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<CAPTION>

<S> <C>
PROSPECTUS SUPPLEMENT FILE NO. 333-44173
(TO PROSPECTUS AND PROSPECTUS SUPPLEMENT DATED JULY 7, 1997) RULE 424(B)(3)
PROSPECTUS NUMBER: 1651

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

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<S> <C> <C> <C>
PRINCIPAL AMOUNT: \$70,000,000 ORIGINAL ISSUE DATE: February 13, 1998
CUSIP NUMBER: 59018SZY3 STATED MATURITY DATE: February 17, 1999
INTEREST CALCULATION: DAY COUNT CONVENTION:
/x/ REGULAR FLOATING RATE NOTE /x/ 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
/x/ FEDERAL FUNDS RATE / / OTHER (SEE ATTACHED)
/ / TREASURY RATE
DESIGNATED CMT PAGE: DESIGNATED LIBOR PAGE:
CMT TELERATE PAGE: LIBOR TELERATE PAGE:
CMT REUTERS PAGE: LIBOR REUTERS PAGE:

INDEX MATURITY: Daily MINIMUM INTEREST RATE: Not Applicable
SPREAD: 0.110% MAXIMUM INTEREST RATE: Not Applicable
INITIAL INTEREST RATE: TBD SPREAD MULTIPLIER: Not Applicable
INTEREST RESET DATES: Daily

INTEREST PAYMENT DATES: Pays the 17th of February, May, August, and November, commencing in May 1998 through and including the Maturity Date; 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: The Chase Manhattan Bank

DATED: February 10, 1998

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