

PRUDENTIAL FINANCIAL INC  
Form 424B3  
August 23, 2007

**CALCULATION OF REGISTRATION FEE**

Title of Each Class of Securities Offered	Maximum Aggregate Offering Price <sup>(1)</sup>	Amount of Registration Fee <sup>(2)</sup>
5.550% Internotes <sup>®</sup> Due August 15, 2012	\$868,000	\$26.65
6.050% Internotes <sup>®</sup> Due August 15, 2017	\$2,302,000	\$70.67
6.350% Internotes <sup>®</sup> Due August 16, 2032	\$1,046,000	\$32.11
<b>TOTAL</b>		<b>\$129.43</b>

(1) Excludes accrued interest, if any.

(2) A filing fee of \$129.43 calculated in accordance with Rule 457(r), has been transmitted to the SEC in connection with the securities offered by means of this pricing supplement.

**Prudential Financial InterNotes<sup>®</sup>, Due One Year or More from Date of Issue**

**Filed under Rule 424(b)(3), Registration Statement(s) No. 333-132469, 333-132469-01 and 333-132469-02**

**Pricing Supplement Number 192 Dated August 20, 2007**

**(to Prospectus dated March 16, 2006 and Prospectus Supplement dated March 16, 2006)**

**Investors should read this pricing supplement in conjunction with the Prospectus and Prospectus Supplement.**

CUSIP	Aggregate	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	1 <sup>st</sup>	1 <sup>st</sup>	Survivor	s	Product	Moody	s	S & P
Number	Principal	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option		Ranking	Rating		Rating
74432AUG3	\$ 868,000.00	100.000%	1.000%	\$ 859,320.00	FIXED	5.550%	SEMI-ANNUAL	08/15/2012	02/15/2008	\$ 26.52	YES		Senior Unsecured Notes	A3		A+

**Redemption Information:** Callable at 100.000% on 08/15/2009 and every interest payment date thereafter.

**Joint Lead Managers and Lead Agents:** Banc of America Securities LLC, INCAPITAL, LLC Agents: A.G. Edwards & Sons, Inc., Bear, Stearns & Co., Inc., Charles Schwab & Co. Inc., Citigroup, Edward D. Jones & Co., L.P., Fidelity Capital Markets Services, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Securities LLC, Wachovia Securities, LLC

The Prudential Financial, Inc. InterNotes will be subject to redemption at the option of Prudential Financial, Inc., in whole on the interest payment date occurring any time on or after 08/15/2009 at a redemption price equal to 100% of the principal amount of the Prudential Financial, Inc. InterNotes, plus accrued interest thereon, if any, upon at least 30 days prior notice to the noteholder and the trustee, as described in the prospectus.

CUSIP	Aggregate	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	1 <sup>st</sup>	1 <sup>st</sup>	Survivor	s	Product	Moody	s	S & P
Number	Principal	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Coupon	Coupon	Option		Ranking	Rating		Rating

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									Date	Amount			
432AUH1	\$ 2,302,000.00	100.000%	1.500%	\$ 2,267,470.00	FIXED	6.050%	SEMI-ANNUAL	08/15/2017	02/15/2008	\$ 28.91	YES	Senior Unsecured Notes	A3

**Redemption Information:** Callable at 100.000% on 08/15/2009 and every interest payment date thereafter.

**Joint Lead Managers and Lead Agents:** Banc of America Securities LLC, INCAPITAL, LLC **Agents:** A.G. Edwards & Sons, Inc., Bear, Stearns & Co., Inc., Charles Schwab & Co. Inc., Citigroup, Edward D. Jones & Co., L.P., Fidelity Capital Markets Services, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Securities LLC, Wachovia Securities, LLC

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CUSIP	Aggregate	Selling	Gross	Net	Coupon	Coupon	Coupon	Maturity	1 <sup>st</sup>	1 <sup>st</sup>	Survivor	s	Product	Moody	s	S & I
Number	Principal	Price	Concession	Proceeds	Type	Rate	Frequency	Date	Date	Amount	Option		Ranking	Rating		Rating
432AUJ7	\$ 1,046,000.00	100.000%	2.500%	\$ 1,019,850.00	FIXED	6.350%	SEMI-ANNUAL	08/16/2032	02/15/2008	\$ 30.34	YES		Senior Unsecured Notes			A3

**Redemption Information:** Callable at 100.000% on 08/15/2012 and every interest payment date thereafter.

**Joint Lead Managers and Lead Agents:** Banc of America Securities LLC, INCAPITAL, LLC **Agents:** A.G. Edwards & Sons, Inc., Bear, Stearns & Co., Inc., Charles Schwab & Co. Inc., Citigroup, Edward D. Jones & Co., L.P., Fidelity Capital Markets Services, Merrill Lynch & Co., Morgan Stanley, Ramirez & Co., Inc., Raymond James & Associates, Inc., RBC Dain Rauscher Inc., Muriel Siebert & Co., Inc., UBS Securities LLC, Wachovia Securities, LLC

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Prudential Financial, Inc.	Offering Dates: August 13, 2007 through August 20, 2007	Prudential Financial, Inc.
		\$2,500,000,000.00 Prudential Financial
	Trade Date: Monday, August 20, 2007 @ 12:00 PM ET	Retail Medium-Term Notes, including
		Prudential Financial InterNotes® Prospectus dated March 16, 2006 and the Prospectus
	Settlement Date: Thursday, August 23, 2007	Supplement dated March 16, 2006
	Minimum Denomination/Increments: \$1,000.00/\$1,000.00	
	Initial trades settle flat and clear SDFS: DTC Book Entry only	

DTC number: 0235 via RBC Dain Rauscher Inc.

If the maturity date or an interest payment date for any note is not a Business Day (as defined in the Prospectus), principal, premium, if any, and interest for that note is paid on the next Business Day, and no interest will accrue from, and after, the maturity date or interest payment date.

The Prudential Financial, Inc. InterNotes will be represented by a master global note in fully registered form, without coupons. The master global note will be deposited with, or on behalf of, DTC and registered in the name of a nominee of DTC, as depository, or another depository as may be named in a subsequent pricing supplement.

*InterNotes® is a registered trademark of Incapital Holdings LLC. All rights reserved*