

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): April 15, 1996

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

(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 Earnings Summary, as contained in a press release dated April 15, 1996, for Merrill Lynch & Co., Inc. ("ML & Co.") for the three-month period ended March 29, 1996. The results of operations set forth therein for such period are unaudited. All adjustments, consisting only of normal recurring accruals, that are in the opinion of management necessary for a fair presentation of the results of operations for the period presented have been included. The nature of ML & Co.'s business is such that the results for any interim period are not necessarily indicative of the results for a full year.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(c) Exhibits.

(99) Additional Exhibits

(i) Preliminary Unaudited Earnings Summary for the
three-month period ended March 29, 1996.

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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.

(Registrant)

By: /s/ Joseph T. Willett

Joseph T. Willett
Senior Vice President
Chief Financial Officer

Date: April 15, 1996

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EXHIBIT INDEX

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	(i) Preliminary Unaudited Earnings Summary for the three-month period ended March 29, 1996.	5

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99 (i)

MERRILL LYNCH & CO., INC.
PRELIMINARY UNAUDITED EARNINGS SUMMARY

	FOR THE THREE MONTHS ENDED				
	MAR. 29, 1996	DEC. 29, 1995	MAR. 31, 1995	Q1 96 VS Q4 95	Q1 96 VS Q1 95
(IN MILLIONS, EXCEPT PER SHARE AMOUNTS)				PERCENT INC/ (DEC)	
	<C>	<C>	<C>	<C>	<C>
REVENUES:					
COMMISSIONS 44 %	\$ 989	\$ 847	\$ 685	17 %	
INTEREST AND DIVIDENDS (1)	3,010	2,892	3,030	4	
PRINCIPAL TRANSACTIONS	982	566	675	73	46
INVESTMENT BANKING 52	378	370	249	2	
ASSET MANAGEMENT AND PORTFOLIO SERVICE FEES	538	494	448	9	
20 OTHER 4	122	124	117	(1)	
TOTAL REVENUES 16	6,019	5,293	5,204	14	
INTEREST EXPENSE (1)	2,758	2,680	2,783	3	
NET REVENUES 35	3,261	2,613	2,421	25	
NON-INTEREST EXPENSES:					
COMPENSATION AND BENEFITS	1,691	1,299	1,270	30	33
COMMUNICATIONS AND EQUIPMENT RENTAL	131	136	111	(4)	17
OCCUPANCY 5	116	116	110	-	
DEPRECIATION AND AMORTIZATION	98	100	86	(2)	14
PROFESSIONAL FEES	130	107	99	22	32
ADVERTISING AND MARKET DEVELOPMENT	114	114	86	1	33
BROKERAGE, CLEARING, AND EXCHANGE FEES	106	94	84	13	27
OTHER 4	204	165	195	24	
TOTAL NON-INTEREST EXPENSES	2,590	2,131	2,041	22	27
EARNINGS BEFORE INCOME TAXES	671	482	380	39	77
INCOME TAX EXPENSE	262	179	152	46	73
NET EARNINGS 80 %	\$ 409	\$ 303	\$ 228	35 %	
PREFERRED STOCK DIVIDENDS	\$ 11	\$ 12	\$ 13		
NET EARNINGS APPLICABLE TO COMMON					

STOCKHOLDERS	\$	398	\$	291	\$	215
		=====		=====		=====
EARNINGS PER COMMON SHARE:						
PRIMARY	\$	2.03	\$	1.49	\$	1.08
		=====		=====		=====
FULLY DILUTED	\$	2.03	\$	1.49	\$	1.08
		=====		=====		=====
AVERAGE SHARES:						
PRIMARY		196.2		195.1		199.2
		=====		=====		=====
FULLY DILUTED		196.2		195.1		199.2
		=====		=====		=====

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NOTE: PERCENTAGES ARE BASED ON ACTUAL NUMBERS BEFORE ROUNDING.