## FILE NO. 333-13649 RULE 424(B)(3)

PROSPECTUS SUPPLEMENT (TO PROSPECTUS DATED JANUARY 6, 1997) (TO PROSPECTUS SUPPLEMENT DATED JANUARY 6, 1997)

> PROSPECTUS NUMBER: 1445 DATED: JANUARY 21, 1997

MERRILL LYNCH & CO., INC. MEDIUM-TERM NOTES, SERIES B DUE NINE MONTHS OR MORE FROM DATE OF ISSUE FLOATING RATE NOTES

<TABLE> <CAPTION> <S> <C> Prime (Prior Day H.15) BASE RATE: INDEX MATURITY: Daily TRADE DATE: January 21, 1997 SETTLEMENT DATE: January 24, 1997 January 26, 1998 MATURITY DATE: REDEMPTION DATE: N/A OPTIONAL REPAYMENT DATES: N/A SPREAD: -2.820% (minus two hundred eighty two bps) SPREAD MULTIPLIER: N/A MAXIMUM INTEREST RATE: N/A MINIMUM INTEREST RATE: N/A Daily INTEREST RESET DATES: INTEREST PAYMENT DATES: The 26th of January, April, July and October commencing April 1997 through Maturity, subject to Following Business Day Convention. INITIAL INTEREST RATE: 5.43000% FORM: Book-entry

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