

101年彰化銀行新進行員甄試試題及解答

一般行員

普通科目

功名文教機構

國文、英文

www.exschool.com.tw www.exschool.com.tw www.exschool.com.tw

【國文】

(3)01.下列文句的「 」處，依序填入何者最正確？

- 甲、石油除了可以提「 」汽油，也是許多化學產品的原料
乙、梅莉史翠普憑藉洗「 」穩重的演技，再次榮獲奧斯卡金像獎
丙、崑曲藝術經過千錘百「 」，可說是集文學、音樂、舞蹈於一身

(1)練 / 煉 / 鍊 (2)練 / 鍊 / 煉 (3)煉 / 練 / 鍊 (4)煉 / 鍊 / 練

(3)02.下列文句，何者用字完全正確？

- (1)獅群展開一場激烈的追捕撕殺後，終於將落單的羚羊至諸死地
(2)為了獲得現實利益，他不惜對人卑恭屈膝，巴結逢迎，實在令人不恥
(3)美食展同時推出義賣專區，義賣美食為災區募款，搶購便宜商品的同時，也可以發揮愛心
(4)「好山好水．讀好書」活動，邀請大家一起體驗在山水間閱讀的樂趣，民眾熱情響應，場場滿坐

(2)03.下列各組「 」內的字，何者讀音相同？

- (1)長「吁」短嘆 / 降貴「紆」尊
(2)笑容靦「腆」 / 暴「殄」天物
(3)自「縮」頭髮 / 令人扼「腕」
(4)「淬」厲奮發 / 小孩周「啐」

(2)04.閱讀下文，並依據文意判斷排列順序何者最恰當？

當代藝術潮流逐漸以一種不拘形式、跨界、跨領域的創作，

- 甲、便有一種幅度與空間可供探尋
乙、表現以藝術呈現社會、政治與生活面向的可能性
丙、至此，「陶」與「瓷」做為一種可供選擇的藝術媒材
丁、其所能延展、承載的形式與觀念
這構成臺灣當代陶藝發展的策畫主軸。

