
(To Prospectus Supplement and Prospectus
dated November 26, 2003)
Pricing Supplement Number: 2372

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:	\$359,000,000	Original Issue Date:	March 18, 2004
CUSIP Number:	59018YTH4	Stated Maturity Date:	March 19, 2007
Issue Price:	100%		

Interest Calculation:

x Regular Floating Rate Note	x Actual/360
Inverse Floating Rate Note (Fixed Interest Rate):	30/360
	Actual/Actual

Day Count Convention:

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:
CMT Moneyline Telerate Page:

Designated LIBOR Page:
LIBOR Moneyline Telerate Page: 3750
LIBOR Reuters Page:

Index Maturity: Applicable	Three Months	Minimum Interest Rate:	Not
Spread: Applicable	+0.125%	Maximum Interest Rate:	Not
Initial Interest Rate: Applicable	Calculated as if the Original Issue Date was an Interest Reset Date	Spread Multiplier:	Not

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Interest Reset Dates: Quarterly, on the 19th of March, June, September and December, commencing on June 19, 2004, subject to modified following Business Day convention.

Interest Payment Dates: Quarterly, on the 19th of March, June, September and December, commencing on June 19, 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"), 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.

Co., Inc. Pursuant to an agreement, dated March 12, 2004 (the "Agreement"), between Merrill Lynch & (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:

Notes	Underwriters	Principal Amount of the
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	Merrill Lynch, Pierce, Fenner & Smith Incorporated HSBC Securities (USA) Inc.	\$351,820,000
\$3,590,000		
\$3,590,000	ABN AMRO Incorporated	
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	Total	
\$359,000,000		

conditions and the

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

of the Notes
the Issue

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

liabilities

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

Underwriting Discount:

0.2500%

Dated:
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March 12, 2004