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: 1295 DATED: DECEMBER 5, 1995

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: LIBOR

INDEX MATURITY: 1 Month

TRADE DATE: December 5, 1995

SETTLEMENT DATE: December 8, 1995

MATURITY DATE: December 9, 1996

REDEMPTION DATE: N/A

OPTIONAL REPAYMENT DATES: N/A

SPREAD: 0.020%

(Plus two bps)

SPREAD MULTIPLIER: N/A

MAXIMUM INTEREST RATE: N/A

MINIMUM INTEREST RATE: N/A

INTEREST RESET DATES: Monthly, on the 9th of each month. The rate will be determined each month

two business days prior to the Interest Reset Date.

INTEREST PAYMENT DATES: On the 9th of each month commencing January 1996 until maturity, subject to

modified following business day convention.

INITIAL INTEREST RATE: 5.9575%

FORM: Book-entry

</TABLE>

On April 24, 1995, the Company increased to \$11,150,000,000 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 \$2,500,000,000. As of March 31, 1995, the Company had issued and outstanding Notes in an aggregate principal amount of approximately \$5,566,708,000.