

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 1, 2000

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.)

4 World Financial Center, New York, New York	10080
(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 is the Preliminary Unaudited Consolidated Balance Sheet as of September 29, 2000 for Merrill Lynch & Co., Inc. and subsidiaries ("Merrill Lynch"). Also filed herewith is a statement setting forth the computation of certain Merrill Lynch financial ratios for the periods presented.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(c) Exhibits

(12) Computation of Ratios of Earnings to Fixed Charges
and Combined Fixed Charges and Preferred Stock Dividends

(99) Additional Exhibits

(i) Preliminary Unaudited Consolidated Balance Sheet of
Merrill Lynch as of September 29, 2000

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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/ Thomas H. Patrick

Thomas H. Patrick
Executive Vice President and
Chief Financial Officer

Date: November 1, 2000

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EXHIBIT INDEX

Exhibit No.	Description	Page
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(12)	Computation of Ratios of Earnings to Fixed Charges and Combined Fixed Charges and Preferred Stock Dividends	5
(99)	Additional Exhibits	
	(i) Preliminary Unaudited Consolidated Balance Sheet as of September 29, 2000	6-7

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EXHIBIT 12

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

	FOR THE THREE MONTHS ENDED		FOR THE NINE MONTHS ENDED	
	SEPT. 29, 2000	SEPT. 24, 1999	SEPT. 29, 2000	SEPT. 2000
-- <S>	<C>	<C>	<C>	<C>
Pre-tax earnings from continuing operations	\$1,311	\$ 904	\$ 4,409	\$ 2,999
Add: Fixed charges (excluding capitalized interest and preferred security dividend requirements of subsidiaries)	4,759	3,199	12,860	9,802
-- Pre-tax earnings before fixed charges	6,070	4,103	17,269	12,801
===== Fixed charges:				
Interest	4,697	3,139	12,668	
9,620 Other (a)	115	111	350	
334				
-- Total fixed charges	4,812	3,250	13,018	
9,954				
===== Preferred stock dividends	13	14	41	42
-- Total combined fixed charges and preferred stock dividends	\$4,825	\$3,264	\$13,059	\$ 9,996
===== Ratio of earnings to fixed charges	1.26	1.26	1.33	1.29
Ratio of earnings to combined fixed charges and preferred stock dividends	1.26	1.26	1.32	1.28

(a) Other fixed charges consist of the interest factor in rentals, amortization of debt issuance costs, preferred security dividend requirements of subsidiaries, and capitalized interest.

Note: Prior period amounts have been restated to reflect the merger with Herzog, Heine, Geduld, Inc. as required under pooling-of-interests accounting.

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EXHIBIT 99(i)

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

(dollars in millions)	Sept. 29, 2000
<S>	<C>
ASSETS	
CASH AND CASH EQUIVALENTS.....	\$ 12,833
CASH AND SECURITIES SEGREGATED FOR REGULATORY PURPOSES OR DEPOSITED WITH CLEARING ORGANIZATIONS.....	5,763
RECEIVABLES UNDER RESALE AGREEMENTS AND SECURITIES BORROWED TRANSACTIONS.....	107,709
MARKETABLE INVESTMENT SECURITIES.....	40,357
TRADING ASSETS, AT FAIR VALUE	
Equities and convertible debentures.....	24,283
Corporate debt and preferred stock.....	18,485
Contractual agreements.....	17,219
U.S. Government and agencies.....	14,426
Non-U.S. governments and agencies.....	10,676
Mortgages, mortgage-backed, and asset-backed.....	8,938
Municipals and money markets.....	3,328
Securities received as collateral, net of securities pledged as collateral.....	97,355
Total.....	12,728
SECURITIES PLEDGED AS COLLATERAL.....	9,485
OTHER RECEIVABLES	
Customers (net of allowance for doubtful accounts of \$77).....	45,449
Brokers and dealers.....	13,041
Interest and other.....	7,211
Total.....	65,701
INVESTMENTS OF INSURANCE SUBSIDIARIES.....	4,043
LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$176).....	14,093
OTHER INVESTMENTS.....	3,633
EQUIPMENT AND FACILITIES (net of accumulated depreciation and amortization of \$4,530).....	3,242
GOODWILL (net of accumulated amortization of \$662).....	4,391
OTHER ASSETS.....	2,571
TOTAL ASSETS.....	\$383,904

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EXHIBIT 99(i)

(dollars in millions, except per share amount)	Sept. 29, 2000
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<S>	<C>
LIABILITIES	
PAYABLES UNDER REPURCHASE AGREEMENTS AND SECURITIES	
LOANED TRANSACTIONS.....	\$ 85,972
COMMERCIAL PAPER AND OTHER SHORT-TERM BORROWINGS.....	14,725
DEMAND AND TIME DEPOSITS.....	50,001
TRADING LIABILITIES, AT FAIR VALUE	
Contractual agreements.....	18,411
Equities and convertible debentures.....	22,022
U.S. Government and agencies.....	11,653
Non-U.S. governments and agencies.....	7,026
Corporate debt, preferred stock, and other.....	5,553
Total.....	64,665
OBLIGATION TO RETURN SECURITIES RECEIVED AS COLLATERAL.....	22,213
OTHER PAYABLES	
Customers.....	22,863
Brokers and dealers.....	12,159
Interest and other.....	20,862
Total.....	55,884
LIABILITIES OF INSURANCE SUBSIDIARIES.....	3,964
LONG-TERM BORROWINGS.....	66,589
TOTAL LIABILITIES.....	364,013
PREFERRED SECURITIES ISSUED BY SUBSIDIARIES.....	2,720
STOCKHOLDERS' EQUITY	
PREFERRED STOCKHOLDERS' EQUITY.....	425
COMMON STOCKHOLDERS' EQUITY	
Shares exchangeable into common stock.....	74
Common stock, par value \$1.33 1/3 per share; authorized: 1,000,000,000 shares; issued: 962,553,498 shares.....	1,283
Paid-in capital.....	2,641
Accumulated other comprehensive loss (net of tax).....	(421)
Retained earnings.....	15,418
Less: Treasury stock, at cost: 160,364,905 shares.....	18,995
Employee stock transactions.....	1,331
	918
TOTAL COMMON STOCKHOLDERS' EQUITY.....	16,746
TOTAL STOCKHOLDERS' EQUITY.....	17,171
TOTAL LIABILITIES, PREFERRED SECURITIES ISSUED BY SUBSIDIARIES, AND STOCKHOLDERS' EQUITY.....	\$383,904
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