

PFF BANCORP INC  
Form 8-K  
December 21, 2004

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

**FORM 8-K  
CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

Date of report (Date of earliest event reported): December 16, 2004

**PFF BANCORP, INC.**  
(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction of  
incorporation)

**0-27404**  
(Commission File  
Number)

**95-4561623**  
(IRS Employer Identification No.)

**350 South Garey Avenue**  
**Pomona, CA**  
(Address of principal executive offices)

**91766**  
(Zip Code)

Registrant's telephone number, including area code: **(909) 623-2323**

**Not Applicable**  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425).
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12).
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)).
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)).

---

**Item 8.01 Other Events.**

On December 16, 2004, PFF Bancorp announced that its wholly owned subsidiary, PFF Bank & Trust, plans to open a new full-service branch in Riverside, California during spring 2005. A copy of the press release dated December 16,

2004, describing the plans to open the new branch is attached as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits.**

The following exhibit is filed with this report:

<u>Exhibit No.</u>	<u>Description</u>
99.1	PFF Bancorp, Inc. press release dated December 16, 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: December 21, 2004