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): November 1, 2000

MERRILL LYNCH & CO., INC.

(Exact Name of Registrant as Specified in its Charter)

Delaware 1-7182 13-2740599

(State or Other (Commission (I.R.S. Employer Jurisdiction of File Number) Identification No.)
Incorporation)

4 World Financial Center, New York, New York 10080

(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 Consolidated Balance Sheet as of September 29, 2000 for Merrill Lynch & Co., Inc. and subsidiaries ("Merrill Lynch"). Also filed herewith is a statement setting forth the computation of certain Merrill Lynch financial ratios for the periods presented.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(c) Exhibits

- (12) Computation of Ratios of Earnings to Fixed Charges and Combined Fixed Charges and Preferred Stock Dividends
- (99) Additional Exhibits
 - (i) Preliminary Unaudited Consolidated Balance Sheet of Merrill Lynch as of September 29, 2000

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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.

(Registrant)

By: /s/ Thomas H. Patrick

Thomas H. Patrick Executive Vice President and Chief Financial Officer

Date: November 1, 2000

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EXHIBIT INDEX

Exhibit No.	Description	Page
(12)	Computation of Ratios of Earnings to Fixed Charges and Combined Fixed Charges and Preferred Stock Dividends	5
(99)	Additional Exhibits	
	(i) Preliminary Unaudited Consolidated Balance Sheet as of September 29, 2000	6-7

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MERRILL LYNCH & CO., INC. AND SUBSIDIARIES COMPUTATION OF RATIOS OF EARNINGS TO FIXED CHARGES AND COMBINED FIXED CHARGES AND PREFERRED STOCK DIVIDENDS (dollars in millions)

		E MONTHS ENDED		MONTHS ENDED
24,	SEPT. 29,	SEPT. 24,	SEPT. 29,	SEPT.
1999	2000	1999	2000	
				
<\$>	<c></c>	<c></c>	<c></c>	<c></c>
Pre-tax earnings from continuing operations	\$1,311	\$ 904	\$ 4,409	\$ 2,999
Add: Fixed charges (excluding capitalized interest and preferred security dividend				
requirements of subsidiaries)	4,759 	3,199 	12,860 	9,802
 Pre-tax earnings before fixed charges	6 , 070	4,103	17,269	12,801
=====	=====	=====	======	
Fixed charges:			40.550	
Interest 9,620	4,697	3,139	12,668	
Other (a) 334	115	111	350	
Total fixed charges 9,954	4,812	3,250	13,018	
======	=====	=====	=====	
Preferred stock dividends	13	14	41	42
Total combined fixed charges and preferred stock dividends	\$4,825 =====	\$3,264 =====	\$13 , 059	\$ 9,996
======				
Ratio of earnings to fixed charges	1.26	1.26	1.33	1.29
Ratio of earnings to combined fixed charges and preferred stock dividends	1.26	1.26	1.32	1.28

⁽a) Other fixed charges consist of the interest factor in rentals, amortization of debt issuance costs, preferred security dividend requirements of subsidiaries, and capitalized interest.

Note: Prior period amounts have been restated to reflect the merger with Herzog, Heine, Geduld, Inc. as required under pooling-of-interests accounting.

</TABLE>

EXHIBIT 99(i)