(1)甲丙丁乙 (2)乙丙丁甲 (3)丙乙丁甲 (4)丁乙甲丙

(1)05.下列各組題辭，何者可用於相同的致贈場合？

- (1)熊夢徵祥 / 弄璋之喜 (2)敷教明倫 / 里仁為美
(3)功在桑梓 / 開物成務 (4)宜室宜家 / 作育菁莪

(4)06.某建商設計房屋廣告文案時，擬以對聯形式加深顧客印象。若上聯為「憑窗迎綠蔭」，下列何者作為下聯最適當？

(1)清風送爽來 (2)開門見美景 (3)心靜自然涼 (4)倚戶納清風

(2)07.下列選項的對話中，何者「稱謂用語」完全正確？

- (1)「令弟」在哪兒高就？ / 「愚弟」在郵局上班

- (2)「令尊」今年貴庚？／「家父」剛過六十大壽
- (3)恭喜「敝公子」高中特考／謝謝！「小兒」承蒙各位長輩教導
- (4)不知是否有幸邀「賢昆仲」來寒舍作客／「愚父子」一定親自登門拜訪
- (4)08.下列文句「」內成語，何者使用正確？
- (1)失智老人忘了回家的路，於是流落街頭，「遺世獨立」
- (2)晚會主持人希望現場來賓有人能「拋磚引玉」，高歌一曲
- (3)熱戀中的情侶經常相約夜遊，享受「披星戴月」的浪漫氣氛
- (4)此處原本「童山濯濯」，在他巧手經營下，現在已是花木扶疏
- (3)09.在語文中，把兩種不同的，特別是相反的觀念或事實，對列起來，兩相比較，從而使語氣增強，使意義明顯的修辭方法，叫做「映襯」。下列文句何者使用了映襯修辭？
- 甲、不戚戚於貧賤，不汲汲於富貴 乙、松柏後凋於歲寒，雞鳴不已於風雨
- 丙、哀吾生之須臾，羨長江之無窮 丁、先天下之憂而憂，後天下之樂而樂
- (1)甲乙丙 (2)乙丙丁 (3)甲丙丁 (4)甲乙丁
- (1)10..「昨日我沿著河岸／ 到／蘆葦彎腰喝水的地方／順便請 / 在天空為我寫一封長長的信／潦是潦草了些／而我的心意／則明亮亦如你窗前的 / 稍有曖昧之處／勢所難免／因為風的緣故」。依詩意， 處應依序填入下列何者？
- (1)漫步／煙囪／燭光 (2)踱步／白雲／?燈
- (3)騎車／鴿子／月光 (4)奔跑／星星／螢光
- (2)11.在撰寫「偶像」這個作文題目時，下列何者可作為正向論點的說明？
- (1)以古為鏡，可以知興替；以人為鏡，可以明得失
- (2)哲人日已遠，典型在夙昔。風簷展書讀，古道照顏色
- (3)三人行，必有我師焉。擇其善者而從之，其不善者而改之
- (4)人無癖不可與交，以其無深情也；人無疵不可與交，以其無真氣也
- (2)12..沙場烽火連胡月，海畔雲山擁薊城。少小雖非投筆吏，論功還欲請長纓」，請問這首詩所表達的情懷，與下列何者最相近？
- (1)繁華事散逐香塵，流水無情草自春。日暮東風怨啼鳥，落花猶似墜樓人
- (2)一身能擘兩雕弧，虜騎千重只似無。偏坐金鞍調白羽，紛紛射殺五單于
- (3)朝辭白帝彩雲間，千里江陵一日還。兩岸猿聲啼不住，輕舟已過萬重山
- (4)葡萄美酒夜光杯，欲飲琵琶馬上催。醉臥沙場君莫笑，古來征戰幾人回
- (2)13.下列詩句各代表一個歲時節令，如按時序先後排列，哪一個選項最正確？
- 甲、千門開鎖萬燈明，正月月中旬動帝京 乙、平分秋色一輪滿，長伴雲衢千里明
- 丙、競渡深悲千載冤，忠魂一去詎能還 丁、未到中秋開月桂，且看嘉會集盂蘭
- (1)乙丙甲丁 (2)甲丙丁乙 (3)乙甲丙丁 (4)甲丁丙乙
- (1)14.「麥田彎腰，低頭在垂釣」，句中以人的動作 - 「垂釣」來描述「麥田」，是將麥田擬作人。下列哪一句歌詞也使用了這種技巧？
- (1)不見不散，一整夜沉默的紅地磚
- (2)愛是一條曲折的線，將你我帶往兩邊
- (3)這是一首簡單的小情歌，唱著我們心頭的白鴿
- (4)寄放在你心裡的愛收走了，潮汐會洗去最後的不捨
- (3)15.「『原諒』和做錯事的對方無關，重點是拋棄吞噬自己的憤怒，接受你被錯待，但決定從傷害中超脫。這是極度尊重、關心自己的行為，需要勇氣和承諾」。下列敘述何者最符合作者對『原諒』

的看法？

- (1)能否原諒對方需視對方的態度來決定
- (2)原諒他人是一種壓抑憤怒的軟弱行為
- (3)原諒是一種自我尊重的行為，決定權操之在己
- (4)原諒展現自己的包容力，故先要認同對方沒錯

(1)16.「旅行之所以與『流放』、『流離』、『移居遷徙』不同，在於旅行者仍將回到原先出發離去的『家』。『家』的存在與回歸是旅行這個觀念得以成立的前提，『家』也是旅行者得以衡量整個旅行過程得失的秤頭，旅行因此形成一往一返的圓形結構。」依據上文，下列敘述何者最符合作者的想法？

- (1)「旅行」是有去有回，「流放」是一去難返或一去不返
- (2)「旅行」的收穫，與離家的時間和離家的距離密切相關
- (3)「移居遷徙」的結果，使人類得以不斷擴展自己的空間經驗
- (4)「旅行」是短期的「移居遷徙」，「流放」是長期的「旅行」

(2)17.「你看我笑時，不知我為這笑付出過眼淚；你怨我哭時，不知為這哭，我曾播種過幸福。」下列何者最能詮釋上述詩句的含義？

- (1)人生苦樂參半，哭或笑且隨緣，不必太過執著
- (2)人們常只見到事物的表面，而忘了探討其背後的故事
- (3)不論歡喜或悲傷，都必須找到適當的管道宣洩
- (4)出自內心的關懷，才能有效地打破人與人之間的樊籬

(1)18.「在這些田野間，除了作物和交錯的農路田埂之外，最密集的就是那些大大小小的完全引自河流上游水庫的圳渠了。在某類作物生長的期間，農戶就會接到通知單，上面寫明從某日某時某分至某時某分輪到某個地號的田地用水。那也許是在深夜或凌晨，但農人是不敢遲疑的，農戶深知水的灌溉對農作的重要，_____。」閱讀上述短文，並推斷下列何者最適合作為本段文字的結語？

- (1)流水是他們生計不可或缺的一部分
- (2)豐沛的雨量使上游水庫的水源充足
- (3)源源不絕的水將日夜不停灌溉田地
- (4)圳渠的興建將使河流不會氾濫成災

(2)19.古人在表達數量時，為使行文流暢，往往不直書其意，而使用拆數相乘的手法，如「紅妝二八年」中，「二八」即指十六歲。下列敘述，何者使用相同表達方式？

- (1)「七八」個星天外，「兩三」點雨山前
- (2)孤心如過「三五」月，日漸不留過往傷
- (3)「二三」子識之，為國為民者，可以鑒矣
- (4)冠者「五六」人，童子六七人，浴乎沂，風乎舞雩

