

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

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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):                   October 27, 1999  
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Merrill Lynch & Co., Inc.  
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(Exact Name of Registrant as Specified in its 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
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(Former Name or Former Address, if Changed Since Last Report.)  
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Item 5. Other Events  
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Filed herewith is the Preliminary Unaudited Consolidated Balance Sheet as of September 24, 1999 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  
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(c) Exhibits  
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- (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 24, 1999

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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.

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(Registrant)

By: /s/ E. Stanley O'Neal

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E. Stanley O'Neal  
Executive Vice President and  
Chief Financial Officer

Date: October 27, 1999

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(99)	Additional Exhibits	
	(i) Preliminary Unaudited Consolidated Balance Sheet of Merrill Lynch as of September 24, 1999	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	
	SEPTEMBER 24, 1999	SEPTEMBER 25, 1998	SEPTEMBER 24, 1999	SEPTEMBER 25, 1998
<S>	<C>	<C>	<C>	<C>
Pre-tax earnings (loss) from continuing operations	\$ 891	\$ (205)	\$ 2,918	\$ 1,577
Add: Fixed charges (excluding capitalized interest and preferred security dividend requirements of subsidiaries)	3,197	4,553	9,792	13,411
Pre-tax earnings before fixed charges	4,088	4,348	12,710	14,988
Fixed charges:				
Interest	3,138	4,493	9,612	13,247
Other (a)	110	94	332	249
Total fixed charges	3,248	4,587	9,944	13,496
Preferred stock dividend requirements	14	15	41	46
Total combined fixed charges and preferred stock dividends	\$ 3,262	\$ 4,602	\$ 9,985	\$13,542
Ratio of earnings to fixed charges (b)	1.26	0.95	1.28	1.11
Ratio of earnings to combined fixed charges and preferred stock dividends (b)	1.25	0.94	1.27	1.11

(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.

(b) The ratio calculations indicate a less than one-to-one coverage for the three months ended September 25, 1998. Pre-tax loss from continuing operations for the three months ended September 25, 1998 is inadequate to cover the fixed charges. The deficient amounts for the respective ratios are \$239 and \$254.

Note: Certain prior period amounts have been restated to conform to the current period presentation.

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EXHIBIT 99(i)

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

(dollars in millions)

<S>

<C>  
SEPTEMBER 24,  
1999

ASSETS

CASH AND CASH EQUIVALENTS.....	\$ 12,014
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CASH AND SECURITIES SEGREGATED FOR REGULATORY PURPOSES OR DEPOSITED WITH CLEARING ORGANIZATIONS.....	5,034
	-----
RECEIVABLES UNDER RESALE AGREEMENTS AND SECURITIES BORROWED TRANSACTIONS.....	95,703
	-----
MARKETABLE INVESTMENT SECURITIES.....	6,436
	-----
TRADING ASSETS, AT FAIR VALUE	
Equities and convertible debentures.....	20,859
Contractual agreements.....	21,260
Corporate debt and preferred stock.....	22,429
U.S. Government and agencies.....	10,624
Non-U.S. governments and agencies.....	6,505
Mortgages, mortgage-backed, and asset-backed.....	6,980
Other.....	3,171
	-----
	91,828
Securities received as collateral, net of securities pledged as collateral...	9,581
	-----
Total.....	101,409
	-----
SECURITIES PLEDGED AS COLLATERAL.....	13,652
	-----
OTHER RECEIVABLES	
Customers (net of allowance for doubtful accounts of \$49).....	34,276
Brokers and dealers.....	10,181
Interest and other.....	8,078
	-----
Total.....	52,535
	-----
INVESTMENTS OF INSURANCE SUBSIDIARIES.....	4,255
LOANS, NOTES, AND MORTGAGES (net of allowance for loan losses of \$144).....	9,018
OTHER INVESTMENTS.....	2,966
EQUIPMENT AND FACILITIES (net of accumulated depreciation and amortization of \$3,909).....	3,007
GOODWILL (net of accumulated amortization of \$494).....	5,081
OTHER ASSETS.....	1,826
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TOTAL ASSETS.....	\$ 312,936
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EXHIBIT 99(i)

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

(dollars in millions, except per share amount)

LIABILITIES	SEPTMBER 24, 1999
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PAYABLES UNDER REPURCHASE AGREEMENTS AND SECURITIES LOANED TRANSACTIONS.....	\$ 69,724
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COMMERCIAL PAPER AND OTHER SHORT-TERM BORROWINGS.....	13,680
	-----
DEMAND AND TIME DEPOSITS.....	16,852
	-----
TRADING LIABILITIES, AT FAIR VALUE	
Contractual agreements.....	26,284
Equities and convertible debentures.....	14,585
U.S. Government and agencies.....	14,377
Non-U.S. governments and agencies.....	6,419

Corporate debt and preferred stock.....	5,207
Other.....	250
	-----
Total .....	67,122
	-----
OBLIGATION TO RETURN SECURITIES RECEIVED AS COLLATERAL.....	23,233
	-----
OTHER PAYABLES	
Customers.....	19,080
Brokers and dealers.....	10,632
Interest and other.....	18,230
	-----
Total.....	47,942
	-----
LIABILITIES OF INSURANCE SUBSIDIARIES.....	4,160
LONG-TERM BORROWINGS.....	55,400
	-----
TOTAL LIABILITIES.....	298,113
	-----
PREFERRED SECURITIES ISSUED BY SUBSIDIARIES.....	2,723
	-----
STOCKHOLDERS' EQUITY	
PREFERRED STOCKHOLDERS' EQUITY.....	425
	-----
COMMON STOCKHOLDERS' EQUITY	
Shares exchangeable into common stock.....	59
Common stock, par value \$1.33 1/3 per share; authorized: 1,000,000,000 shares; issued: 472,661,774 shares.....	630
Paid-in capital.....	1,763
Accumulated other comprehensive loss (net of tax).....	(303)
Retained earnings.....	12,010
	-----
	14,159
Less: Treasury stock, at cost: 106,662,270 shares.....	1,856
Employee stock transactions.....	628
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TOTAL COMMON STOCKHOLDERS' EQUITY.....	11,675
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TOTAL STOCKHOLDERS' EQUITY.....	12,100
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TOTAL LIABILITIES, PREFERRED SECURITIES ISSUED BY SUBSIDIARIES, AND STOCKHOLDERS' EQUITY.....	\$ 312,936
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