

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): April 18, 1995

Merrill Lynch & Co., Inc.

(Exact Name of Registrant as Specified in Charter)

Delaware

1-7182

13-2740599

(State or Other  
Jurisdiction of  
Incorporation)

(Commission  
File Number)

(I.R.S. Employer  
Identification No.)

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 Earnings Summary, as contained in a press release dated April 18, 1995, for Merrill Lynch & Co., Inc. ("ML & Co.") for the three-month period ended March 31, 1995. The results of operations set forth therein for the three-month period ended March 31, 1995 are unaudited. All adjustments, consisting only of normal recurring accruals, that are, in the opinion of management, necessary for a fair presentation of the results of operations for the period presented have been included. The nature of ML & Co.'s business is such that the results for any interim period are not necessarily indicative of the results for a full year.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(c) Exhibits.

(99) Additional Exhibits

- (i) Preliminary Unaudited Earnings Summary for the three-month period ended March 31, 1995.

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.

MERRILL LYNCH & CO., INC.

(Registrant)

By: /s/ Joseph T. Willett

Joseph T. Willett  
Senior Vice President,  
Chief Financial Officer

Date: April 18, 1995

3

EXHIBIT INDEX

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Exhibit No. - -----	Description -----	Page ----
(99)	Additional Exhibits	
	(i) Preliminary Unaudited Earnings Summary for the three-month period ended March 31, 1995.	5

4

MERRILL LYNCH & CO., INC.  
PRELIMINARY UNAUDITED EARNINGS SUMMARY

<TABLE>  
<CAPTION>

PERCENT OF		FOR THE THREE MONTHS ENDED			
DOLLAR					
(IN THOUSANDS,		PERCENT		PERCENT	
CHANGE		OF		OF	
EXCEPT PER SHARE AMOUNTS)					
INCREASE		MAR. 31,	OF	APR. 1,	OF
		1995	REVENUES (A)	1994	REVENUES (A)
(DECREASE)					
-----		-----	-----	-----	-----
<S>		<C>	<C>	<C>	<C>
<C>					
REVENUES:					
COMMISSIONS		\$ 685,295	13 %	\$ 868,244	18 %
(21) %					
INTEREST AND DIVIDENDS		3,029,519	58	2,199,536	47
38					
PRINCIPAL TRANSACTIONS		674,756	13	666,677	14
1					
INVESTMENT BANKING		248,497	5	444,395	9
(44)					
ASSET MANAGEMENT AND PORTFOLIO					
SERVICE FEES		448,437	9	444,228	9
1					
OTHER		117,373	2	115,731	3
1					
-----		-----	-----	-----	-----
TOTAL REVENUES		5,203,877	100	4,738,811	100
10					
INTEREST EXPENSE		2,783,392	53	1,906,983	40
46					
-----		-----	-----	-----	-----
NET REVENUES		2,420,485	47	2,831,828	60
(15)					
-----		-----	-----	-----	-----
NON-INTEREST EXPENSES:					
COMPENSATION AND BENEFITS		1,269,888	52	1,430,517	51
(11)					
OCCUPANCY		109,889	5	113,008	4
(3)					
COMMUNICATIONS AND EQUIPMENT RENTAL		111,737	5	103,524	4
8					
DEPRECIATION AND AMORTIZATION		85,999	3	74,171	3
16					
ADVERTISING AND MARKET DEVELOPMENT		86,311	4	98,605	3
(12)					
PROFESSIONAL FEES		98,830	4	94,077	3
5					
BROKERAGE, CLEARING, AND EXCHANGE FEES		83,845	3	86,490	3
(3)					
OTHER		195,194	8	179,228	6
9					
-----		-----	-----	-----	-----
TOTAL NON-INTEREST EXPENSES		2,041,693	84	2,179,620	77
(6)					
-----		-----	-----	-----	-----
EARNINGS BEFORE INCOME TAXES		378,792	16	652,208	23
(42)					
INCOME TAX EXPENSE		151,517	7	280,449	10
(46)					
-----		-----	-----	-----	-----
NET EARNINGS		\$ 227,275	9 %	\$ 371,759	13 %
(39) %					
=====		=====	=====	=====	=====
PREFERRED STOCK DIVIDENDS		\$ 11,941		\$ 1,336	
-----		-----		-----	

NET EARNINGS APPLICABLE TO COMMON STOCKHOLDERS	\$ 215,334 =====	\$ 370,423 =====
EARNINGS PER COMMON SHARE:		
PRIMARY	\$ 1.08 =====	\$ 1.68 =====
FULLY DILUTED	\$ 1.08 =====	\$ 1.68 =====
AVERAGE SHARES:		
PRIMARY	199,178 =====	220,633 =====
FULLY DILUTED	199,178 =====	220,633 =====

</TABLE>

(A) - REVENUES AND INTEREST EXPENSE ARE PRESENTED AS A PERCENTAGE OF TOTAL REVENUES. NON-INTEREST EXPENSES AND EARNINGS ARE PRESENTED AS A PERCENTAGE OF NET REVENUES.