

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): November 2, 1995

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.)

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 (i) the Preliminary Unaudited Consolidated Balance Sheet as of September 29, 1995 for Merrill Lynch & Co., Inc. and subsidiaries ("ML&Co.") and (ii) a statement setting forth the computation of ratios of earnings to fixed charges and combined fixed charges and preferred stock dividends derived from the preliminary unaudited consolidated information filed with the Securities and Exchange Commission on October 17, 1995.

During the three-month period ended September 29, 1995, ML&Co. repurchased in the open market 1.7 million shares of its common stock.

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

(c) Exhibits.

(12) Statement re: computation of ratios

(99) Additional exhibits

(i) Preliminary Unaudited Consolidated Balance Sheet of ML&Co.
as of September 29, 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/ Michael J. Castellano

Michael J. Castellano
Senior Vice President,
Controller

Date: November 1, 1995

3

EXHIBIT INDEX

Exhibit No.	Description	Page
- - - - -	- - - - -	- - - -
(12)	Statement re: computation of ratios	5
(99)	Additional exhibits	
	(i) Preliminary Unaudited Consolidated Balance Sheet of ML&Co. as of September 29, 1995	6

4

MERRILL LYNCH & CO., INC. AND SUBSIDIARIES
COMPUTATION OF RATIOS OF EARNINGS TO FIXED CHARGES AND
COMBINED FIXED CHARGES AND PREFERRED STOCK DIVIDENDS

(Dollars In Thousands)

<TABLE>
<CAPTION>

	For the Three Months Ended		For the Nine Months Ended	
	Sept. 29, 1995	Sept. 30, 1994	Sept. 29, 1995	Sept. 30, 1994
<S>	<C>	<C>	<C>	<C>
Pretax earnings from continuing operations...	\$ 485,477	\$ 389,522	\$1,328,569	\$1,474,392
Deduct equity in undistributed net earnings of unconsolidated subsidiaries.....	-	(3,218)	-	(15,666)
Total pretax earnings from continuing operations.....	485,477	386,304	1,328,569	1,458,726
Add:				
Fixed charges				
Interest (A).....	2,746,297	2,223,203	8,559,298	6,198,030
Other (B).....	36,334	33,300	105,302	104,043
Total fixed charges.....	2,782,631	2,256,503	8,664,600	6,302,073
Preferred stock dividend requirements.....	19,016	2,887	58,402	7,921
Total combined fixed charges and preferred stock dividends.....	2,801,647	2,259,390	8,723,002	6,309,994
Pretax earnings before fixed charges.....	\$3,268,108	\$2,642,807	\$ 9,993,169	\$7,760,799
Pretax earnings before combined fixed charges and preferred stock dividends.....	\$3,287,124	\$2,645,694	\$10,051,571	\$7,768,720
Ratio of earnings to fixed charges.....	1.17	1.17	1.15	1.23
Ratio of earnings to combined fixed charges and preferred stock dividends.....	1.17	1.17	1.15	1.23

</TABLE>

(A) There was no capitalized interest for the 1995 and 1994 periods.

(B) Other fixed charges consist of the interest factor in rentals, amortization of debt expense, and preferred stock dividend requirements of majority-owned subsidiaries.

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

<TABLE>	
<CAPTION>	
(Dollars in Thousands, Except Per Share Amounts)	SEPT. 29,
ASSETS	1995

<S>	<C>
CASH AND CASH EQUIVALENTS.....	\$ 2,932,966

CASH AND SECURITIES SEGREGATED FOR REGULATORY PURPOSES OR DEPOSITED WITH CLEARING ORGANIZATIONS.....	5,360,550

MARKETABLE INVESTMENT SECURITIES.....	2,321,681

TRADING ASSETS, AT FAIR VALUE	
Corporate debt and preferred stock.....	18,254,829
Contractual agreements.....	11,463,086
U.S. Government and agencies.....	8,992,533
Non-U.S. governments and agencies.....	8,946,106
Equities and convertible debentures.....	9,875,225
Mortgages and mortgage-backed.....	2,923,718
Municipals.....	996,174
Money markets.....	1,551,538

Total.....	63,003,209

RESALE AGREEMENTS.....	45,501,860

SECURITIES BORROWED.....	23,619,471

RECEIVABLES	
Customers (net of allowance for doubtful accounts of \$47,754).....	14,941,065
Brokers and dealers.....	10,999,592
Interest and other.....	4,005,927

Total.....	29,946,584

INVESTMENTS OF INSURANCE SUBSIDIARIES.....	5,709,734
LOANS, NOTES, AND MORTGAGES (NET OF ALLOWANCE FOR LOAN LOSSES OF \$181,806).....	2,672,601
OTHER INVESTMENTS.....	949,015
PROPERTY, LEASEHOLD IMPROVEMENTS, AND EQUIPMENT (NET OF ACCUMULATED DEPRECIATION AND AMORTIZATION OF \$2,167,374).....	1,608,225
OTHER ASSETS.....	1,846,791

TOTAL ASSETS.....	\$185,472,687
=====	
</TABLE>	

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

<TABLE>	
<CAPTION>	
(Dollars in Thousands, Except Per Share Amounts)	SEPT. 29,
LIABILITIES AND STOCKHOLDERS' EQUITY	1995

<S>	<C>
LIABILITIES	
REPURCHASE AGREEMENTS.....	\$ 54,274,118

COMMERCIAL PAPER AND OTHER SHORT-TERM BORROWINGS....	31,762,286

TRADING LIABILITIES, AT FAIR VALUE	
U.S. Government and agencies.....	10,169,694
Contractual agreements.....	11,550,244
Non-U.S. governments and agencies.....	7,507,530
Equities and convertible debentures.....	6,197,449
Corporate debt and preferred stock.....	1,772,335
Municipals.....	100,523

Total.....	37,297,775

CUSTOMERS.....	10,527,590
INSURANCE.....	5,443,687
BROKERS AND DEALERS.....	14,973,504
OTHER LIABILITIES AND ACCRUED INTEREST.....	8,959,967
LONG-TERM BORROWINGS.....	16,156,414

TOTAL LIABILITIES.....	179,395,341

STOCKHOLDERS' EQUITY	
PREFERRED STOCKHOLDERS' EQUITY.....	618,800

COMMON STOCKHOLDERS' EQUITY	
Common stock, par value \$1.33 1/3 per share;	
authorized: 500,000,000 shares;	
issued: 236,330,162 shares.....	315,105
Paid-in capital.....	1,216,025
Foreign currency translation adjustment.....	(29,596)
Net unrealized gains on investment securities	
available-for-sale (net of applicable income tax	
expense of \$3,284).....	6,404
Retained earnings.....	6,246,482

Subtotal.....	7,754,420
Less:	
Treasury stock, at cost: 56,453,746 shares.....	1,998,751
Unallocated ESOP reversion shares, at cost:	
4,375,113 shares.....	68,908
Employee stock transactions.....	228,215

TOTAL COMMON STOCKHOLDERS' EQUITY.....	5,458,546

TOTAL STOCKHOLDERS' EQUITY.....	6,077,346

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY.....	\$185,472,687
	=====

</TABLE>