

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 27, 1999

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)

World Financial Center, North Tower, New York, New York 10281-1332

(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 24, 1999 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 24, 1999

2

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/ E. Stanley O'Neal

E. Stanley O'Neal
Executive Vice President and
Chief Financial Officer

Date: October 27, 1999

3

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 of Merrill Lynch as of September 24, 1999	6-7

4

<TABLE>
<CAPTION>

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		FOR THE NINE MONTHS ENDED	
	SEPTEMBER 24, 1999	SEPTEMBER 25, 1998	SEPTEMBER 24, 1999	SEPTEMBER 25, 1998
<S>	<C>	<C>	<C>	<C>
Pre-tax earnings (loss) from continuing operations	\$ 891	\$ (205)	\$ 2,918	\$ 1,577
Add: Fixed charges (excluding capitalized interest and preferred security dividend requirements of subsidiaries)	3,197	4,553	9,792	13,411
Pre-tax earnings before fixed charges	4,088	4,348	12,710	14,988
Fixed charges:				
Interest	3,138	4,493	9,612	13,247
Other (a)	110	94	332	249
Total fixed charges	3,248	4,587	9,944	13,496
Preferred stock dividend requirements	14	15	41	46
Total combined fixed charges and preferred stock dividends	\$ 3,262	\$ 4,602	\$ 9,985	\$13,542
Ratio of earnings to fixed charges (b)	1.26	0.95	1.28	1.11
Ratio of earnings to combined fixed charges and preferred stock dividends (b)	1.25	0.94	1.27	1.11

(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.

(b) The ratio calculations indicate a less than one-to-one coverage for the three months ended September 25, 1998. Pre-tax loss from continuing operations for the three months ended September 25, 1998 is inadequate to cover the fixed charges. The deficient amounts for the respective ratios are \$239 and \$254.

Note: Certain prior period amounts have been restated to conform to the current period presentation.

</TABLE>

5

<TABLE>
<CAPTION>

EXHIBIT 99(i)

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

(dollars in millions)

<S>

ASSETS

<C>

SEPTEMBER 24,
1999

CASH AND CASH EQUIVALENTS.....	\$ 12,014

CASH AND SECURITIES SEGREGATED FOR REGULATORY PURPOSES OR DEPOSITED WITH CLEARING ORGANIZATIONS.....	5,034

RECEIVABLES UNDER RESALE AGREEMENTS AND SECURITIES BORROWED TRANSACTIONS.....	95,703

MARKETABLE INVESTMENT SECURITIES.....	6,436

TRADING ASSETS, AT FAIR VALUE	
Equities and convertible debentures.....	20,859
Contractual agreements.....	21,260
Corporate debt and preferred stock.....	22,429
U.S. Government and agencies.....	10,624
Non-U.S. governments and agencies.....	6,505
Mortgages, mortgage-backed, and asset-backed.....	6,980
Other.....	3,171

	91,828
Securities received as collateral, net of securities pledged as collateral...	9,581

Total.....	101,409

SECURITIES PLEDGED AS COLLATERAL.....	13,652

OTHER RECEIVABLES	
Customers (net of allowance for doubtful accounts of \$49).....	34,276
Brokers and dealers.....	10,181
Interest and other.....	8,078

Total.....	52,535

INVESTMENTS OF INSURANCE SUBSIDIARIES.....	4,255
LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$144).....	9,018
OTHER INVESTMENTS.....	2,966
EQUIPMENT AND FACILITIES (net of accumulated depreciation and amortization of \$3,909).....	3,007
GOODWILL (net of accumulated amortization of \$494).....	5,081
OTHER ASSETS.....	1,826

TOTAL ASSETS.....	\$ 312,936
	=====

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

(dollars in millions, except per share amount)

LIABILITIES	SEPTEMBER 24, 1999
- - - - -	-----
PAYABLES UNDER REPURCHASE AGREEMENTS AND SECURITIES LOANED TRANSACTIONS.....	\$ 69,724

COMMERCIAL PAPER AND OTHER SHORT-TERM BORROWINGS.....	13,680

DEMAND AND TIME DEPOSITS.....	16,852

TRADING LIABILITIES, AT FAIR VALUE	
Contractual agreements.....	26,284
Equities and convertible debentures.....	14,585
U.S. Government and agencies.....	14,377
Non-U.S. governments and agencies.....	6,419

Corporate debt and preferred stock.....	5,207
Other.....	250

Total	67,122

OBLIGATION TO RETURN SECURITIES RECEIVED AS COLLATERAL.....	23,233

OTHER PAYABLES	
Customers.....	19,080
Brokers and dealers.....	10,632
Interest and other.....	18,230

Total.....	47,942

LIABILITIES OF INSURANCE SUBSIDIARIES.....	4,160
LONG-TERM BORROWINGS.....	55,400

TOTAL LIABILITIES.....	298,113

PREFERRED SECURITIES ISSUED BY SUBSIDIARIES.....	2,723

STOCKHOLDERS' EQUITY	
PREFERRED STOCKHOLDERS' EQUITY.....	425

COMMON STOCKHOLDERS' EQUITY	
Shares exchangeable into common stock.....	59
Common stock, par value \$1.33 1/3 per share; authorized: 1,000,000,000 shares; issued: 472,661,774 shares.....	630
Paid-in capital.....	1,763
Accumulated other comprehensive loss (net of tax).....	(303)
Retained earnings.....	12,010

Less: Treasury stock, at cost: 106,662,270 shares.....	14,159
Employee stock transactions.....	1,856
	628

TOTAL COMMON STOCKHOLDERS' EQUITY.....	11,675

TOTAL STOCKHOLDERS' EQUITY.....	12,100

TOTAL LIABILITIES, PREFERRED SECURITIES ISSUED BY SUBSIDIARIES, AND STOCKHOLDERS' EQUITY.....	\$ 312,936
	=====