(To Prospectus Supplement and Prospectus

dated September 25, 2002)

Pricing Supplement Number: 2288

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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\$53,000,000 Original Issue Date: Principal Amount:

February 13, 2003

Issue Price: 100.2942% Stated Maturity Date:

January 13, 2006

(plus accrued interest from January 13, 2003)

CUSTP Number: 59018YPT2

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Interest Calculation: Day Count Convention:

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 \mid x \mid Regular Floating Rate Note | x | Actual/360 | | 30/360 | | Actual/Actual Inverse Floating Rate Note 1 1 (Fixed Interest Rate):

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 Moneyline Telerate Page: LIBOR Moneyline Telerate Page: 3750

LIBOR Reuters Page:

Index Maturity: Three Months Minimum Interest Rate:

Not Applicable

Spread: + 0.45% Maximum Interest Rate:

Not Applicable

Initial Interest Rate: Calculated as if the Original Issue Spread Multiplier:

Not Applicable

Date was an Interest Reset Date

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Quarterly, on the 13th of January, April, July and October, commencing on April 13, Interest Reset Dates:

2003, subject to modified following Business Day convention.

Quarterly, on the 13th of January, April, July and October, commencing on April 13, Interest Payment Dates:

2003, 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.

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

Other Provisions: The Notes offered by this pricing supplement, and the accompanying prospectus

supplement and prospectus, have terms and conditions identical to, and shall be part of the series

of, other Medium-Term Notes, Series B issued by Merrill Lynch & Co., Inc. (the "Company") on

January 13,

will share the

2003. The Notes offered hereby and such other, identical Notes previously issued same cusip number 59018YPT2.

Trustee:

JPMorgan Chase Bank

Underwriters:

Securities (USA)

this

Company and the

the

Notes set

Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), Credit Lyonnais

Inc. and Wachovia Securities, Inc, (the "Underwriters"), are acting as principals in

transaction. MLPF&S is acting as the Lead Underwriter.

Pursuant to an agreement, dated February 7, 2003 (the "Agreement"), between the

Underwriters, the Company has agreed to sell to each of the Underwriters and each of

Underwriters has severally and not jointly agreed to purchase the principal amount of

forth opposite its name below:

Underwriters Principal Amount of the Notes

Merrill Lynch, Pierce, Fenner & Smith \$50,880,000 Incorporated

Credit Lyonnais Securities (USA) Inc. \$1,060,000 Wachovia Securities, Inc \$1,060,000

Total \$53,000,000

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

taken.

The Underwriters have advised the Company that they propose initially to offer all or

of the Notes directly to the public at the Issue Price listed above. After the

offering, the Issue Price may be changed.

The Company has agreed to indemnify the Underwriters against certain liabilities,

liabilities under the Securities Act of 1933, as amended.

February 7, 2003

if any are

part

initial public

including

Dated: </TABLE>