

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 17, 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 are the Preliminary Unaudited Earnings Summaries, as contained in a press release dated October 17, 1995 for Merrill Lynch & Co., Inc. ("ML & Co.") for the three- and nine-month periods ended September 29, 1995. The results of operations set forth therein for such periods 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 nine-month periods ended September 29, 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

Date: October 17, 1995

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EXHIBIT INDEX

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(99)	Additional Exhibits	
	(i) Preliminary Unaudited Earnings Summaries for the three- and nine-month periods ended September 29, 1995.	5

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EXHIBIT 99(i)

<TABLE>
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MERRILL LYNCH & CO., INC.
PRELIMINARY UNAUDITED EARNINGS SUMMARY

FOR THE THREE MONTHS ENDED					
(IN THOUSANDS, EXCEPT PER SHARE AMOUNTS)	SEPT. 29, 1995	JUNE 30, 1995	SEPT. 30, 1994	Q3 95 vs Q2 95 PERCENT INC (DEC)	Q3 95 vs Q3 94 PERCENT INC (DEC)
<S>	<C>	<C>	<C>	<C>	<C>
REVENUES:					
COMMISSIONS	\$ 829,125	\$ 765,012	\$ 673,551	8 %	23 %
INTEREST AND DIVIDENDS	3,003,864	3,295,255	2,438,760	(9)	23
PRINCIPAL TRANSACTIONS	663,139	614,677	653,691	8	1
INVESTMENT BANKING	353,760	335,346	245,489	5	44
ASSET MANAGEMENT AND PORTFOLIO SERVICE FEES	484,056	464,495	431,374	4	12
OTHER	97,202	110,209	87,358	(12)	11
	-----	-----	-----	-----	-----
TOTAL REVENUES	5,431,146	5,584,994	4,530,223	(3)	20
INTEREST EXPENSE	2,748,708	3,035,802	2,227,978	(9)	23
	-----	-----	-----	-----	-----
NET REVENUES	2,682,438	2,549,192	2,302,245	5	17
	-----	-----	-----	-----	-----
NON-INTEREST EXPENSES:					
COMPENSATION AND BENEFITS	1,392,445	1,308,755	1,179,031	6	18
OCCUPANCY	113,461	109,473	106,366	4	7
COMMUNICATIONS AND EQUIPMENT RENTAL	122,474	116,854	110,945	5	10
DEPRECIATION AND AMORTIZATION	92,707	88,638	83,301	5	11
ADVERTISING AND MARKET DEVELOPMENT	102,012	95,942	96,321	6	6
PROFESSIONAL FEES	113,832	105,448	88,799	8	28
BROKERAGE, CLEARING, AND EXCHANGE FEES	88,663	93,888	82,690	(6)	7
OTHER	171,367	165,894	165,270	3	4
	-----	-----	-----	-----	-----
TOTAL NON-INTEREST EXPENSES	2,196,961	2,084,892	1,912,723	5	15
	-----	-----	-----	-----	-----
EARNINGS BEFORE INCOME TAXES	485,477	464,300	389,522	5	25
INCOME TAX EXPENSE	185,121	181,504	157,943	2	17
	-----	-----	-----	-----	-----
NET EARNINGS	\$ 300,356	\$ 282,796	\$ 231,579	6 %	30 %
	=====	=====	=====	=====	=====
PREFERRED STOCK DIVIDENDS	\$ 11,771	\$ 11,913	\$ 1,718	(1) %	N/M
	=====	=====	=====	=====	=====
NET EARNINGS APPLICABLE TO COMMON STOCKHOLDERS	\$ 288,585	\$ 270,883	\$ 229,861	7 %	26 %
	=====	=====	=====	=====	=====
EARNINGS PER COMMON SHARE:					
PRIMARY	\$ 1.47	\$ 1.40	\$ 1.10	5 %	34 %
	=====	=====	=====	=====	=====
FULLY DILUTED	\$ 1.46	\$ 1.39	\$ 1.10	5 %	33 %
	=====	=====	=====	=====	=====
AVERAGE SHARES:					
PRIMARY	196,395	193,267	209,030		
	=====	=====	=====		
FULLY DILUTED	197,157	195,159	209,030		
	=====	=====	=====		

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EXHIBIT 99(i)
(continued)

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

FOR THE NINE MONTHS ENDED

(IN THOUSANDS, PERCENT EXCEPT PER SHARE AMOUNTS)		PERCENT		PERCENT	
INCREASE		OF		OF	
		REVENUES (A)		REVENUES (A)	
(DECREASE)					
<S>		<C>		<C>	
REVENUES:					
2 %	COMMISSIONS	\$ 2,279,432	14 %	\$ 2,232,328	16 %
34	INTEREST AND DIVIDENDS	9,328,638	57	6,955,987	51
4	PRINCIPAL TRANSACTIONS	1,952,572	12	1,881,235	14
(7)	INVESTMENT BANKING	937,603	6	1,011,890	7
7	ASSET MANAGEMENT AND PORTFOLIO SERVICE FEES	1,396,988	9	1,307,532	9
(10)	OTHER	324,784	2	360,362	3
18	TOTAL REVENUES	16,220,017	100	13,749,334	100
38	INTEREST EXPENSE	8,567,902	53	6,217,542	45
2	NET REVENUES	7,652,115	47	7,531,792	55
NON-INTEREST EXPENSES:					
4	COMPENSATION AND BENEFITS	3,971,088	52	3,825,998	51
1	OCCUPANCY	332,823	4	327,948	4
9	COMMUNICATIONS AND EQUIPMENT RENTAL	351,065	5	322,391	4
12	DEPRECIATION AND AMORTIZATION	267,344	4	238,067	3
(3)	ADVERTISING AND MARKET DEVELOPMENT	284,265	4	294,071	4
18	PROFESSIONAL FEES	318,110	4	270,101	4
4	BROKERAGE, CLEARING, AND EXCHANGE FEES	266,396	3	256,645	3
2	OTHER	532,455	7	522,179	7
4	TOTAL NON-INTEREST EXPENSES	6,323,546	83	6,057,400	80
(10)	EARNINGS BEFORE INCOME TAXES	1,328,569	17	1,474,392	20
(16)	INCOME TAX EXPENSE	518,142	6	619,245	9
(5) %	NET EARNINGS	\$ 810,427	11 %	\$ 855,147	11 %
N/M	PREFERRED STOCK DIVIDENDS	\$ 35,625		\$ 4,594	
(9) %	NET EARNINGS APPLICABLE TO COMMON STOCKHOLDERS	\$ 774,802		\$ 850,553	

EARNINGS PER COMMON SHARE:		
PRIMARY	\$ 3.95	\$ 3.98
(1) %	=====	=====
=====		
FULLY DILUTED	\$ 3.90	\$ 3.97
(2) %	=====	=====
=====		
AVERAGE SHARES:		
PRIMARY	196,280	213,935
	=====	=====
FULLY DILUTED	198,755	214,050
	=====	=====

(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.

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