

On January 22, 2007, PFF Bancorp, Inc. announced its earnings for the three and nine months ended December 31, 2006. A copy of the press release dated January 22, 2007, describing the three and nine months ended December 31, 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 January 22, 2007.

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: January 24, 2007