

PFF BANCORP INC
Form 8-K
January 27, 2005

**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): January 24, 2005

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 2.02 Results of Operations and Financial Condition.

On January 24, 2005, PFF Bancorp, Inc. announced its earnings for the three and nine months ended December 31, 2004. A copy of the press release dated January 24, 2005, describing the three and nine months ended December 31, 2004 earnings 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 January 24, 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 27, 2005