

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): April 18, 1995  
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Merrill Lynch & Co., Inc.  
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(Exact Name of Registrant as Specified in Charter)

Delaware	1-7182	13-2740599
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(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

World Financial Center, North Tower, New York, New York	10281-1332
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(Address of Principal Executive Offices)	(Zip Code)

Registrant's telephone number, including area code: (212) 449-1000  
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(Former Name or Former Address, if Changed Since Last Report.)

Item 5. Other Events  
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Filed herewith is the Preliminary Unaudited Earnings Summary, as contained in a press release dated April 18, 1995, for Merrill Lynch & Co., Inc. ("ML & Co.") for the three-month period ended March 31, 1995. The results of operations set forth therein for the three-month period ended March 31, 1995 are unaudited. All adjustments, consisting only of normal recurring accruals, that are, in the opinion of management, necessary for a fair presentation of the results of operations for the period presented have been included. The nature of ML & Co.'s business is such that the results for any interim period are not necessarily indicative of the results for a full year.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits  
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(c) Exhibits.  
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(99) Additional Exhibits

(i) Preliminary Unaudited Earnings Summary for the three-month period ended March 31, 1995.

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

MERRILL LYNCH & CO., INC.  
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(Registrant)

By: /s/ Joseph T. Willett  
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Joseph T. Willett  
Senior Vice President,  
Chief Financial Officer

Date: April 18, 1995

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EXHIBIT INDEX

Exhibit No. -----	Description -----	Page -----
(99)	Additional Exhibits	
	(i) Preliminary Unaudited Earnings Summary for the three-month period ended March 31, 1995.	5

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MERRILL LYNCH & CO., INC.  
PRELIMINARY UNAUDITED EARNINGS SUMMARY

<TABLE>  
<CAPTION>

PERCENT OF DOLLAR (IN THOUSANDS, CHANGE EXCEPT PER SHARE AMOUNTS) INCREASE (DECREASE)	FOR THE THREE MONTHS ENDED			
	MAR. 31, 1995	PERCENT OF REVENUES (A)	APR. 1, 1994	PERCENT OF REVENUES (A)
<S> <C>	<C>	<C>	<C>	<C>
REVENUES:				
COMMISSIONS (21) %	\$ 685,295	13 %	\$ 868,244	18 %
INTEREST AND DIVIDENDS 38	3,029,519	58	2,199,536	47
PRINCIPAL TRANSACTIONS 1	674,756	13	666,677	14
INVESTMENT BANKING (44)	248,497	5	444,395	9
ASSET MANAGEMENT AND PORTFOLIO SERVICE FEES 1	448,437	9	444,228	9
OTHER 1	117,373	2	115,731	3
TOTAL REVENUES 10	5,203,877	100	4,738,811	100
INTEREST EXPENSE 46	2,783,392	53	1,906,983	40
NET REVENUES (15)	2,420,485	47	2,831,828	60
NON-INTEREST EXPENSES:				
COMPENSATION AND BENEFITS (11)	1,269,888	52	1,430,517	51
OCCUPANCY (3)	109,889	5	113,008	4
COMMUNICATIONS AND EQUIPMENT RENTAL 8	111,737	5	103,524	4
DEPRECIATION AND AMORTIZATION 16	85,999	3	74,171	3
ADVERTISING AND MARKET DEVELOPMENT (12)	86,311	4	98,605	3
PROFESSIONAL FEES 5	98,830	4	94,077	3
BROKERAGE, CLEARING, AND EXCHANGE FEES (3)	83,845	3	86,490	3
OTHER 9	195,194	8	179,228	6
TOTAL NON-INTEREST EXPENSES (6)	2,041,693	84	2,179,620	77
EARNINGS BEFORE INCOME TAXES (42)	378,792	16	652,208	23
INCOME TAX EXPENSE (46)	151,517	7	280,449	10
NET EARNINGS (39) %	\$ 227,275	9 %	\$ 371,759	13 %
PREFERRED STOCK DIVIDENDS	\$ 11,941		\$ 1,336	

NET EARNINGS APPLICABLE TO COMMON STOCKHOLDERS	\$ 215,334	\$ 370,423
	=====	=====
EARNINGS PER COMMON SHARE:		
PRIMARY	\$ 1.08	\$ 1.68
	=====	=====
FULLY DILUTED	\$ 1.08	\$ 1.68
	=====	=====
AVERAGE SHARES:		
PRIMARY	199,178	220,633
	=====	=====
FULLY DILUTED	199,178	220,633
	=====	=====

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(A) - REVENUES AND INTEREST EXPENSE ARE PRESENTED AS A PERCENTAGE OF TOTAL REVENUES. NON-INTEREST EXPENSES AND EARNINGS ARE PRESENTED AS A PERCENTAGE OF NET REVENUES.