金融英语相关阅读指导（二十六）PDF转换可能丢失图片或格式，建议阅读原文
https／／www．100test．com／kao＿ti2020／227／2021＿2022＿E9＿87＿91＿E 8＿9E＿8D＿E8＿8B＿B1＿E8＿c92＿227728．htm Interest利息 Interest is the cost of using money．The interest rate paid isusually expressed in annual termsthough money market instrumentsmay have ashorter term than oneyear．An interest rate isdetermined by dividing the amount of interest paid by the principal amount borrowed．For example，if a $\$ 1000$ bond pays $\$ 85$ in interest for oneyear，the annual interest rate is 8.5 percent．In the U．S．some interestbearing bonds， such asmunicipals，entitle the bearer to an exemption from certain taxeson interest income．The interest paid by acompany on its outstanding debt aswell asthe interest paid by ahomeowner on his／her mortgage，isdeductible from income asan expense and so can reduce the amount of tax owed．利息是使用货币的成本。利率的支付形式通常以年为期限，虽然金融市场票据会有一个更短的时间。利率的制定取决于借款本金所划分的利息。举个例子，如果1，000美元的债券每年支付85美元那么年利率就是 $8.5 \%$ 。美国有一些有息债券，如政府债券，它允许持有人在利息收益上有一定的免税。公司未偿债务和按揭住房的屋主需支付的利息可以作为一项费用减少他们的应交税金。 $100 T$ est下载频道开通，各类考试题目直接下载。详细请访问 www．100tes．com

