



**Item 8.01 Other Events.**

On January 26, 2005, PFF Bancorp, Inc., announced the following items approved by the Company's Board of Directors:

- A three-for-two stock split in the form of a stock dividend.
- A \$0.025 or 12.5% increase in its quarterly cash dividend to \$0.225 per share on a pre-split basis.
- The addition of 800,000 shares to the 192,280 shares presently remaining under the Company's current repurchase authorization.

A copy of the press release dated January 26, 2005, describing these items is attached as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits.**

The following exhibit is furnished with this report:

<u>Exhibit No.</u>	<u>Description</u>
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99.1	PFF Bancorp, Inc. press release dated January 26, 2005.
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**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 28, 2005