MERRILL LYNCH & CO., INC. AND SUBSIDIARIES PRELIMINARY UNAUDITED CONSOLIDATED BALANCE SHEET

ASSETS CASH AND CASH EQUIVALENTS. \$ 12,833 CASH AND SECURITIES SEGREGATED FOR REGULATORY PURPOSES OR DEPOSITED WITH CLEARING ORGANIZATIONS 5,763 RECEIVABLES UNDER RESALE AGREEMENTS AND SECURITIES BORROWED TRANSACTIONS 107,709 MARKETABLE INVESTMENT SECURITIES	(dollars in millions)	Sept. 29, 2000
CASH AND CASH EQUIVALENTS. \$ 12,933 CASH AND SECURITIES SEGREGATED FOR REGULATORY PURPOSES OR DEPOSITED WITH CLEARING ORGANIZATIONS. 5,763 RECEIVABLES UNDER RESALE AGREEMENTS AND SECURITIES BORROWED TRANSACTIONS. 107,709 MARKETABLE INVESTMENT SECURITIES. 40,357 TRADING ASSETS, AT FAIR VALUE Equities and convertible debentures. 24,233 Corporate debt and preferred stock. 17,219 U.S. GOVERNMENT and agencies. 14,456 Non-U.S. governments and agencies. 14,466 Non-U.S. governments and agencies. 14,407 Securities received as collateral, net of securities pledged as collateral 12,728 Total. 110,033 SECURITIES PLEDGED AS COLLATERAL. 9,485 OTHER RECEIVABLES CUSTOMER'S (Net of allowance for doubtful accounts of \$777) 45,449 ETOTAL ASSETS. 4,493 TOTAL ASSETS. 2,571 TOTAL ASSETS. 2,571 TOTAL ASSETS. 5383,904		
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Mortgages, mortgage-backed, and asset-backed. 8,938 Municipals and money markets. 2,328 Securities received as collateral, net of securities pledged as collateral. 12,728 Total. 110,083 SECURITIES PLEDGED AS COLLATERAL. 2,485 Customers (net of allowance for doubtful accounts of \$77). 45,449 Brokers and dealers. 13,041 Interest and other. 2,721 Total. 65,701 Total. 65,701 CUSTOMERIC SUBSIDIARIES. 4,043 LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$176). 14,093 OTHER INVESTMENTS OF INSURANCE SUBSIDIARIES. 4,043 LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$176). 14,093 OTHER INVESTMENTS AND GALLITIES (net of accumulated depreciation and amortization of \$4,530). 3,242 GOODWILL (net of accumulated amortization of \$662). 4,391 OTHER ASSETS. 2,571 TOTAL ASSETS. 5383,904		·
Securities received as collateral, net of securities pledged as collateral. Total		•
Securities received as collateral, net of securities pledged as collateral. 12,728 12,728 12,728 12,728 12,728 110,083 120,083 120,083 120,083 120,083 120,083 120,083 120,083 120,083 120,085	Municipals and money markets	· ·
Total		97 , 355
SECURITIES PLEDGED AS COLLATERAL. OTHER RECEIVABLES Customers (net of allowance for doubtful accounts of \$77). 13,041 Interest and other. Total. INVESTMENTS OF INSURANCE SUBSIDIARIES. LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$176). 14,093 OTHER INVESTMENTS. (net of accumulated depreciation and amortization of \$4,530). 3,242 GOODWILL (net of accumulated amortization of \$662). 4,391 OTHER ASSETS. \$383,904	Securities received as collateral, net of securities pledged as collateral	
OTHER RECEIVABLES Customers (net of allowance for doubtful accounts of \$77). Brokers and dealers. 13,041 Interest and other. 7,211 Total. 65,701 INVESTMENTS OF INSURANCE SUBSIDIARIES. 4,043 LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$176). 14,093 OTHER INVESTMENTS. (net of accumulated depreciation and amortization of \$4,530). 3,242 GOODWILL (net of accumulated amortization of \$662). 4,391 OTHER ASSETS. \$383,904	Total	·
Customers (net of allowance for doubtful accounts of \$77). 45,449 Brokers and dealers. 13,041 Interest and other. 7,211 Total. 65,701 INVESTMENTS OF INSURANCE SUBSIDIARIES. 4,043 LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$176). 14,093 OTHER INVESTMENTS. 3,633 EQUIPMENT AND FACILITIES (net of accumulated depreciation and amortization of \$4,530). 3,242 GOODWILL (net of accumulated amortization of \$662). 4,391 OTHER ASSETS. 2,571 TOTAL ASSETS. \$383,904	SECURITIES PLEDGED AS COLLATERAL	•
Brokers and dealers. 13,041 Interest and other. 7,211 Total. 65,701 INVESTMENTS OF INSURANCE SUBSIDIARIES. 4,043 LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$176) 14,093 OTHER INVESTMENTS. 3,633 EQUIPMENT AND FACILITIES (net of accumulated depreciation and amortization of \$4,530) 3,242 GOODWILL (net of accumulated amortization of \$662) 4,391 OTHER ASSETS. 2,571 TOTAL ASSETS. \$383,904		45 440
Interest and other. 7,211 Total. 65,701 INVESTMENTS OF INSURANCE SUBSIDIARIES. 4,043 LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$176) 14,093 OTHER INVESTMENTS. 3,633 EQUIPMENT AND FACILITIES (net of accumulated depreciation and amortization of \$4,530) 3,242 GOODWILL (net of accumulated amortization of \$662) 4,391 OTHER ASSETS. 5383,904		· ·
Total		7,211
LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$176)	Total	65,701
OTHER INVESTMENTS	INVESTMENTS OF INSURANCE SUBSIDIARIES	4,043
EQUIPMENT AND FACILITIES (net of accumulated depreciation and amortization of \$4,530)	LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$176)	14,093
(net of accumulated depreciation and amortization of \$4,530)3,242GOODWILL (net of accumulated amortization of \$662)4,391OTHER ASSETS2,571TOTAL ASSETS\$383,904	OTHER INVESTMENTS	3,633
OTHER ASSETS. 2,571 TOTAL ASSETS. \$383,904		3,242
TOTAL ASSETS\$383,904	GOODWILL (net of accumulated amortization of \$662)	4,391
·	OTHER ASSETS	2,571
	TOTAL ASSETS	· ·

