

<TABLE>

<CAPTION>

Merrill Lynch & Co., Inc.

Filed under Rule 424 (b)(3), Registration

Statement No. 333-97937

\$5,547,200,000

Pricing Supplement No. 10025 - dated

December 11, 2002

Merrill Lynch CoreNotes Due Nine

(To prospectus dated September 25, 2002 and prospectus supplement dated

September 25, 2002)

Months or More from Date of Issue

CUSIP Maturity Number Option	Aggregate Survivor's Principal Amount	Price to Public (1)	Purchasing Agent's Discount (1)	Interest Rate Per Annum	Interest Payment Frequency	Stated Date
<S>	<C>	<C>	<C>	<C>	<C>	<C>
<C>						
5901M0BT5	\$13,179,000	100.0%	1.0000%	4.00%	Monthly	12/17/2007
Yes						

Merrill Lynch & Co.  
Merrill Lynch & Co., Inc. [LOGO]  
Purchasing Agent  
4 World Financial Center  
Acting as Principal  
New York, NY 10080

Trade Date: Wednesday December 11, 2002

Monday December 16, 2002

Minimum Denominations/Increments: \$1,000/\$1,000

Original Issue Discount: No

All trades settle without accrued interest and clear SDFS: DTC Book-Entry only

Merrill Lynch DTC Participant Number: 5132

(1) Expressed as a percentage of the aggregate principal amount.

</TABLE>