(4)20.「到過世界各地的人，可能還是心胸狹窄，過著執迷不悟的生活，就像有些儘管利用雷射高科技治療眼睛的近視、斜視，卻一直忽略他的『短視』一樣。」這段話主要在說明什麼道理？

- (1)旅行時若走馬看花，就不能深入了解風土人情
- (2)即使科技日新月異，也無法改變人的生活態度
- (3)因為科技的進步，「雷射」成為治療疾病的新方法
- (4)如果沒有宏觀的視野，即使四處旅行，也無法開拓生命

(4)21.下列「」內的詞語，何者屬於自謙之詞？

- (1)恐傷先王之明，有害「足下」之義，故遁逃走趙
- (2)愚謂「尊駕」宜親幸江州，然後方召之臣，其力可得而宣
- (3)魯智深道：「洒家」趕不上宿頭，欲借貴莊投宿一宵，明早便行

(4)凡我多士，及我友朋，惟仁惟孝，義勇奉公，以發揚種性：此則「不佞」之職也

(2)22.下列幾首有關「桃花」的詩句，何者暗用了「桃花源」的典故？

- (1)東風有恨致玄都，吹破枝頭玉，夜月梨花也相妒
- (2)千葉桃花勝百花，孤榮春軟駐年華。若教避俗秦人見，知向河源舊侶誇
- (3)映簾空復小桃枝，乞漿不見應門女。南上古臺臨斷岸，雪陣翻空迷仰俯
- (4)霜消雪融趕深冬，雲湧月移送春風。眾木空枝夢未夙，獨桃蕾發萬樹紅

(1)23.「淡泊之士，必為濃艷者所疑；檢飾之人，多為放肆者所忌。君子處此，固『』，亦不可太露其鋒芒。」上文『』處，依文意與句法推敲，最適合填入下列何句？

- (1) 不可少變其操履
- (2) 難以避人之疑忌
- (3) 不能力持其節操
- (4) 當謝淡泊而放肆

(3)24.如果以「言論的花兒／開得愈大／行為的果子／結得愈小」一詩作為某人的評語，那麼，某人可能有什麼缺點？

- (1)嘴上無毛，辦事不牢
- (2)有口無心，虛應故事
- (3)紙上談兵，光說不練
- (4)行事莽撞，思慮不周

(1)25.「和多姿的花兒們戀愛整個春天／我是忙碌的／從莊子的枕上飛出／從香扇邊緣逃亡／偶然想起我乃蛹之子／跨過生與死的門檻，我孕育美麗的日子」，請依據詩意判斷其歌詠對象是什麼？

- (1)蝴蝶
- (2)蟬
- (3)蜜蜂
- (4)螢火蟲

【英文】

一、字彙【請依照句子前後文意，選出最適當的答案】

(2)26. The history of stock market is often _____ with mysterious black days, on which major stocks took heavy hits.

- (1) hailed
- (2) riddled
- (3) decorated
- (4) drafted

(1)27. A _____ application is to obtain legal protection for the creators to prevent their new inventions from being used by others without their consent.

- (1) patent
- (2) grant
- (3) remedy
- (4) therapy

(2)28. While _____ the meaning of life, many are also struggling with everyday survival issues.

- (1) lengthening
- (2) contemplating
- (3) alleging
- (4) prosecuting

(3)29. One of the management problems in this company is its _____ culture, which hinders work efficiency because of the complicated rules and procedures.

- (1) reciprocal
- (2) dynamic
- (3) bureaucratic
- (4) profitable

(4)30. In order to stimulate sales growth and boost employees' morale, the company adopts a new _____ system to give a high commission to the top five sales representatives.

- (1) penalty
- (2) collusion
- (3) cartel
- (4) incentive

(1)31. The grocery shop went out of business because of the increasing _____, in particular the rent and electricity.

- (1) overheads
- (2) rumors
- (3) facilities
- (4) commodities

(2)32. The _____, made up of five construction companies, will work together in the urban renewal project.

- (1) stakeholder
- (2) consortium
- (3) courier
- (4) subcontractor

(3)33. Expenses and losses incurred in the course of business are generally tax _____, allowing to be subtracted from the gross income.