</TABLE>

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<TABLE> <CAPTION>

(dollars in millions, except per share amount)	Sept. 29, 2000
<\$>	<c></c>
LIABILITIES	
PAYABLES UNDER REPURCHASE AGREEMENTS AND SECURITIES	
LOANED TRANSACTIONS	\$ 85,972
COMMERCIAL PAPER AND OTHER SHORT-TERM BORROWINGS	14 , 725
DEMAND AND TIME DEPOSITS	50,001
TRADING LIABILITIES, AT FAIR VALUE	
Contractual agreements	18,411 22,022
U.S. Government and agencies	11,653
Non-U.S. governments and agencies	7,026
Corporate debt, preferred stock, and other	5 , 553
Total	64,665
OBLIGATION TO RETURN SECURITIES RECEIVED AS COLLATERAL	22,213
OTHER PAYABLES	
Customers	22,863
Brokers and dealers	12,159
Interest and other	20 , 862
Total	55,884
LIABILITIES OF INSURANCE SUBSIDIARIES	3,964
LONG-TERM BORROWINGS	66 , 589
TOTAL LIABILITIES	364,013
PREFERRED SECURITIES ISSUED BY SUBSIDIARIES	2 , 720
STOCKHOLDERS' EQUITY	
PREFERRED STOCKHOLDERS' EQUITY	425
COMMON STOCKHOLDERS' EQUITY Shares exchangeable into common stock Common stock, par value \$1.33 1/3 per share; authorized: 1,000,000,000, shares.	74
authorized: 1,000,000,000 shares; issued: 962,553,498 shares	1,283
Paid-in capital	2,641
Accumulated other comprehensive loss (net of tax)	(421)
Retained earnings	15,418
	18,995
Less: Treasury stock, at cost: 160,364,905 shares	1,331
Employee stock transactions	918
TOTAL COMMON STOCKHOLDERS' EQUITY	16,746
TOTAL STOCKHOLDERS' EQUITY	17 , 171
TOTAL LIABILITIES, PREFERRED SECURITIES ISSUED BY	
SUBSIDIARIES, AND STOCKHOLDERS' EQUITY	\$383 , 904 ======