

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): August 1, 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
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(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 June 29, 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 June 29, 2001.

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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: August 1, 2001

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EXHIBIT INDEX

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	(i) Preliminary Unaudited Consolidated Balance Sheet of Merrill Lynch as of June 29, 2001	6-7

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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)

ENDED	FOR THE THREE MONTHS ENDED		FOR THE SIX MONTHS	
	-----		-----	
JUNE 30,	JUNE 29,	JUNE 30,	JUNE 29,	
2000	2001	2000	2001	
-----	-----	-----	-----	
<S>	<C>	<C>	<C>	
<C>				
Pre-tax earnings	\$ 852	\$ 1,413	\$ 2,203	
\$ 3,098				
Add: Fixed charges (excluding capitalized interest and preferred security dividend requirements of subsidiaries)	4,803	4,259	10,380	
8,102	-----	-----	-----	
Pre-tax earnings before fixed charges	5,655	5,672	12,583	
11,200	=====	=====	=====	
=====				
Fixed charges:				
Interest	4,739	4,196	10,251	
7,971				
Other (a)	117	115	234	
235	-----	-----	-----	
Total fixed charges	4,856	4,311	10,485	
8,206	=====	=====	=====	
=====				
Preferred stock dividend requirements	14	14	28	
28				
Total combined fixed charges	-----	-----	-----	-

and preferred stock dividends	\$ 4,870	\$ 4,325	\$ 10,513	\$
8,234	=====	=====	=====	
=====				
RATIO OF EARNINGS TO FIXED CHARGES	1.16	1.32	1.20	
1.36				
RATIO OF EARNINGS TO COMBINED FIXED CHARGES				
AND PREFERRED STOCK DIVIDENDS	1.16	1.31	1.20	
1.36				

(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.

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EXHIBIT 99(i)

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

(dollars in millions)	JUNE 29, 2001

<S>	<C>
ASSETS	
CASH AND CASH EQUIVALENTS.....	\$ 16,412

CASH AND SECURITIES SEGREGATED FOR REGULATORY PURPOSES OR DEPOSITED WITH CLEARING ORGANIZATIONS.....	4,955

RECEIVABLES UNDER RESALE AGREEMENTS AND SECURITIES BORROWED TRANSACTIONS.....	125,443

MARKETABLE INVESTMENT SECURITIES.....	67,898

TRADING ASSETS, AT FAIR VALUE	
Equities and convertible debentures.....	21,811
Corporate debt and preferred stock.....	17,519
Contractual agreements.....	22,637
U.S. Government and agencies.....	13,677
Mortgages, mortgage-backed, and asset-backed.....	8,693
Non-U.S. governments and agencies.....	4,549
Municipals and money markets.....	3,811

	92,697

SECURITIES PLEDGED AS COLLATERAL.....	11,507

SECURITIES RECEIVED AS COLLATERAL.....	3,747

OTHER RECEIVABLES	
Customers (net of allowance for doubtful accounts of \$85).....	41,400
Brokers and dealers.....	13,267
Interest and other.....	8,353

	63,020

INVESTMENTS OF INSURANCE SUBSIDIARIES.....	3,944
LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$257).....	18,986
OTHER INVESTMENTS.....	4,958
EQUIPMENT AND FACILITIES (net of accumulated depreciation and amortization of \$4,867).....	3,515
GOODWILL (net of accumulated amortization of \$790).....	4,095
OTHER ASSETS.....	1,894

TOTAL ASSETS.....	\$423,071
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MERRILL LYNCH & CO., INC. AND SUBSIDIARIES
PRELIMINARY UNAUDITED CONSOLIDATED BALANCE SHEET

(dollars in millions, except per share amount)	JUNE 29, 2001
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<S>	<C>
LIABILITIES	
PAYABLES UNDER REPURCHASE AGREEMENTS AND SECURITIES	
LOANED TRANSACTIONS.....	\$ 91,437

COMMERCIAL PAPER AND OTHER SHORT-TERM BORROWINGS.....	6,855

DEPOSITS.....	79,431

TRADING LIABILITIES, AT FAIR VALUE	
Contractual agreements.....	23,709
Equities and convertible debentures.....	19,708
U.S. Government and agencies.....	19,745
Non-U.S. governments and agencies.....	6,393
Corporate debt, municipals and preferred stock.....	8,793

	78,348

OBLIGATION TO RETURN SECURITIES RECEIVED AS COLLATERAL.....	3,747

OTHER PAYABLES	
Customers.....	26,206
Brokers and dealers.....	13,336
Interest and other.....	16,993

	56,535

LIABILITIES OF INSURANCE SUBSIDIARIES.....	3,814
LONG-TERM BORROWINGS.....	79,506

TOTAL LIABILITIES.....	399,673

PREFERRED SECURITIES ISSUED BY SUBSIDIARIES.....	2,707

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: 3,000,000,000 shares; issued: 962,533,498 shares.....	1,283
Paid-in capital.....	4,198
Accumulated other comprehensive loss (net of tax).....	(324)
Retained earnings.....	17,290

	22,509
Less: Treasury stock, at cost: 124,931,509 shares.....	1,000
Employee stock transactions.....	1,243

TOTAL COMMON STOCKHOLDERS' EQUITY.....	20,266

TOTAL STOCKHOLDERS' EQUITY.....	20,691

TOTAL LIABILITIES, PREFERRED SECURITIES ISSUED BY SUBSIDIARIES, AND STOCKHOLDERS' EQUITY.....	\$423,071
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