

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): October 31, 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 September 28, 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 September 28, 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.

MERRILL LYNCH & CO., INC.

By: /s/ Thomas H. Patrick

 Thomas H. Patrick
 Executive Vice President
 and Chief Financial Officer

Date: October 31, 2001

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EXHIBIT INDEX

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(12)	Computation of Ratios of Earnings to Fixed Charges and Combined Fixed Charges and Preferred Stock Dividends	5
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	(i) Preliminary Unaudited Consolidated Balance Sheet of Merrill Lynch as of September 28, 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 NINE MONTHS	
	Sept. 28,	Sept. 29,	Sept. 28,	
-----	-----	-----	-----	-----
Sept. 29,	2001	2000	2001	
2000	-----	-----	-----	-
-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	
<C>				
Pre-tax earnings	\$ 686	\$ 1,311	\$ 2,889	\$
4,409				
Add: Fixed charges (excluding capitalized				
interest and preferred security dividend				
requirements of subsidiaries)	3,843	4,759	14,223	
12,860	-----	-----	-----	
-----	-----	-----	-----	
Pre-tax earnings before fixed charges	4,529	6,070	17,112	
17,269	=====	=====	=====	
=====				
Fixed charges:				
Interest	3,777	4,697	14,028	
12,668				
Other (a)	119	115	353	
350	-----	-----	-----	
-----	-----	-----	-----	
Total fixed charges	3,896	4,812	14,381	
13,018	=====	=====	=====	
=====				
Preferred stock dividend requirements	14	13	42	
41				
Total combined fixed charges	-----	-----	-----	-

and preferred stock dividends	\$ 3,910	\$ 4,825	\$ 14,423	\$
13,059	=====	=====	=====	
=====				
RATIO OF EARNINGS TO FIXED CHARGES	1.16	1.26	1.19	
1.33				
RATIO OF EARNINGS TO COMBINED FIXED CHARGES				
AND PREFERRED STOCK DIVIDENDS	1.16	1.26	1.19	
1.32				

(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.

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EXHIBIT 99(i)

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

(dollars in millions)	Sept. 28, 2001
<S>	<C>
ASSETS	
CASH AND CASH EQUIVALENTS.....	\$ 20,201
CASH AND SECURITIES SEGREGATED FOR REGULATORY PURPOSES OR DEPOSITED WITH CLEARING ORGANIZATIONS.....	4,382
RECEIVABLES UNDER RESALE AGREEMENTS AND SECURITIES BORROWED TRANSACTIONS.....	133,705
MARKETABLE INVESTMENT SECURITIES.....	72,856
TRADING ASSETS, AT FAIR VALUE	
Contractual agreements.....	25,527
Corporate debt and preferred stock.....	18,129
Equities and convertible debentures.....	16,030
U.S. Government and agencies.....	11,700
Mortgages, mortgage-backed, and asset-backed.....	9,899
Municipals and money markets.....	8,826
Non-U.S. governments and agencies.....	5,993
	96,104
SECURITIES PLEDGED AS COLLATERAL.....	12,416
SECURITIES RECEIVED AS COLLATERAL.....	2,730
OTHER RECEIVABLES	
Customers (net of allowance for doubtful accounts of \$81).....	46,621
Brokers and dealers.....	11,568
Interest and other.....	9,491
	67,680
INVESTMENTS OF INSURANCE SUBSIDIARIES.....	4,083
LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$285).....	18,391
OTHER INVESTMENTS.....	5,329
EQUIPMENT AND FACILITIES (net of accumulated depreciation and amortization of \$5,002).....	3,472
GOODWILL (net of accumulated amortization of \$864).....	4,212
OTHER ASSETS.....	3,045
TOTAL ASSETS.....	\$ 448,606

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EXHIBIT 99(i)

(dollars in millions, except per share amount)	Sept. 28, 2001
<S>	<C>
LIABILITIES	
PAYABLES UNDER REPURCHASE AGREEMENTS AND SECURITIES LOANED TRANSACTIONS.....	\$ 106,909
COMMERCIAL PAPER AND OTHER SHORT-TERM BORROWINGS.....	5,096
DEPOSITS.....	83,667
TRADING LIABILITIES, AT FAIR VALUE	
Contractual agreements.....	23,050
U.S. Government and agencies.....	19,964
Equities and convertible debentures.....	19,957
Non-U.S. governments and agencies.....	6,299
Corporate debt, municipals and preferred stock.....	6,127
	75,397
OBLIGATION TO RETURN SECURITIES RECEIVED AS COLLATERAL.....	2,730
OTHER PAYABLES	
Customers.....	35,328
Brokers and dealers.....	13,597
Interest and other.....	18,423
	67,348
LIABILITIES OF INSURANCE SUBSIDIARIES.....	3,809
LONG-TERM BORROWINGS.....	79,849
TOTAL LIABILITIES.....	424,805
PREFERRED SECURITIES ISSUED BY SUBSIDIARIES.....	2,711
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.....	4,256
Accumulated other comprehensive loss (net of tax).....	(506)
Retained earnings.....	17,560
	22,655
Less: Treasury stock, at cost: 121,467,652 shares.....	970
Employee stock transactions.....	1,020
TOTAL COMMON STOCKHOLDERS' EQUITY.....	20,665
TOTAL STOCKHOLDERS' EQUITY.....	21,090
TOTAL LIABILITIES, PREFERRED SECURITIES ISSUED BY SUBSIDIARIES, AND STOCKHOLDERS' EQUITY.....	\$ 448,606

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