
(To Prospectus Supplement and
Prospectus dated September 25, 2002)
Pricing Supplement Number: 2307

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

Floating Rate Notes

Principal Amount: \$50,000,000 Original Issue Date: May 6, 2003
CUSIP Number: 59018YQX2 Stated Maturity Date: May 6, 2005
Issue Price: 100.00%

Interest Calculation:	Day Count Convention:
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/x/ Regular Floating Rate Note	/x/ Actual/360
// Inverse Floating Rate Note	// 30/360
(Fixed Interest Rate):	// Actual/Actual

Interest Rate Basis:	

/x/ LIBOR	// Commercial Paper Rate
// CMT Rate	// Eleventh District Cost of Funds Rate
// Prime Rate	// CD Rate
// Federal Funds Rate	// Other (see attached)
// Treasury Rate	
Designated CMT Page:	Designated LIBOR Page:
CMT Moneyline Telerate Page	LIBOR Moneyline Telerate Page: 3750

LIBOR Reuters Page:

Index Maturity: Three Months	Minimum Interest Rate: Not Applicable
Spread: + 0.18%	Maximum Interest Rate: Not Applicable

Initial Interest Rate: Calculated as if the Original Issue Date was an Interest Reset Date	Spread Multiplier: Not Applicable
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Interest Reset Dates: Quarterly, on the 6th of February, May, August and November, commencing on August 6, 2003, subject to modified following Business Day convention.

Interest Payment Dates: Quarterly, on the 6th of February, May, August and November, commencing on August 6, 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"), HSBC Securities (USA) Inc. BNP Paribas Securities Corp. (the "Underwriters"), are acting as principals in this transaction. MLPF&S is acting as the Lead Underwriter.

Pursuant to an agreement, dated April 23, 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	\$48,000,000
HSBC Securities (USA) Inc.	\$1,000,000
BNP Paribas Securities Corp.	\$1,000,000 -----
Total	\$50,000,000

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: April 23, 2003