### CIT GROUP INC

Form 5

February 11, 2005

## FORM 5

#### **OMB APPROVAL**

**OMB** 

### UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

3235-0362 Number: January 31, Expires: 2005

1.0

no longer subject to Section 16. Form 4 or Form

Check this box if

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL

Estimated average burden hours per response...

5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

OWNERSHIP OF SECURITIES

Reported Form 4

30(h) of the Investment Company Act of 1940

Transactions Reported

1. Name and Address of Reporting Person * INGATO ROBERT J			2. Issuer Name <b>and</b> Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer			
(Last) (First)		(Middle)	CIT GROUP INC [CIT] 3. Statement for Issuer's Fiscal Year Ended	(Check all applicable)			
			(Month/Day/Year)	Director 10% Owner			
			12/31/2004	_X_ Officer (give title Other (specify			
1 CIT DRIVE				below) below) Exec VP and General Counsel			
	(Street)		4. If Amendment, Date Original	6. Individual or Joint/Group Reporting			
			Filed(Month/Day/Year)				
				(check applicable line)			

## LIVINGSTON, NJÂ 07039

(City)

\_X\_ Form Filed by One Reporting Person Form Filed by More than One Reporting Person

(City)	(State)	(Zip) Ta	ble I - Non-De	erivative S	ecurit	ies Acquired	l, Disposed of, or	Beneficially	Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Amount	or (D)	Price	(Instr. 3 and 4)	(Instr. 4)	
Common Stock	02/27/2004	Â	<u>J(1)</u>	1.3904	A	\$ 39.45	25,041.3158	D	Â
Common Stock	03/31/2004	Â	J <u>(2)</u>	45.767	A	\$ 30.4555 (2)	25,087.0828	D	Â
Common Stock	05/28/2004	Â	<u>J(1)</u>	1.6322	A	\$ 37.36	25,088.715	D	Â
Common Stock	06/30/2004	Â	J(2)	51.632	A	\$ 32.538 (2)	25,140.347	D	Â

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Common Stock	08/30/2004	Â	<u>J(1)</u>	1.9254	A	\$ 35.27	25,142.2724	D	Â
Common Stock	09/30/2004	Â	J <u>(2)</u>	45.309	A	\$ 31.7815 (2)	25,187.5814	D	Â
Common Stock	11/30/2004	Â	<u>J(1)</u>	1.761	A	\$ 42.05	25,189.3424	D	Â
Common Stock	12/31/2004	Â	J(2)	52.734	A	\$ 31.858 (2)	25,242.0764	D	Â

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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# $\label{thm:convergence} \begin{tabular}{ll} Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned \\ (e.g., puts, calls, warrants, options, convertible securities) \end{tabular}$

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exerc Expiration D (Month/Day/	ate	Secur	int of rlying	8. Price of Derivative Security (Instr. 5)
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	

## **Reporting Owners**

Reporting Owner Name / Address	Keiationsnips					
	Director	10% Owner	Officer	Other		
INGATO ROBERT J 1 CIT DRIVE LIVINGSTON, NJ 07039	Â	Â	Exec VP and General Counsel	Â		

# **Signatures**

James P. Shanahan, Attorney-in-Fact 02/11/2005

\*\*Signature of Reporting Person Date

Reporting Owners 2

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## **Explanation of Responses:**

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Shares acquired through reinvestment of dividends on securities purchased through CIT Group Inc. Employee Stock Purchase Plan, wh ich transaction is exempt under Rule 16b-3(c) of the Securities Exchange Act of 1934.
- (2) Acquired through CIT Group Inc. Employee Stock Purchase Plan, under which participants purchase shares quarterly through payroll deductions at 85% of the lower of the fair market value on either the first or the last business day of the period.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.