

EXHIBIT INDEX

<u>Exhibit</u>	<u>Description</u>
99.1	Press release dated June 9, 2004.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PFF BANCORP, INC.

By: /s/ Gregory C. Talbott
Gregory C. Talbott
Executive Vice
President and
Chief Financial Officer

Date: June 10, 2004