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PROSPECTUS SUPPLEMENT
File No. 333-83374

Rule 424(b) (3)
(To Prospectus Supplement and Prospectus dated April 1, 2002)
Prospectus Supplement Number: 2225

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Merrill Lynch & Co., Inc.
Medium-Term Notes, Series B
Due Nine Months or More from Date of Issue

Floating Rate Notes

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Principal Amount:	<C> \$400,000,000	Original Issue Date:	<C> April 29, 2002
Issue Price:	100.00%	Stated Maturity Date:	May 2, 2003
CUSIP Number:	59018Y MU2		

Interest Calculation: -----
Day Count Convention: -----

/X/ Regular Floating Rate Note /X/ Actual/360
/ / Inverse Floating Rate Note / / 30/360
(Fixed Interest Rate): / / Actual/Actual

Interest Rate Basis: -----

/X/ LIBOR	/ / Commercial Paper Rate
/ / CMT Rate	/ / Eleventh District Cost of Funds Rate
/ / Prime Rate	/ / CD Rate
/ / Federal Funds Rate	/ / Other (see attached)
/ / Treasury Rate	

Designated CMT Page: Designated LIBOR Page:
CMT Telerate Page: LIBOR Telerate Page: 3750
CMT Reuters Page: LIBOR Reuters Page:

Index Maturity:	One Month	Minimum Interest Rate:	Not Applicable
Spread:	-0.0200%	Maximum Interest Rate:	Not Applicable
Initial Interest Rate:	Calculated as if the Original Issue Date was an Interest Reset Date	Spread Multiplier:	Not Applicable

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Interest Reset Dates: Monthly, on the 2nd of every month, commencing June 2, 2002, subject to modified following Business Day convention.

Interest Payment Dates: Monthly, on the 2nd of every month, commencing June 2, 2002, subject to modified following Business Day convention.

Repayment at the Option of the Holder: The Notes cannot be repaid prior to the Stated Maturity Date.

Redemption at the Option of the Company: The Notes cannot be redeemed prior to the Stated Maturity Date.

Form: The Notes are being issued in fully registered book-entry form.

Trustee: JPMorgan Chase Bank

Underwriters: Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), First Union Securities, Inc. and Credit Lyonnais Securities (USA) Inc. (the "Underwriters"), are acting as principals in this transaction. MLPF&S is acting as the Lead Underwriter.

Pursuant to an agreement, dated April 24, 2002 (the "Agreement"), between the Company and the Underwriters, the Company has agreed to sell to each of the Underwriters and each of the Underwriters has severally and not jointly agreed to purchase the principal

amount of Notes set forth opposite its name below:

Underwriters -----	Principal Amount of the Notes -----
Merrill Lynch, Pierce, Fenner & Smith Incorporated	\$384,000,000
First Union Securities, Inc.	\$8,000,000
Credit Lyonnais Securities (USA) Inc.	\$8,000,000

Total	\$400,000,000

conditions
taken.

Pursuant to the Agreement, the obligations of the Underwriters are subject to certain and the Underwriters are committed to take and pay for all of the Notes, if any are

part of
public

The Underwriters have advised the Company that they propose initially to offer all or the Notes directly to the public at the Issue Price listed above. After the initial offering, the Issue Price may be changed.

including

The Company has agreed to indemnify the Underwriters against certain liabilities, liabilities under the Securities Act of 1933, as amended.

Dated:
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April 24, 2002