

PRUDENTIAL FINANCIAL INC
 Form 4
 October 31, 2006

FORM 4

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549**

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
 BANTA VIVIAN L

2. Issuer Name and Ticker or Trading Symbol
 PRUDENTIAL FINANCIAL INC
 [(PRU)]

5. Relationship of Reporting Person(s) to Issuer
 (Check all applicable)

(Last) (First) (Middle)
 C/O PRUDENTIAL FINANCIAL, INC., 751 BROAD STREET, 4TH FLOOR

3. Date of Earliest Transaction (Month/Day/Year)
 10/30/2006

____ Director
 Officer (give title below)
 ____ 10% Owner
 ____ Other (specify below)
 Vice Chairman

(Street)
 NEWARK, NJ 071023777

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 ____ Form filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	(A) or (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Ownership (Instr. 4)
			Code	V	Amount	Price		
Common Stock	10/30/2006		M		21,810	\$ 32	42,697	D
Common Stock	10/30/2006		S ⁽¹⁾		3,810	\$ 77.59	38,887	D
Common Stock	10/30/2006		S		1,000	\$ 77.62	37,887	D
Common Stock	10/30/2006		S		1,000	\$ 77.66	36,887	D
	10/30/2006		S		1,000		35,887	D

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Common Stock						\$ 77.67		
Common Stock	10/30/2006	S	1,000	D		\$ 77.68	34,887	D
Common Stock	10/30/2006	S	1,000	D		\$ 77.7	33,887	D
Common Stock	10/30/2006	S	1,000	D		\$ 77.71	32,887	D
Common Stock	10/30/2006	S	1,000	D		\$ 77.75	31,887	D
Common Stock	10/30/2006	S	1,000	D		\$ 77.78	30,887	D
Common Stock	10/30/2006	S	1,000	D		\$ 77.8	29,887	D
Common Stock	10/30/2006	S	1,000	D		\$ 77.82	28,887	D
Common Stock	10/30/2006	S	1,000	D		\$ 77.89	27,887	D
Common Stock	10/30/2006	S	1,000	D		\$ 77.9	26,887	D
Common Stock	10/30/2006	S	1,000	D		\$ 77.92	25,887	D
Common Stock	10/30/2006	S	1,000	D		\$ 77.99	24,887	D
Common Stock	10/30/2006	S	3,000	D		\$ 78	21,887	D
Common Stock	10/30/2006	S ⁽²⁾	1,000	D		\$ 78.06	20,887 ⁽²⁾	D
Common Stock							453 ⁽³⁾	I By 401(k)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
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