

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): July 18, 1995

Merrill Lynch & Co., Inc.

(Exact Name of Registrant as Specified in Charter)

Delaware	1-7182	13-2740599
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(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
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(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 are the Preliminary Unaudited Earnings Summaries, as contained in a press release dated July 18, 1995, for Merrill Lynch & Co., Inc. ("ML & Co.") for the three- and six-month periods ended June 30, 1995. The results of operations set forth therein for the three- and six-month periods ended June 30, 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 periods 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 Summaries for the three- and six-month periods ended June 30, 1995.

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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.

(Registrant)

By: /s/ Joseph T. Willett

Joseph T. Willett
Senior Vice President,
Chief Financial Officer

EXHIBIT INDEX

Exhibit No.	Description	Page
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(99)	Additional Exhibits	
	(i) Preliminary Unaudited Earnings Summaries for the three- and six-month periods ended June 30, 1995.	5-6

MERRILL LYNCH & CO., INC.

 PRELIMINARY UNAUDITED EARNINGS SUMMARY

FOR THE THREE MONTHS ENDED

<TABLE>
 <CAPTION>

				Q2 95 vs
				Q1 95
Q2 94				
(IN THOUSANDS,	JUNE 30,	MARCH 31,	JULY 1,	PERCENT
PERCENT				
EXCEPT PER SHARE AMOUNTS)	1995	1995	1994	INC (DEC)
INC (DEC)				
-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
<C>				
REVENUES:				
COMMISSIONS	\$ 765,012	\$ 685,295	\$ 690,533	12 %
11 %				
INTEREST AND DIVIDENDS	3,295,255	3,029,519	2,317,691	9
42				
PRINCIPAL TRANSACTIONS	614,677	674,756	560,867	(9)
10				
INVESTMENT BANKING	335,346	248,497	322,006	35
4				
ASSET MANAGEMENT AND PORTFOLIO				
SERVICE FEES	464,495	448,437	431,930	4
8				
OTHER	110,209	117,373	157,273	(6)
(30)				
-----	-----	-----	-----	---

TOTAL REVENUES	5,584,994	5,203,877	4,480,300	7
25				
INTEREST EXPENSE	3,035,802	2,783,392	2,082,581	9
46				
-----	-----	-----	-----	---

NET REVENUES	2,549,192	2,420,485	2,397,719	5
6				
-----	-----	-----	-----	---

NON-INTEREST EXPENSES:				
COMPENSATION AND BENEFITS	1,308,755	1,269,888	1,216,450	3
8				
OCCUPANCY	109,473	109,889	108,574	--
1				
COMMUNICATIONS AND EQUIPMENT RENTAL	116,854	111,737	107,922	5
8				
DEPRECIATION AND AMORTIZATION	88,638	85,999	80,595	3
10				
ADVERTISING AND MARKET DEVELOPMENT	95,942	86,311	99,145	11
(3)				
PROFESSIONAL FEES	105,448	98,830	87,225	7
21				
BROKERAGE, CLEARING, AND EXCHANGE				
FEES	93,888	83,845	87,465	12
7				
OTHER	165,894	195,194	177,681	(15)
(7)				
-----	-----	-----	-----	---

TOTAL NON-INTEREST EXPENSES	2,084,892	2,041,693	1,965,057	2
6				
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EARNINGS BEFORE INCOME TAXES	464,300	378,792	432,662	23
7				
INCOME TAX EXPENSE	181,504	151,517	180,853	20
--				
-----	-----	-----	-----	---

