

PFF BANCORP INC  
Form SC 13G  
February 14, 2008  
**UNITED STATES  
SECURITIES  
AND  
EXCHANGE  
COMMISSION**  
Washington, D.C.  
20549

**SCHEDULE 13G**

Under the  
Securities  
Exchange Act of  
1934  
(Amendment No.  
\_\_\_\_)\*

**PFF Bancorp, Inc.**  
(Name of Issuer)

**Common Stock**  
**par value \$.01 per**  
**share**  
(Title of Class of  
Securities)

**69331W-10-4**  
(CUSIP Number)

**December 31,**  
**2007**  
(Date of Event  
Which Requires  
Filing of this  
Statement)

Check the  
appropriate box to  
designate the rule  
pursuant to which  
this Schedule is  
filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

---

CUSIP NO. 69331W-10-4

1                    NAME OF REPORTING PERSON  
  
                          S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON  
  
                          PFF BANK AND TRUST EMPLOYEE STOCK OWNERSHIP PLAN

IRS ID. NO. 95-4561623

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a)

(b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

Federally chartered stock savings institution's employee stock ownership plan organized in California

|                          |   |  |
|--------------------------|---|--|
| NUMBER OF<br>SHARES      | 5 | SOLE VOTING POWER<br>-0-                           |
| BENEFICIALLY<br>OWNED BY | 6 | SHARED VOTING POWER<br>2,469,218 <sup>(1)</sup>    |
| EACH<br>REPORTING        | 7 | SOLE DISPOSITIVE POWER<br>2,469,218 <sup>(1)</sup> |
| PERSON<br>WITH           | 8 | SHARED DISPOSITIVE POWER<br>-0-                    |

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
2,469,218

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9) 10.91%

12 TYPE OF REPORTING PERSON  
EP

<sup>(1)</sup> The trustee of the reporting person votes all shares of stock held under the plan. The trustee shares voting power over the shares with employees of the issuer who have a vested interest in the shares allocated to them pursuant to the terms of the plan. All shares under the plan have been allocated. The trustee must vote the allocated shares in accordance with such employees' written instructions delivered to the trustee of the reporting person. If an employee does not provide the trustee with instructions, the trustee votes such shares in a manner calculated to most accurately reflect instructions received from the employees regarding the allocated shares; provided, that such uninstructed shares must be voted solely in the interest of the employees and their beneficiaries.

Item 1. (a) Name of Issuer:  
PFF Bancorp, Inc.

Item 1. (b) Address of Issuer's Principal Executive Offices:  
9337 Milliken Avenue  
Rancho Cucamonga, California 91730

Item 2. (a) Name of Person Filing:  
PFF Bank and Trust Employee Stock Ownership Plan

- Item 2. (b) Address of Principal Business Offices:  
9337 Milliken Avenue  
Rancho Cucamonga, California 91730
- Item 2. (c) Citizenship:  
Federally chartered stock savings institution's employee stock ownership plan organized in California
- Item 2. (d) Title of Class of Securities: Common Stock par value \$.01 per share
- Item 2. (e) CUSIP Number: 69331W-10-4
- Item 3. Type of Person:  
An employee benefit plan in accordance with Section 240.13d-1(b)(1)(ii)(F)
- Item 4. (a) Amount beneficially owned: 2,469,218
- Item 4. (b) Percent of class: 10.91%

---

Item 4. (c) Number of shares as to which the person has:

- (i) Sole power to vote or to direct the vote: -0-
- (ii) Shared power to vote or to direct the vote: 2,469,218 <sup>(1)</sup>
- (iii) Sole power to dispose or to direct the disposition of: 2,469,218 <sup>(1)</sup>
- (iv) Shared power to dispose or to direct the disposition of: -0-

<sup>(1)</sup> The trustee of the reporting person votes all shares of stock held under the plan. The trustee shares voting power over the shares with employees of the issuer who have a vested interest in the shares allocated to them pursuant to the terms of the plan. All shares under the plan have been allocated. The trustee must vote the allocated shares in accordance with such employees' written instructions delivered to the trustee of the reporting person. If an employee does not provide the trustee with instructions, the trustee votes such shares in a manner calculated to most accurately reflect instructions received from the employees regarding the allocated shares; provided, that such uninstructed shares must be voted solely in the interest of the employees and their beneficiaries.

Item 5. Ownership of Five Percent or Less of a Class  
N/A

Item 6. Ownership of More than Five Percent on Behalf of Another Person  
N/A

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company  
N/A

Item 8. Identification and Classification of Members of the Group  
N/A

Item 9. Notice of Dissolution of Group

N/A

Item 10. Certification

By signing below, I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

**SIGNATURE**

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 14, 2008  
(Date)

/s/ Gregory C. Talbott  
(Signature)

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