

PFF BANCORP INC  
Form 8-K  
October 24, 2007

**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 22, 2007

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

On October 22, 2007, PFF Bancorp, Inc. announced its earnings for the three and six months ended September 30, 2007.

A copy of the press release dated October 22, 2007, describing the three and six months ended September 30, 2007 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 22, 2007.

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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 24, 2007