9,032	7,096	4,489
Personal Loans & Leases:					
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	2,299	1,808	1,573	897	913
Other Assets	2,909	1,997	1,511	1,289	1,180
Total Assets of Continuing Operations	63,824	59,849	54,912	45,059	39,680
Assets of Discontinued Operations	-	-	1,318	1,154	757
Total Assets	\$63,824	\$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
Bank Issued Interest Bearing Activity:					
Savings & NOW	3,454	3,063	3,025	2,958	3,387
Money Market	7,879	8,999	8,200	6,407	5,645
Foreign Activity	1,134	2,075	2,051	1,365	1,340
Total Bank Issued Interest Bearing Activity	12,467	14,137	13,276	10,730	10,372
Bank Issued Time:					
CDs greater than \$100,000	3,802	3,864	3,447	2,155	982
All Other Time	5,743	4,413	4,821	3,434	2,712
Total Bank Issued Time	9,545	8,277	8,268	5,589	3,694
Total Bank Issued Deposits	28,892	28,588	27,688	21,866	18,977
Wholesale:					
Foreign Time	729	532	1,529	1,454	2,253
All Other	11,402	6,071	5,410	4,887	5,736
Total Wholesale	12,131	6,603	6,939	6,341	7,989
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	1,381	941	945	868	793
Liabilities of Discontinued Operations	-	-	56	111	176
Total Liabilities	56,076	52,816	50,079	41,478	36,486
SHAREHOLDERS' EQUITY - END OF PERIOD (\$millions)					
Preferred Equity	1,636	-	-	-	-
Common Equity	6,270	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)	0	(1)	(8)
Postretirement Benefits - Funded Status	2	4	5	-	-
Accumulated Other Comprehensive Income	(158)	(53)	(17)	(37)	23
Total Common Equity	6,112	7,033	6,151	4,735	3,951
Shareholders' Equity	7,748	7,033	6,151	4,735	3,951
Total Liabilities & Shareholders' Equity	\$63,824	\$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 Securities	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 & 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:					
Commercial Mortgages	12,806	11,383	10,346	8,576	7,659
Construction Loans	4,476	3,739	2,793	1,413	1,097
Total Commercial Real Estate	17,282	15,122	13,139	9,989	8,756
Residential Real Estate:					
Residential Mortgages	7,849	6,673	5,736	4,239	2,855
Construction Loans	2,378	2,793	2,394	1,513	840
Total Residential Real Estate	10,227	9,466	8,130	5,752	3,695
Personal Loans & Leases:					
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	2,245	1,739	1,410	908	920
Other Assets	2,397	1,816	1,518	1,319	1,241
Total Assets of Continuing Operations	63,134	56,944	51,328	42,320	36,559
Assets of Discontinued Operations	-	1,266	1,323	964	604
Total Assets	\$63,134	\$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	\$5,857	\$5,470	\$5,361	\$4,973	\$4,603
Bank Issued Interest Bearing Activity:					
Savings & NOW	3,249	2,905	3,031	3,096	3,388
Money Market	9,186	8,674	7,483	5,980	5,675
Foreign Activity	1,798	1,911	1,414	1,339	1,261
Total Bank Issued Interest Bearing Activity	14,233	13,490	11,928	10,415	10,324
Bank Issued Time:					
CDs greater than \$100,000	3,967	3,821	3,094	1,549	791
All Other Time	5,032	4,734	4,498	3,048	2,633
Total Bank Issued Time	8,999	8,555	7,592	4,597	3,424
Total Bank Issued Deposits	29,089	27,515	24,881	19,985	18,351
Wholesale:					
Foreign Time	962	1,017	1,430	1,006	975
All Other	9,224	5,537	5,825	5,715	5,083
Total Wholesale	10,186	6,554	7,255	6,721	6,058
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	991	1,073	1,032	880	786
Liabilities of Discontinued Operations	-	160	173	225	171
Total Liabilities	56,178	51,530	47,050	38,927	33,599
AVERAGE SHAREHOLDERS' EQUITY (\$millions)					
Shareholders' Equity	6,956	6,680	5,601	4,357	3,564
Total Liabilities & Shareholders' Equity	\$63,134	\$58,210	\$52,651	\$43,284	\$37,163
Memo:					
Average Interest Bearing Liabilities	\$49,330	\$44,827	\$40,484	\$32,848	\$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	57.4	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 Equity - Income from Continuing Operations	n. m.	7.44	11.56	13.46	14.84
Return on Equity - Net Income	n. m.	17.23	14.42	16.21	17.00
Equity / Assets (End of Period)	12.1	11.8	10.9	10.2	9.8
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 Securities	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:					
Bank Issued Interest Bearing Activity	1.54 %	3.55 %	3.35 %	1.95 %	0.79 %
Bank Issued Time	3.99	4.91	4.40	3.22	2.44
Total Bank Issued	2.49	4.08	3.76	2.34	1.21
Wholesale	3.18	5.06	4.82	3.14	1.91
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 %
NONPERFORMING ASSETS					
Nonaccrual Loans & Leases	\$1,527.0	\$686.9	\$264.9	\$134.7	\$127.8
Renegotiated	270.3	224.4	0.1	0.2	0.2
Past 90 Days or More	14.5	13.9	3.0	5.7	4.4
Total Nonperforming Loans & Leases	1,811.8	925.2	268.0	140.6	132.4
Other Real Estate Owned	320.9	115.1	25.5	8.9	8.0
Total Nonperforming Assets	\$2,132.7	\$1,040.3	\$293.5	\$149.5	\$140.4

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

Marshall & Isley Corporation
Annual Financial Information

	2008	2007	2006	2005	2004
CREDIT QUALITY (a)					
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
Nonaccrual Loans & Leases / Period-End Loans & Leases	3.05	1.48	0.63	0.39	0.43
Non-Performing Loans & Leases / Period-End Loans & Leases	3.62	2.00	0.64	0.41	0.45
Loan & Lease Loss Reserve / Nonaccrual Loans & Leases	79	72	159	270	280
Loan & Lease Loss Reserve / Non-Performing Loans & Leases	66	54	157	259	271
RECONCILIATION OF RESERVE FOR LOAN & LEASE LOSSES (\$ 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>

Note: (a) Non-performing loans and leases includes renegotiated loans and loans past due 90 days or more.