

PFF BANCORP INC  
Form 8-K  
October 26, 2006

**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): October 23, 2006

**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.)

**9337 Milliken Avenue**  
**Rancho Cucamonga, CA**  
(Address of principal executive offices)

**91730**  
(Zip Code)

Registrant's telephone number, including area code: **(909) 941-5400**

**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)).
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**Item 2.02 Results of Operations and Financial Condition.**

On October 23, 2006, PFF Bancorp, Inc. announced its earnings for the three and six months ended September 30, 2006. A copy of the press release dated October 23, 2006, describing the three and six months ended September 30, 2006 earnings 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>
99.1	PFF Bancorp, Inc. press release dated October 23, 2006.

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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  
Senior Executive Vice President, Chief Operating Officer/  
  
Chief Financial Officer and Treasurer

Date: October 26, 2006