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PROSPECTUS SUPPLEMENT

File No. 333-52822
Rule 424(b)(3)

(To Prospectus Supplement and Prospectus dated January 24, 2001)

MERRILL LYNCH & CO., INC.

MEDIUM TERM NOTES, SERIES B
DUE NINE MONTHS OR MORE FROM DATE OF ISSUE

FIXED RATE NOTES

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Principal Amount:	\$150,000,000	
Commission:	0.075%	
Issue Price:	100.00%	
Proceeds:	\$149,887,500.00	
Cusip Number:	59018Y HQ 7	
Interest Rate:	4.27000%	
Original Issue Date:	April 27, 2001	
Stated Maturity Date:	May 3, 2002	
Interest Payment Dates:	At Maturity	
Repayment at the Option of the Holder:	The Notes cannot be repaid prior to the Stated Maturity Date.	
Redemption at the Option of the Company:	The Notes cannot be redeemed prior to the Stated Maturity Date.	
Form:	The Notes are being issued in fully registered book-entry form.	
Trustee:	The Chase Manhattan Bank	
Underwriters:	Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), HSBC Securities (USA) Inc.	
and	Wachovia Securities, Inc. (the "Underwriters"), are acting as principals in this	
transaction. MLPF&S	is acting as the Lead Underwriter.	
	Pursuant to an agreement, dated April 24, 2001 (the "Agreement"), between the Company and	
the	Underwriters, the Company has agreed to sell to each of the Underwriters and each of the	
Underwriters	has severally and not jointly agreed to purchase the principal amount of Notes set forth	
opposite	its name below:	
	Underwriters	Principal Amount of the Notes
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	Merrill Lynch, Pierce, Fenner & Smith Incorporated	\$135,000,000
	HSBC Securities (USA) Inc.	\$7,500,000
	Wachovia Securities, Inc.	\$7,500,000

	Total	\$150,000,000

conditions and Pursuant to the Agreement, the obligations of the Underwriters are subject to certain the Underwriters are committed to take and pay for all of the Notes, if any are taken. The Underwriters have advised the Company that they propose initially to offer all or part

of the Notes

the Issue

directly to the public at the Issue Price listed above. After the initial public offering, Price may be changed.

including

The Company has agreed to indemnify the Underwriters against certain liabilities, liabilities under the Securities Act of 1933, as amended.

Dated:

April 24, 2001

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