

-----  
(To Prospectus Supplement and Prospectus  
dated November 26, 2003)  
Pricing Supplement Number: 2378

Merrill Lynch & Co., Inc.  
Medium-Term Notes, Series C  
Due Nine Months or More from Date of Issue

## Floating Rate Notes

&lt;TABLE&gt;

&lt;CAPTION&gt;

&lt;S&gt;

Principal Amount:	\$200,000,000	Original Issue Date:
April 26, 2004		

CUSIP Number:	59018YTP6	Stated Maturity Date:
April 26, 2007		

Issue Price:	100%
--------------	------

Interest Calculation:

-----

x	Regular Floating Rate Note
	Inverse Floating Rate Note (Fixed Interest Rate):

Day Count Convention:

-----

x	Actual/360
	30/360
	Actual/Actual

Interest Rate Basis:

-----

x	LIBOR
	CMT Rate
	Prime Rate
	Federal Funds Rate
	Treasury Rate

	Commercial Paper Rate
	Eleventh District Cost of Funds Rate
	CD Rate
	Other (see attached)

Designated CMT Page:

CMT Moneyline Telerate Page:

Designated LIBOR Page:

LIBOR Moneyline Telerate Page 3750:  
LIBOR Reuters Page:

Index Maturity:	Three Months
Not Applicable	

Minimum Interest Rate:

Spread:	+ 0.100%
Not Applicable	

Maximum Interest Rate:

Initial Interest Rate:	Calculated as if the Original Issue	Spread Multiplier:
Not Applicable	Date was an Interest Reset Date	

&lt;/TABLE&gt;

&lt;TABLE&gt;

&lt;CAPTION&gt;

&lt;S&gt;

Interest Reset Dates:	Quarterly, on the 26th of January, April, July and October, commencing on July 26, 2004, subject to modified following Business Day convention.
-----------------------	---

Interest Payment Dates:	Quarterly, on the 26th of January, April, July and October, commencing on July 26, 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 &amp; Smith Incorporated ("MLPF&amp;S"), HSBC Securities (USA) Inc.

and ABN AMRO Incorporated (the "Underwriters"), are acting as principals in this

transaction.

MLPF&amp;S is acting as the Lead Underwriter.

Pursuant to an agreement, dated April 20, 2004 (the "Agreement"), between Merrill Lynch

&amp; Co., Inc.

(the "Company") and the Underwriters, the Company has agreed to sell to each of the

purchase

Underwriters and each of the Underwriters has severally and not jointly agreed to the principal amount of Notes set forth opposite its name below:

Underwriters -----	Principal Amount of the Notes -----
Merrill Lynch, Pierce, Fenner & Smith Incorporated	\$196,000,000
HSBC Securities (USA) Inc.	\$2,000,000
ABN AMRO Incorporated	\$2,000,000
	-----
Total	\$200,000,000

conditions  
taken.

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

part of  
public

The Underwriters have advised the Company that they propose initially to offer all or the Notes directly to the public at the Issue Price listed above. After the initial 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:

0.2500%

Dated:  
</TABLE>

April 20, 2004