

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): May 2, 2001

MERRILL LYNCH & CO., INC.

(Exact Name of Registrant as Specified in its Charter)

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

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

(Former Name or Former Address, if Changed Since Last Report.)

ITEM 5. OTHER EVENTS

Filed herewith is the Preliminary Unaudited Consolidated Balance Sheet as of March 30, 2001 for Merrill Lynch & Co., Inc. and subsidiaries ("Merrill Lynch"). Also filed herewith is a statement setting forth the computation of certain 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 March 30, 2001.

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.

(Registrant)

By: /s/ Thomas H. Patrick

Thomas H. Patrick
Executive Vice President and
Chief Financial Officer

Date: May 2, 2001

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EX-12
Ratio of Earnings to Fixed charges

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EXHIBIT 12

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)

	FOR THE THREE MONTHS ENDED	
	MARCH 30, 2001	MARCH 31, 2000
	-----	-----
<S>	<C>	<C>
Pre-tax earnings from continuing operations	\$ 1,351	\$ 1,685
Add: Fixed charges (excluding capitalized interest and preferred security dividend requirements of subsidiaries)	5,577	3,843
	-----	-----
Pre-tax earnings before fixed charges	6,928	5,528
	=====	=====
Fixed charges:		
Interest	5,512	3,775
Other (a)	117	120
	-----	-----
Total fixed charges	5,629	3,895
	=====	=====
Preferred stock dividend requirements	14	14
	-----	-----
Total combined fixed charges and preferred stock dividends	\$ 5,643	\$ 3,909
	=====	=====
RATIO OF EARNINGS TO FIXED CHARGES	1.23	1.42
RATIO OF EARNINGS TO COMBINED FIXED CHARGES AND PREFERRED STOCK DIVIDENDS	1.23	1.41

(a) Other fixed charges consists 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.

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EX-99
Preliminary Unaudited Consolidated Balance Sheet

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EXHIBIT 99 (i)

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

(dollars in millions)	MARCH 30, 2001
-----	-----
<S>	<C>
ASSETS	
CASH AND CASH EQUIVALENTS.....	\$ 25,696

CASH AND SECURITIES SEGREGATED FOR REGULATORY PURPOSES OR DEPOSITED WITH CLEARING ORGANIZATIONS.....	5,628

RECEIVABLES UNDER RESALE AGREEMENTS AND SECURITIES BORROWED TRANSACTIONS.....	124,138

MARKETABLE INVESTMENT SECURITIES.....	59,621

TRADING ASSETS, AT FAIR VALUE	
Equities and convertible debentures.....	22,747
Corporate debt and preferred stock.....	15,145
Contractual agreements.....	22,897
U.S. Government and agencies.....	20,663
Mortgages, mortgage-backed, and asset-backed.....	9,413
Non-U.S. governments and agencies.....	4,786
Municipals and money markets.....	3,684

	99,335

SECURITIES PLEDGED AS COLLATERAL.....	12,272

OTHER RECEIVABLES	
Customers (net of allowance for doubtful accounts of \$82).....	39,472
Brokers and dealers.....	21,383
Interest and other.....	7,912

Total.....	68,767

INVESTMENTS OF INSURANCE SUBSIDIARIES.....	3,996
LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$205).....	17,512
OTHER INVESTMENTS.....	4,770
EQUIPMENT AND FACILITIES (net of accumulated depreciation and amortization of \$4,777).....	3,462
GOODWILL (net of accumulated amortization of \$751).....	4,214
OTHER ASSETS.....	2,193

TOTAL ASSETS.....	\$431,604
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MERRILL LYNCH & CO., INC. AND SUBSIDIARIES
PRELIMINARY UNAUDITED CONSOLIDATED BALANCE SHEET

(dollars in millions, except per share amount)	MARCH 30, 2001
<S>	<C>
LIABILITIES	
PAYABLES UNDER REPURCHASE AGREEMENTS AND SECURITIES	
LOANED TRANSACTIONS.....	\$103,722
COMMERCIAL PAPER AND OTHER SHORT-TERM BORROWINGS.....	13,084
DEMAND AND TIME DEPOSITS.....	77,929
TRADING LIABILITIES, AT FAIR VALUE	
Contractual agreements.....	24,041
Equities and convertible debentures.....	20,644
U.S. Government and agencies.....	20,073
Non-U.S. governments and agencies.....	8,898
Corporate debt, municipals and preferred stock.....	5,415
Total.....	79,071
OTHER PAYABLES	
Customers.....	26,231
Brokers and dealers.....	13,508
Interest and other.....	18,198
Total.....	57,937
LIABILITIES OF INSURANCE SUBSIDIARIES.....	3,869
LONG-TERM BORROWINGS.....	73,345
TOTAL LIABILITIES.....	408,957
PREFERRED SECURITIES ISSUED BY SUBSIDIARIES.....	2,708
STOCKHOLDERS' EQUITY	
PREFERRED STOCKHOLDERS' EQUITY (42,500 shares issued, liquidation preference \$10,000 per share).....	425
COMMON STOCKHOLDERS' EQUITY	
Shares exchangeable into common stock.....	62
Common stock, par value \$1.33 1/3 per share; authorized: 1,000,000,000 shares; issued: 962,533,498 shares.....	1,283
Paid-in capital.....	4,039
Accumulated other comprehensive loss (net of tax).....	(287)
Retained earnings.....	16,887
Less: Treasury stock, at cost: 130,336,130 shares.....	21,984
Employee stock transactions.....	1,052
TOTAL COMMON STOCKHOLDERS' EQUITY.....	19,514
TOTAL STOCKHOLDERS' EQUITY.....	19,939
TOTAL LIABILITIES, PREFERRED SECURITIES ISSUED BY SUBSIDIARIES, AND STOCKHOLDERS' EQUITY.....	\$431,604

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