
(To Prospectus Supplement and Prospectus dated
September 25, 2002)
Pricing Supplement Number: 2302

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

Floating Rate Notes

<TABLE>
<CAPTION>

<S>	<C>		
Principal Amount:	\$150,000,000	Original Issue Date:	April 16, 2003
Issue Price:	100.00%	Stated Maturity Date:	April 16, 2004
CUSIP Number:	59018YQS3		

Interest Calculation:	Day Count Convention:
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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

Index Maturity:	One Month	Minimum Interest Rate:	Not Applicable
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Spread:	-0.04%	Maximum Interest Rate:	Not Applicable
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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 16th of every month, commencing May 16, 2003, subject to modified following Business Day convention.

Interest Payment Dates: Monthly, on the 16th of every month, commencing May 16, 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.

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"), Credit Lyonnais Securities (USA) Inc. and BNP Paribas Securities Corp. (the "Underwriters"), are acting as principals in this transaction. MLPF&S is acting as the Lead Underwriter.

Pursuant to an agreement, dated April 10, 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	\$ 145,500,000
Credit Lyonnais Securities (USA) Inc.	\$ 2,250,000

BNP Paribas Securities Corp.

\$ 2,250,000

Total

\$ 150,000,000

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, 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:
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April 10, 2003