NET EARNINGS	\$ 282,796	\$ 227,275	\$ 251,809	24 %

12 %				
=====	=====	=====	=====	=====
=====				
PREFERRED STOCK DIVIDENDS	\$ 11,913	\$ 11,941	\$ 1,539	--
N/M	=====	=====	=====	=====
=====				
NET EARNINGS APPLICABLE TO COMMON STOCKHOLDERS	\$ 270,883	\$ 215,334	\$ 250,270	26 %
8 %	=====	=====	=====	=====
=====				
EARNINGS PER COMMON SHARE:				
PRIMARY	\$ 1.40	\$ 1.08	\$ 1.18	30 %
19 %	=====	=====	=====	=====
=====				
FULLY DILUTED	\$ 1.39	\$ 1.08	\$ 1.18	29 %
18 %	=====	=====	=====	=====
=====				
AVERAGE SHARES:				
PRIMARY	193,267	199,178	212,489	
	=====	=====	=====	
FULLY DILUTED	195,159	199,178	212,489	
	=====	=====	=====	

</TABLE>

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EXHIBIT 99 (i)
(continued)

MERRILL LYNCH & CO., INC.

PRELIMINARY UNAUDITED EARNINGS SUMMARY

FOR THE SIX MONTHS ENDED

<TABLE>					
<CAPTION>					
(IN THOUSANDS, EXCEPT PER SHARE AMOUNTS)					
	JUNE 30, 1995	PERCENT OF REVENUES (A)	JULY 1, 1994	PERCENT OF REVENUES (A)	PERCENT INCREASE (DECREASE)
	-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>	<C>
REVENUES:					
COMMISSIONS	\$ 1,450,307	13 %	\$ 1,558,777	17 %	(7) %
INTEREST AND DIVIDENDS	6,324,774	59	4,517,227	49	40
PRINCIPAL TRANSACTIONS	1,289,433	12	1,227,544	13	5
INVESTMENT BANKING	583,843	5	766,401	8	(24)
ASSET MANAGEMENT AND PORTFOLIO					
SERVICE FEES	912,932	9	876,158	10	4
OTHER	227,582	2	273,004	3	(17)
	-----	---	-----	---	---
TOTAL REVENUES	10,788,871	100	9,219,111	100	17
INTEREST EXPENSE	5,819,194	54	3,989,564	43	46
	-----	---	-----	---	---
NET REVENUES	4,969,677	46	5,229,547	57	(5)
	-----	---	-----	---	---
NON-INTEREST EXPENSES:					
COMPENSATION AND BENEFITS	2,578,643	52	2,646,967	51	(3)
OCCUPANCY	219,362	4	221,582	4	(1)
COMMUNICATIONS AND EQUIPMENT RENTAL	228,591	5	211,446	4	8
DEPRECIATION AND AMORTIZATION	174,637	3	154,766	3	13
ADVERTISING AND MARKET DEVELOPMENT	182,253	4	197,750	4	(8)
PROFESSIONAL FEES	204,278	4	181,302	3	13
BROKERAGE, CLEARING, AND EXCHANGE					
FEES	177,733	4	173,955	3	2
OTHER	361,088	7	356,909	7	1
	-----	---	-----	---	---
TOTAL NON-INTEREST EXPENSES	4,126,585	83	4,144,677	79	--
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EARNINGS BEFORE INCOME TAXES	843,092	17	1,084,870	21	(22)
INCOME TAX EXPENSE	333,021	7	461,302	9	(28)
	-----	---	-----	---	---
NET EARNINGS	\$ 510,071	10 %	\$ 623,568	12 %	(18) %
	=====	===	=====	===	===
PREFERRED STOCK DIVIDENDS	\$ 23,854		\$ 2,875		N/M
	=====		=====		===
NET EARNINGS APPLICABLE TO COMMON STOCKHOLDERS	\$ 486,217		\$ 620,693		(22) %

EARNINGS PER COMMON SHARE:	=====	=====	=====
PRIMARY	\$ 2.48	\$ 2.87	(14) %
	=====	=====	=====
FULLY DILUTED	\$ 2.46	\$ 2.87	(14) %
	=====	=====	=====
AVERAGE SHARES:			
PRIMARY	196,223	216,561	
	=====	=====	
FULLY DILUTED	197,537	216,561	
	=====	=====	

</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.