

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): August 2, 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 (i) the Preliminary Unaudited Consolidated Balance Sheet as of June 30, 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 July 18, 1995.

During the three-month period ended June 30, 1995, ML & Co. repurchased in the open market 3.6 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 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

Date: August 2, 1995

EXHIBIT INDEX

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(12)	Statement re: computation of ratios	5
(99)	Additional exhibits	
	(i) Preliminary Unaudited Consolidated Balance Sheet of ML & Co. as of June 30, 1995	6

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 Six Months Ended	
	June 30, 1995	July 1, 1994	June 30, 1995	July 1, 1994
<S>	<C>	<C>	<C>	<C>
Pretax earnings from continuing operations...	\$ 464,300	\$ 432,662	\$ 843,092	\$1,084,870
Deduct equity in undistributed net earnings of unconsolidated subsidiaries.....	-	(9,400)	-	(12,448)
Total pretax earnings from continuing operations.....	464,300	423,262	843,092	1,072,422
Add:				
Fixed Charges				
Interest (A).....	3,031,992	2,075,400	5,813,001	3,974,827
Other (B).....	33,636	34,645	68,816	70,740
Total fixed charges.....	3,065,628	2,110,045	5,881,817	4,045,567
Preferred stock dividend requirements.....	19,562	2,644	39,428	5,000
Total combined fixed charges and preferred stock dividends.....	3,085,190	2,112,689	5,921,245	4,050,567
Pretax earnings before fixed charges	\$3,529,928	\$2,533,307	\$6,724,909	\$5,117,989
Pretax earnings before combined fixed charges and preferred stock dividends	\$3,549,490	\$2,535,951	\$6,764,337	\$5,122,989
Ratio of earnings to fixed charges	1.15	1.20	1.14	1.27
Ratio of earnings to combined fixed charges and preferred stock dividends	1.15	1.20	1.14	1.26

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(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)	
ASSETS	JUNE 30, 1995

<S>	<C>
CASH AND CASH EQUIVALENTS.....	\$ 3,327,658

CASH AND SECURITIES SEGREGATED FOR REGULATORY PURPOSES OR DEPOSITED WITH CLEARING ORGANIZATIONS.....	6,158,072

MARKETABLE INVESTMENT SECURITIES.....	2,486,560

TRADING ASSETS, AT FAIR VALUE	
Corporate debt and preferred stock.....	15,008,898
Contractual agreements.....	13,257,433
U.S. Government and agencies.....	5,822,573
Non-U.S. governments and agencies.....	10,270,239
Equities and convertible debentures.....	5,639,587
Mortgages and mortgage-backed.....	4,536,167
Municipals.....	1,129,075
Money markets.....	1,101,246

Total.....	56,765,218

RESALE AGREEMENTS.....	45,301,994

SECURITIES BORROWED.....	21,752,624

RECEIVABLES	
Customers (net of allowance for doubtful accounts of \$47,922).....	13,420,179
Brokers and dealers.....	9,745,775
Interest and other.....	4,445,044

Total.....	27,610,998

INVESTMENTS OF INSURANCE SUBSIDIARIES.....	5,780,049
LOANS, NOTES, AND MORTGAGES (NET OF ALLOWANCE FOR LOAN LOSSES OF \$173,694).....	1,868,958
OTHER INVESTMENTS.....	966,627
PROPERTY, LEASEHOLD IMPROVEMENTS, AND EQUIPMENT (NET OF ACCUMULATED DEPRECIATION AND AMORTIZATION OF \$2,031,859).....	1,575,984
OTHER ASSETS.....	1,257,791

TOTAL ASSETS.....	\$174,852,533
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MERRILL LYNCH & CO., INC. AND SUBSIDIARIES
PRELIMINARY UNAUDITED CONSOLIDATED BALANCE SHEET

<TABLE>	
<CAPTION>	
(Dollars in Thousands, Except Per Share Amounts)	
LIABILITIES AND STOCKHOLDERS' EQUITY	JUNE 30, 1995

<S>	<C>
LIABILITIES	
REPURCHASE AGREEMENTS.....	\$ 52,491,110

COMMERCIAL PAPER AND OTHER SHORT-TERM BORROWINGS....	29,397,404

TRADING LIABILITIES, AT FAIR VALUE	
U.S. Government and agencies.....	8,902,382
Contractual agreements.....	12,718,056
Non-U.S. governments and agencies.....	7,820,197
Equities and convertible debentures.....	4,310,127
Corporate debt and preferred stock.....	2,168,189
Municipals.....	147,475

Total.....	36,066,426

CUSTOMERS.....	11,521,207
INSURANCE.....	5,571,440
BROKERS AND DEALERS.....	9,418,677
OTHER LIABILITIES AND ACCRUED INTEREST.....	8,799,437
LONG-TERM BORROWINGS.....	15,703,594

TOTAL LIABILITIES.....	168,969,295

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.....	1,218,576
Foreign currency translation adjustment.....	17,680
Net unrealized losses on investment securities available-for-sale (net of applicable income tax benefit of \$6,695).....	(11,928)
Retained earnings.....	6,003,846

Subtotal.....	7,543,279
Less:	
Treasury stock, at cost: 56,061,348 shares.....	1,968,076
Unallocated ESOP reversion shares, at cost: 4,809,014 shares.....	75,782
Employee stock transactions.....	234,983

TOTAL COMMON STOCKHOLDERS' EQUITY.....	5,264,438

TOTAL STOCKHOLDERS' EQUITY.....	5,883,238

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY.....	\$174,852,533
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