

Merrill Lynch & Co., Inc.
95 Greene Street
Jersey City, New Jersey 07302

April 2, 2003

[LOGO] MERRILL LYNCH

OFICS Filer Support
SEC Operations Center
6432 General Green Way
Alexandria, Virginia 22312-2413

Attention: 1933 Act Filing Desk

Re: Registration Statement No. 333-97937

With reference to the above captioned Registration Statement and in compliance with Rule 424(b)(3) adopted under the Securities Act of 1933, as amended, we enclose herewith for filing, one copy, marked as required, one Prospectus and Prospectus Supplement dated September 25, 2002 relating to Merrill Lynch & Co., Inc. Medium-Term Notes to be used on and after this date. In addition, please reference that this note is not listed on any exchange.

Very truly yours,

/s/ Mark Youngclaus

Mark Youngclaus
Vice President

PROSPECTUS SUPPLEMENT
(To Prospectus Supplement and Prospectus
dated September 25, 2002)
Prospectus number: 2291

File No. 333-97937
Rule 424(b)(3)

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

Floating Rate Notes

Principal Amount: \$10,000,000 Original Issue Date: February 27, 2003

CUSIP Number: 59018YQF1 Stated Maturity Date: February 27, 2008

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

Interest Rate Basis:
 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 Telerate Page: LIBOR Telerate Page: 3750
CMT Reuters Page: LIBOR Reuters Page:

Index Maturity: Three Month Minimum Interest Rate: Not Applicable

Spread: 0.450% Maximum Interest Rate: Not Applicable

Spread Multiplier: Not Applicable

Initial Interest Rate: Calculated as if the Original Issue Date was an Interest Reset Date

Interest Reset Dates: Quarterly, on the 27th of February, May, August and November, commencing on May 27, 2003, subject to modified following business day convention.

Interest Payment Dates: Quarterly, on the 27th of February, May, August and November, commencing on May 27, 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: JPM Chase Bank

Dated: February 11, 2003