FILE NO. 33-38879 RULE 424(B)(3)

## PROSPECTUS SUPPLEMENT (TO PROSPECTUS DATED SEPTEMBER 1, 1995) (TO PROSPECTUS SUPPLEMENT DATED SEPTEMBER 1, 1995)

PROSPECTUS NUMBER: 1324 DATED: FEBRUARY 8, 1996

MERRILL LYNCH & CO., INC.

MEDIUM-TERM NOTES, SERIES B

DUE NINE MONTHS OR MORE FROM DATE OF ISSUE

VARIABLE RATE NOTES

<TABLE> <CAPTION>

<S> <C>

BASE RATE: Prime (Prior Day H.15)

INDEX MATURITY: One Day

TRADE DATE: February 8, 1996

SETTLEMENT DATE: February 13, 1996

MATURITY DATE: February 13, 1997

REDEMPTION DATE: N/A

OPTIONAL REPAYMENT DATES: N/A

SPREAD: -2.875%

(minus two hundred eighty seven and one half bps)

SPREAD MULTIPLIER: N/A

MAXIMUM INTEREST RATE: N/A

MINIMUM INTEREST RATE: N/A

INTEREST RESET DATES: Daily

INTEREST PAYMENT DATES: May 13, 1996; August 13, 1996; November 13, 1996 and Maturity, subject

to following business day convention.

INITIAL INTEREST RATE: TBD February 12, 1996

FORM: Book-entry

</TABLE>

On September 8, 1995, the Company increased to \$14,650,000,000 the aggregate principal amount of Medium- Term Notes, Series B authorized to be issued pursuant to the attached Prospectus Supplement and supplements related thereto. Such amount represents an increased authorization of \$3,500,000,000. As of June 30, 1995, the company had issued and outstanding Notes in an aggregate principal amount of approximately \$5,819,221,250.