

(To Prospectus Supplement and Prospectus dated
November 26, 2003)
Pricing Supplement Number: 2365

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

Floating Rate Notes

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Principal Amount:	\$250,000,000	Original Issue Date:	February 27, 2004
CUSIP Number:	59018YTC5	Stated Maturity Date:	February 27, 2007
Issue Price:	100%		

Interest Calculation:		Day Count Convention:	
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<input checked="" type="checkbox"/> Regular Floating Rate Note		<input checked="" type="checkbox"/> Actual/360	
<input type="checkbox"/> Inverse Floating Rate Note (Fixed Interest Rate):		<input type="checkbox"/> 30/360	
		<input type="checkbox"/> Actual/Actual	

Interest Rate Basis:			
- - - - -			
<input type="checkbox"/> LIBOR		<input type="checkbox"/> Commercial Paper Rate	
<input type="checkbox"/> CMT Rate		<input type="checkbox"/> Eleventh District Cost of Funds Rate	
<input type="checkbox"/> Prime Rate		<input type="checkbox"/> CD Rate	
<input checked="" type="checkbox"/> Federal Funds Rate		<input type="checkbox"/> Other (see attached)	
<input type="checkbox"/> Treasury Rate			
Designated CMT Page:		LIBOR Telerate Page:	
CMT Telerate Page:		LIBOR Reuters Page:	
CMT Reuters Page:			

Index Maturity:	N/A	Minimum Interest Rate:	Not Applicable
Spread:	Plus 0.25%	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:	Each Business Day, commencing March 1, 2004 to but excluding the Stated Maturity Date, subject to the following Business Day convention		
Interest Payment Dates:	Quarterly, on the 27th of February, May, August and November, commencing May 27, 2004; subject to the following Business Day convention		
Fed Funds Open Rate:	The rate for an Interest Reset Date shall be the rate set forth on Telerate Page 5 for that day underneath the caption "FEDERAL FUNDS" in the row titled "OPEN". If the rate is not available for an Interest Reset Date, the rate for that Interest Reset Date shall be the Federal Funds Effective rate as published in the H.15 Daily Update.		

Repayment at the Option of the Holder:	The Notes cannot be repaid prior to the Stated Maturity Date.
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Redemption at the Option of the Company:	The Notes cannot be redeemed prior to the Stated Maturity Date.
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Form:	The Notes are being issued in fully registered book-entry form.
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Trustee:	JPMorgan Chase Bank
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Underwriters:	Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), HSBC Securities (USA) Inc. and ABN AMRO Incorporated (the "Underwriters"), are acting as principals in this transaction. MLPF&S is acting as the Lead Underwriter.
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Pursuant to an agreement, dated February 24, 2004 (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	\$245,000,000
HSBC Securities (USA) Inc.	\$2,500,000
ABN AMRO Incorporated	\$2,500,000

Total	\$250,000,000

conditions and

Pursuant to the Agreement, the obligations of the Underwriters are subject to certain the Underwriters are committed to take and pay for all of the Notes, if any are taken.

part of the

The Underwriters have advised the Company that they propose initially to offer all or Notes directly to the public at the Issue Price listed above. After the initial public Issue Price may be changed.

offering, the

including

The Company has agreed to indemnify the Underwriters against certain liabilities, liabilities under the Securities Act of 1933, as amended.

Underwriting Discount:

0.2500%

Dated:

February 24, 2004

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