



New York State Department of Taxation and Finance

Corporation Tax Modernized Electronic Filing Acceptance Testing
System for Tax Year 2025

Test 21–CTEF43

Blank or zero field values are not included. Fields requiring software calculations are not provided. Automated Clearing House debit payment is required if test results in a balance due. Please use the two-digit codes provided to you to replace the 6th and 7th digits in each test Employer Identification Number.

Test Scenario

Return type: CT-3

Liability period: 01-01-2025–12-31-2025

Employer Identification Number: 00219XX21

Legal name: CTEF43 (Followed by a space, then your software ID)

File number: Software calculated

Telephone number: 518-555-2626

Address: 43 WA Harriman Campus, Albany, NY 12227

State of incorporation: New York State

Date of incorporation: 06-01-2007

North American Industry Classification System business code number: 522110

Principal business activity: Commercial Banking

Part 1

Section B

Line 1. Number of New York State employees: 123

Line 2. Wages paid to New York State employees: 7,001,000

Line 3. Number of business establishments in New York State: 3

Line 4. Interest in, or have rented, real property in New York State: Yes

Section C

Line 1. Federal return filed: 1120

Line 3. Required attachments: CT-3.2, CT-3.4, CT-225

Line 4. Number of credit forms filed with this return: 5

Part 2

	Date Paid	Amount
Line 11	3-15-2025	520,000
Line 12	6-15-2025	520,000
Line 13	9-15-2025	520,000
Line 14	12-15-2025	520,000

Part 3**Line 1. Federal Taxable Income before Net Operating Loss and special deductions:**

56,000,000

Part 4

		A Beginning of year	B End of year
Line 1	Total assets from federal return	2,850,000	3,100,000
Line 2	Real property and marketable securities included on line 1	60,000	80,000
Line 4	Real property and marketable securities at fair market value	75,000	85,000
Line 6	Total liabilities	750,000	800,000

Part 5-No content**Part 6**

		A—New York State	B- Everywhere
Line 9	Interest from loans secured by real property	151,000,000	151,000,000
Line 10	Net gains from sales of loans secured by real property	3,155,000	3,155,000
Line 19	Interest from asset-backed securities and other government agency debt	9,600,000	9,600,000
Line 26	Net interest from federal funds	12,100,000	12,100,000
Line 29	Interest from other financial instruments	5,001,000	5,001,000
Line 55	Receipts from other services/activities not specified	11,100,000	11,100,000

Part 7—Software calculated

CT-3.2

Schedule A—Software calculated

Schedule B—No content

Schedule C—No content

Schedule D

Line 15. Total net interest income from qualifying loans: 25,366,922

Schedule E

Line 1. Gross interest income from loans for the entity identified: 98,000,000

Line 2. Gross interest expense for the entity identified: 41,000,000

Line 3. Average value of loans owned during the tax year by the entity identified:
2,850,000

Line 4. Average total assets during the tax year owned by the entity identified: 3,600,000

Line 8. Gross interest income from qualifying loans for the entity identified: 37,525,032

Line 9. Gross interest income from all loans for the entity identified: 98,000,000

CT-3.4

Line 5a. Net Operating Loss carryforward from prior year's Form CT-3.4: 750,000

Line 6. Net Operating Loss to be used in the current year: 750,000

Schedule A

A Tax period beginning and ending dates	B Amount from Form CT-3 Part 3, line 17	C When column B is not a loss, enter the ending dates of the tax period that generated a Net Operating Loss used to reduce the amount in column B
01-01-2025–12-31-2025	44,248,039	12-31-2024
01-01-2024–12-31-2024	750,000	
01-01-2023–12-31-2023	150,000	
01-01-2022–12-31-2022	250,000	
01-01-2021–12-31-2021	350,000	
01-01-2020–12-31-2020	450,000	
01-01-2019–12-31-2019	500,000	
01-01-2018–12-31-2018	600,000	12-31-2017
01-01-2017–12-31-2017	-775,000	

CT-225

Schedule A

Part 1

	Modification Number	Amount
1a	A-508	326,000
1b	A-221	151,000
1c	A-211	800,000

Part 2

	Modification Number	Amount
3a	EA-221	7,600

Schedule B

Part 1

	Modification Number	Amount
6a	S-218	351,000

Part 2

	Modification Number	Amount
8a	ES-505	2,100

CT-43

Line B. Total number of properties included on this claim: 2

Schedule A

A Property address	B Date mortgage recorded	C Amount of mortgage	D Amount of special additional mortgage recording tax paid
4189 State St, Albany, NY 12222	03-01-2025	1,760,000	15,500
281 Wolf Rd, Albany, NY 12205	04-05-2025	3,550,000	16,000

Schedule B—Software calculated

Schedule C—No content

Schedule D—No content

CT-602

Schedule A–Software calculated

Schedule B

Line 8. Unused Empire Zone capital tax credit from previous periods: 105,000

CT-604-CP

Name/Employer Identification Number of Qualified Empire Zone Enterprise partnership:
Partnership 1 / 111222333

Line 1. Your share of Qualified Empire Zone Enterprise credit for real property taxes
obtained from your partnership: 80,000

CT-607

Line A. Certificate number: CEJPTC12345678

Line A1. Project number: ESD2412345

Line B. Year of eligibility: 5

Line B1. Indicate the phase from your certificate of tax credit issued: Phase 2

Schedule A

Line 1. Excelsior jobs tax credit component: 60,000

Schedule B

Line 4. Excelsior investment tax credit component: 160,000

Schedule C

Line 7. Excelsior research and development Tax credit component: 110,000

Schedule D

Line 10. Excelsior real property tax credit component: 185,000

Schedule E

Line 13. Excelsior childcare services tax credit component: 60,000

Schedule F–Software calculated

CT-611.1

Did the Department of Environmental Conservation accept this site into the Brownfield Cleanup Program on or after 6-23-2028 and prior to 7-1-2019: Yes

Date of execution of the Brownfield Cleanup Agreement for the brownfield site: 3-05-2016

Schedule A

Site name: Brownfield Site 1

Site location—municipality: Troy

Site location—county: Rensselaer

Department of Environmental Conservation region: 4

Division of Environmental Remediation site number: 45655

Date Certificate of Completion was transferred pursuant to the transfer or sale of the qualified site: 4-15-2021

Received notification from Department of State that qualified site, is located in a Brownfield Opportunity area: Yes

Schedule B

A Description of site preparation costs	B Date costs paid or incurred	C Costs
Fencing	11-15-2020	330,000
Demolition	03-01-2021	230,000
Electric wiring	05-01-2021	530,000

Schedule C

A Description of groundwater remediation costs	B Date costs paid or incurred	C Costs
Groundwater remediation	06-01-2020	485,000

Schedule D

A Description of qualified property	B Principal use	C Date placed in service	D Life	E Costs or other basis
Excavation Equipment	Site Prep	05-01-2020	15	401,000

Line 8. Applicable percentage rate: 0.1225

Line 9b. Tangible property component limitation for the qualified site: 4,700,000

Line 9c. Tangible property component available for use in the current tax year: 4,650,000

Schedule E—No content