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<CAPTION>

Merrill Lynch & Co., Inc.
Statement No. 333-97937
\$5,547,200,000
dated March 26, 2003
Merrill Lynch CoreNotes(SM)
September 25, 2002)

Filed under Rule 424 (b)(3), Registration

Pricing Supplement No. 10037 -

(To prospectus dated September 25, 2002 and prospectus supplement dated

CUSIP Maturity Number Option	Aggregate Survivor's Principal Amount	Price to Public(1)	Purchasing Agent's Discount(1)	Interest Rate Per Annum	Interest Payment Frequency	Stated Date
<C> <C> 5901MOCF4 3/31/2008	<C> \$2,088,000 Yes	<C> 100.0%	<C> 1.0000%	<C> 3.50%	<C> Monthly	<C>

Trade Date: Wednesday March 26, 2003

Merrill Lynch & Co.
Merrill Lynch & Co., Inc.
Purchasing Agent
4 World Financial Center
Acting as Principal
New York, NY 10080
[LOGO]

Issue Date: Monday March 31, 2003

Minimum Denominations/Increments: \$1,000/\$1,000

Original Issue Discount: No

All trades settle without accrued interest and clear SDFS: DTC Book-Entry only

Merrill Lynch DTC Participant Number: 5132

(1) Expressed as a percentage of the aggregate principal amount.

"CoreNotes" is a service mark of Merrill Lynch & Co., Inc.

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