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 (To Prospectus Supplement and Prospectus dated  
 September 25, 2002)  
 Pricing Supplement Number: 2295

Merrill Lynch & Co., Inc.  
 Medium-Term Notes, Series B  
 Due Nine Months or More from Date of Issue

## Floating Rate Notes

<TABLE>  
 <CAPTION>

<S>	Principal Amount: \$250,000,000	<C>	Original Issue Date: March 7, 2003
	CUSIP Number: 59018YQK0		Stated Maturity Date: March 7, 2006
	Issue Price: 100.0000%		

## Interest Calculation:

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 Regular Floating Rate Note  
 Inverse Floating Rate Note  
 (Fixed Interest Rate):

## Day Count Convention:

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 Actual/360  
 30/360  
 Actual/Actual

## Interest Rate Basis:

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 LIBOR  
 CMT Rate  
 Prime Rate  
 Federal Funds Rate  
 Treasury Rate

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 Commercial Paper Rate  
 Eleventh District Cost of Funds Rate  
 CD Rate  
 Other (see attached)

## DESIGNATED CMT PAGE:

CMT Moneyline Telerate Page:

## Designated LIBOR Page:

LIBOR Moneyline Telerate Page: 3750  
 LIBOR Reuters Page:

Index Maturity: Three Months Minimum Interest Rate: Not Applicable

Spread: + 0.31% Maximum Interest Rate: Not Applicable

Initial Interest Rate: Calculated as if the Original Issue Date was an Interest Reset Date Spread Multiplier: Not Applicable

Interest Reset Dates: Quarterly, on the 7th of March, June, September and December, commencing on June 7, 2003, subject to modified following Business Day convention.

Interest Payment Dates: Quarterly, on the 7th of March, June, September and December, commencing on June 7, 2003, subject to modified following Business Day convention.

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: JPMorgan Chase Bank

Underwriters: Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), Morgan Keegan & Company, 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 March 4, 2003 (the  
"Agreement"), between Merrill Lynch & Co., Inc.  
(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 -----
Merrill Lynch, Pierce, Fenner & Smith Incorporated	\$245,000,000
Morgan Keegan & Company, Inc.	\$2,500,000
Wachovia Securities, Inc.	\$2,500,000
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Total	\$250,000,000

Pursuant to the Agreement, the obligations of the  
Underwriters are subject to certain conditions and  
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 directly to the public at the Issue Price  
listed above. After the initial public offering,  
the Issue Price may be changed.

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

Dated: March 4, 2003

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