

(To Prospectus Supplement and Prospectus dated
September 25, 2002)
Pricing Supplement Number: 2292

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

Floating Rate Notes

Principal Amount: \$301,500,000 Original Issue Date: February 26, 2003
CUSIP Number: 59018YQG9 Stated Maturity Date: February 25, 2005
Issue Price: 100%

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 Moneyline Telerate Page: LIBOR Moneyline Telerate Page: 3750
LIBOR Reuters Page:

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Index Maturity:	Three Months	Minimum Interest Rate: Not Applicable
Spread:	+0.22%	Maximum Interest Rate: Not Applicable
Initial Interest Rate:	Calculated as if the Original Issue Date was an Interest Reset Date	Spread Multiplier: Not Applicable
Interest Reset Dates:	Quarterly, on the 25th of May, August, November and February commencing on May 25, 2003, subject to modified following Business Day convention.	
Interest Payment Dates:	Quarterly, on the 25th of May, August, November and February commencing on May 25, 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 State 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"), HSBC Securities (USA) Inc. and ABN AMRO Incorporated (the "Underwriters"), are acting as principals in this transaction. MLPF&S is acting as the Lead Underwriter.	

Pursuant to an agreement, dated February 21, 2003 (the "Agreement"), between Merrill Lynch & Co., Inc. (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
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Merrill Lynch, Pierce, Fenner & Smith	

Incorporated	\$295,470,000
HSBC Securities (USA) Inc.	\$3,015,000
ABN AMRO Incorporated	\$3,015,000

Total	\$301,500,000

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, if any are taken.

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

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

Dated: February 21, 2003

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