

PFF BANCORP INC
Form 8-K
October 31, 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 26, 2006

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

Delaware
(State or other jurisdiction of
incorporation)

001-16845
(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)).

Item 8.01 Other Events.

On October 26, 2006, PFF Bancorp, Inc. announced that its wholly owned subsidiary, PFF Bank & Trust, has signed lease agreements to open two full-service branches in Moreno Valley and Indio, California, pending approval from the Office of Thrift Supervision. The Moreno Valley branch is expected to open during the third quarter of 2007 and the

Indio branch is expected to open during the second quarter of 2008.

A copy of the press release dated October 26, 2006, describing the plans to open the new branches 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 October 26, 2006.

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 31, 2006