

Merrill Lynch & Co., Inc.  
95 Greene Street  
Jersey City, New Jersey 07302

February 10, 2003

[LOGO] MERRILL LYNCH

OFICS Filer Support  
SEC Operations Center  
6432 General Green Way  
Alexandria, Virginia 22312-2413

Attention: 1933 Act Filing Desk

Re: Registration Statement No. 333-97937

With reference to the above captioned Registration Statement and in compliance with Rule 424(b)(3) adopted under the Securities Act of 1933, as amended, we enclose herewith for filing, one copy, marked as required, one Prospectus and Prospectus Supplement dated September 25, 2002 relating to Merrill Lynch & Co., Inc. Medium-Term Notes to be used on and after this date. In addition, please reference that this note is not listed on any exchange.

Very truly yours,

/s/ Mark Youngclaus

Mark Youngclaus  
Vice President

PROSPECTUS SUPPLEMENT  
(To Prospectus Supplement and  
Prospectus dated September 25, 2002)  
Prospectus number: 2294

File No. 333-97937  
Rule 424(b)(3)

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

Floating Rate Notes

Principal Amount: \$56,000,000      Original Issue Date: March 10, 2003

CUSIP Number: 59018YQJ3      Stated Maturity Date: March 10, 2005

Interest Calculation:      Day Count Convention:  
 Regular Floating Rate Note       Actual/360  
 Inverse Floating Rate Note       30/360  
(Fixed Interest Rate):       Actual/Actual

Interest Rate Basis:  
 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: Three Month      Minimum Interest Rate: Not Applicable

Spread: .22%      Maximum Interest Rate: Not Applicable

Initial Interest Rate: Calculated as      Issue Spread Multiplier: Not Applicable  
if the Original  
Date was an  
Interest Reset  
Date

Interest Reset Dates: Quarterly, on the 10th of March, June, September and  
December, commencing on June 10, 2003, subject to  
modified following business day convention.

Interest Payment Dates: Quarterly, on the 10th of March, June, September and  
December, commencing on June 10, 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: JPM Chase Bank

Dated: March 4, 2003