PRUDENTIAL BANCORP INC OF PENNSYLVANIA Form 3 March 23, 2005 FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 OMB APPROVAL OMB 3235-010

INITIAL STATEMENT OF 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

OMB 3235-0104 Number: January 31, 2005 Estimated average burden hours per response... 0.5

(Print or Type Responses)

1. Name and Address of Reporting Person <u>*</u> Krauter David H			Statement (Month/Day/Year)	3. Issuer Name and Ticker or Trading Symbol PRUDENTIAL BANCORP INC OF PENNSYLVANIA [PBIP]				
(Last)	(First)	(Middle)	03/23/2005	4. Relationship of Reporting Person(s) to Issuer			5. If Amendment, Date Original Filed(Month/Day/Year)	
C/O PRUDENTIAL SAVINGS BANK, 1834 OREGON AVENUE (Street)				(Check all applicable) <u> </u>			 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person 	
PHILADELPHIA, PA 19145							Form filed by More than One Reporting Person	
(City)	(State)	(Zip)	Table I - N	- Non-Derivative Securities Beneficially Owned				
1.Title of Security (Instr. 4)			2. Amount of Securities Beneficially Owned (Instr. 4)		4. Nat Owne (Instr.	1		
No securitie	s owned		0		D	Â		
Reminder: Rep owned directly	or indirectly. Perso inforn requit	ns who resp nation conta red to respo	ch class of securities benefici bond to the collection of lined in this form are not nd unless the form displa /B control number.	5	EC 1473 (7-02	2)		
ï		-	ities Beneficially Owned (e.	g., puts, calls,	warrants, op	tions, c	onvertible securities)	

1. Title of Derivative Security	2. Date Exercisable and	3. Title and Amount of	4.	5.	6. Nature of Indirect
(Instr. 4)	Expiration Date	Securities Underlying	Conversion	Ownership	Beneficial Ownership
	(Month/Day/Year)	Derivative Security	or Exercise	Form of	(Instr. 5)
		(Instr. 4)	Price of	Derivative	

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Date	Expiration	Title	
Exercisable	Date		

Amount or	Derivative
Number of	Security
Shares	

Direct (D) or Indirect (I) (Instr. 5)

Security:

Reporting Owners

Reporting Owner Name / Address		Relationships					
		Director	10% Owner	Officer	Other		
Krauter David H C/O PRUDENTIAL SAVINGS BANK 1834 OREGON AVENUE PHILADELPHIA, PA 19145		Â	Â	See footnote (1)	Â		
Signatures							
/s/ David H. Krauter	03/23/2005						
**Signature of	Date						

**Signature of Reporting Person

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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Remarks:

(1) Vice President and Chief Lending Officer

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.