

On January 20, 2005, Glencrest Investment Advisors, Inc., a wholly owned subsidiary of PFF Bancorp Inc., announced that it has been selected by California Steel Industries, Inc. as an investment advisor to its \$90 million 401 (k) plan. A copy of the press release dated January 20, 2005 describing the services 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	Glencrest Investment Advisors, Inc. press release dated January 20, 2005.

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: January 25, 2005