- (1) payable
- (2) accountable
- (3) deductible
- (4) inevitable

二、文法測驗【請在下列各題中選出最適當的答案】

- (4)34. First _____ for homeschoolers, the self-taught learning tutorials are extremely popular.
(1) developing (2) to develop (3) develop (4) developed
- (3)35. _____ your advisory board have any further concerns, we would be more than happy to provide more details.
(1) Although (2) By far (3) Should (4) Even
- (1)36. There _____ fierce competition between different universities for the large amount of national funds to set up a world class research center.
(1) has been (2) has had (3) could have (4) is to be having
- (1)37. A large number of venture capitalists investing in Facebook _____ soon to reap enormous gains as soon as its IPO goes through.
(1) are (2) is (3) was (4) were
- (2)38. Unable to even make the students well _____, the novice teacher felt so powerless in her first year of teaching.
(1) sitting (2) seated (3) sat (4) seating
- (4)39. _____ the most intelligent student in class, Michael was asked to teach his other fellow students who had lower learning achievement than he did.
(1) To be (2) Had been (3) To have been (4) Being
- (3)40. The bestseller's novels have been likened to _____ of Hemingway.
(1) what (2) which (3) those (4) these

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Singapore is 41 one degree north of the equator between the tip of Malaysia and the islands of Indonesia. Slightly smaller than New York City, the city-state has a total landmass of 692.7 square kilometers 42 one main island and more than 30 smaller surrounding islands. With about 3 million 43 in 2002, Singapore's population is composed of three ethnicities— Chinese (76.5%), Malay (13.8%), and Indian (8%)— and speaks four official languages: English, Mandarin, Malay and Tamil.

Singapore's international status, particularly in global business, is not gained by its size but by its influence on regional and international trade facilitated by major strategic 44 . Singapore joined with Thailand, Malaysia, Indonesia, and the Philippines to form The Association of Southeast Asian Nations (ASEAN) in 1967. ASEAN's primary purpose was to provide individual members with leverage in 45 international trade issues for the region as a whole.

- (3)41.(1) assigned (2) occupied (3) located (4) promoted
- (3)42.(1) elected by (2) contributing to (3) consisting of (4) prepared by
- (1)43.(1) residents (2) residues (3) reviewers (4) representatives
- (4)44.(1) opponents (2) conglomerates (3) troops (4) alliances
- (2)45.(1) conceding (2) negotiating (3) contradicting (4) neglecting

四、閱讀測驗

Willingness to take risks and reactions to failure differ dramatically around the world. In some cultures the downside for failure is so high that individuals are allergic to taking any risks at all. These cultures associate shame with any type of failure, and from a young age people are taught to follow a prescribed path with a well-defined chance of success, as opposed to trying anything that might lead to disappointment. In some places, such as Thailand, someone who has failed repeatedly might even choose to take on brand-new name in an attempt to reboot his or her entire life. In

fact, in the 2008 Olympics, a Thai weight lifter attributed her victory to changing her name before the games.

The Global Entrepreneurship Monitor (GEM), which publishes a detailed annual report on startup activity around the world, looks at cultural differences in risk taking and comfort with failure. The GEM team found that important factors contribute to a society's risk profile. For example, in some countries, such as Sweden, the bankruptcy laws are designed such that once your company goes out of business you can never get out of debt.

Knowing that failure has drastic, long-term consequences for you and your family is a huge disincentive to try to start a company in the first place. The culture in other countries is equally unforgiving. Once you fail, your friends, neighbors and colleagues will always view you as a failure.

(2)46. What is the main idea of the passage above?

- (1) It encourages people to take risks with no need for any assessment.
- (2) How risks and failures are viewed decides how new attempts will be practiced.
- (3) People in Thailand, Sweden and other countries have better protection from failures.
- (4) Lowering risks is a long-term effort for individuals and countries.

(4)47. What does the author try to say by using the story of the Thai weight lifter?

- (1) Name change can bring good luck.
- (2) It is part of the Thai culture to have one's name changed in order to succeed.
- (3) To change one's name for intended success is superstitious.
- (4) Failure is almost unacceptable, so it would be easier to attribute success or failure to irrelevant factors.

(1)48. What is the cultural mindset behind the design of bankruptcy laws in Sweden?

- (1) Once you start a business, you have to take the full risks and be liable for such.
- (2) Once a business fails, bankruptcy laws can give full protection.
- (3) Bankruptcy laws are designed to protect those who are in debt.
- (4) Bankruptcy laws can give businesses and individuals a second chance.

(3)49. What does it mean by being allergic to taking risks?

- (1) People in those cultures are embracing risks.
- (2) People in those cultures are resilient when faced with risks and failures.
- (3) People in those cultures are highly resistant to risks.
- (4) People in those cultures are particularly prone to risks.

(4)50. Which of the following can be inferred from the passage?

- (1) Believing that failures are shameful, people will work harder in order to succeed.
- (2) If the downside for failure is high, people will be willing to take more risks.
- (3) If a person fails once, he / she will be a failure in the entire life.
- (4) A low or almost zero tolerance to failure may prevent many startup activities from success