

(To Prospectus Supplement and Prospectus
dated November 26, 2003)
Pricing Supplement Number: 2356

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: \$220,000,000 Original Issue Date: January 29, 2004
CUSIP Number: 59018YST9 Stated Maturity Date: January 31, 2005
Issue Price: 100%

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:
|x| LIBOR | | Commercial Paper Rate
| | CMT Rate | | Eleventh District Cost of Funds Rate
| | Prime Rate | | CD Rate
| | Federal Funds Rate | | Other (see attached)
| | Treasury Rate
Designated CMT Page: Designated LIBOR Page:
CMT Moneyline Telerate Page: LIBOR Moneyline Telerate Page: 3750
LIBOR Reuters Page:

Index Maturity: One Month Minimum Interest Rate: Not Applicable
Spread: -0.0500% 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: Monthly, on the final business day of every month, commencing on February 27, 2004,
subject to modified following Business Day convention.

Interest Payment Dates: Monthly, on the final business day of every month, commencing on February 27, 2004,
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: JPMorgan Chase Bank

Underwriters: Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), ABN AMRO Incorporated
and Morgan Keegan & Company, Inc. (the "Underwriters"), are acting as principals in this
transaction. MLPF&S is acting as the Lead Underwriter.

Pursuant to an agreement, dated January 26, 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:

Table with 2 columns: Underwriters, Principal Amount of the Notes. Row 1: Merrill Lynch, Pierce, Fenner & Smith, \$215,600,000

Incorporated	
ABN AMRO Incorporated	\$2,200,000
Morgan Keegan & Company, Inc.	\$2,200,000

Total	\$220,000,000

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

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

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

Underwriting Discount: 0.0750%

Dated: January 26, 2004
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