

# 105年台灣土地銀行新進人員甄試試題及解答

一般金融人員

普通科目

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## 壹、國文【第1-30題，每題2分，共計25題，佔50分】

(2)01.下列文句中，「」內詞語用字完全正確的是：

- (1)他代表國家參加世界比賽取得佳績，可謂「光躍門楣」
- (2)面對眼前困境，眾人均想不出方法「一籌莫展」
- (3)面對流言紛擾，她備感困擾深恐「眾口燦金」
- (4)年少的「桀驁不馴」，如今均已成往事

(1)02.下列各組語詞中，「」內字音完全相同的選項是：

- |                     |                    |
|---------------------|--------------------|
| (1)「單」于夜遁逃 / 身體「孱」弱 | (2)參「禪」修行 / 封「禪」典禮 |
| (3)「闡」述道理 / 「殘」篇斷簡  | (4)擷苗助「長」 / 「張」眉弩眼 |

(4)03.下列各組語詞中，「」內字形完全相同的選項是：

- |                        |                        |
|------------------------|------------------------|
| (1)孔雀開「女—厶」 / 不足為「女—厶」 | (2)「女又 去又」是道 / 「女又」桃報李 |
| (3)「女又」洞百出 / 簞瓢「女又」巷   | (4)筆力扛「女—厶」 / 一言九「女—厶」 |

(1)04.小惠寫了一封信，結尾寫的是「敬請 鐸安」，由此可知收信人最有可能是：

- |       |       |       |         |
|-------|-------|-------|---------|
| (1)老師 | (2)姪子 | (3)祖父 | (4)同齡朋友 |
|-------|-------|-------|---------|

(4)05.下列「」的語詞意義，何者與其他三者不同？

- |           |           |           |           |
|-----------|-----------|-----------|-----------|
| (1)膏粱厚「味」 | (2)狄牙調「味」 | (3)美「味」可口 | (4)耐人尋「味」 |
|-----------|-----------|-----------|-----------|

(1)06.我國習俗，在人生逢婚喪喜慶等重要時刻，常贈題辭以表慶賀慰唁之意。下列題辭與適用場合搭配，何者正確？

- |           |         |           |       |
|-----------|---------|-----------|-------|
| (1)「秦晉之好」 | 賀人結婚    | (2)「鳳毛濟美」 | 賀人父壽  |
| (3)「近悅遠來」 | 賀醫院診所開業 | (4)「贊天地化」 | 賀公司開幕 |

(4)07.下列文句中個別字義的解釋，正確的是：

- (1)「天長地久有時盡，此恨綿綿無絕期」的「恨」意謂仇恨
- (2)「春草何曾歇，寒花亦可憐」的「憐」意謂哀憫
- (3)「學而不厭，誨人不倦」的「厭」意謂厭棄
- (4)「子子孫孫，勿替引之」的「替」意謂廢除

(3)08.為出國工作的同學餞行，請問下列選項中，何者適合作為離別贈詩？

- |                    |                     |
|--------------------|---------------------|
| (1)同心而離居，憂傷以終老     | (2)風蕭蕭兮易水寒，壯士一去兮不復還 |
| (3)柳條折盡花飛盡，借問行人歸不歸 | (4)年命如朝露，人生忽如寄      |

(1)09.「莫聽穿林打葉聲，何妨吟嘯且徐行。竹杖芒鞋輕勝馬，誰怕？一簑煙雨任平生。料峭春風吹酒醒

，微冷，山頭斜照卻相迎。回首向來蕭瑟處，歸去，也無風雨也無晴。」（蘇軾 定風波 ）下列選項，何者最適合形容此闕詞的風格？

- (1)豪邁瀟灑 (2)溫柔婉約 (3)冷峻嚴明 (4)田園自然

(3)10.清·吳趸人所著《二十年目睹之怪現狀》是一本何種性質的小說：

- (1)才子佳人小說 (2)神魔怪奇小說 (3)社會寫實小說 (4)科學幻想小說

(4)11.中國詩詞作品中，有不少語詞暗示季節。請問下列選項中，何者搭配正確？

- (1)「四面荷花三面柳，一城山色半城湖」 春天  
(2)「停車坐愛楓林晚，霜葉紅於二月花」 夏天  
(3)「沾衣欲濕杏花雨，吹面不寒楊柳風」 秋天  
(4)「歲暮陰陽催短景，天涯霜雪霽寒宵」 冬天

(3)12.下列處所貼的對聯，何者正確？

- (1)書店：世間本有長生術，海外新來不老丹  
(2)藥局：翰墨圖書皆成鳳采，往來談笑盡是鴻儒  
(3)鐘錶店：刻刻催人資驚醒，聲聲呼汝惜光陰  
(4)理髮店：笑我如觀雲裡月，憑君能辨霧中花

(2)13.文學和音樂雖是兩種不同的藝術，但經營文字和經營音符仍有相通之處，文學家也常運用文字來傳達聆聽音樂的感受。下列哪個選項是描寫人因為音樂而回憶往事？

- (1)大絃嘈嘈如急雨，小絃切切如私語 (2)錦瑟無端五十絃，一絃一柱思華年  
(3)張生手持石鼓文，勸我試作石鼓歌 (4)我本楚狂人，鳳歌笑孔丘

(3)14.祈使句用來表示請求、命令、禁止或勸導，是漢語中常見句型，下列選項何者為祈使句？

- (1)天下其有不亂，國家其有不亡者乎  
(2)君不見，黃河之水天上來，奔流到海不復回  
(3)願陛下矜愍愚誠，聽臣微志；庶劉儁倖，保卒餘年  
(4)親賢臣，遠小人，此先漢所以興隆也

(4)15.「風起雲湧」的語法結構是由主詞「風」與動詞「(吹)起」以及主詞「雲」與動詞「湧(現)」，兩組「主詞 - 動詞」的結構組合而成。下列語詞中也有相同結構的選項是：

- (1)萬紫千紅 (2)含辛茹苦 (3)動心忍性 (4)天搖地動

(4)16.有志之士應勇於任事，你卻如此「」，未免也太杞人憂天。引號中的辭句何者為宜？

- (1)不自量力 (2)知難而退 (3)虎頭蛇尾 (4)畏首畏尾

(3)17.今晚老友來訪，舉杯共飲，極盡歡樂，正該「」，以敘舊也。引號中的辭句何者最為適宜？

- (1)花前月下 (2)春宵一刻 (3)剪燭西窗 (4)花月良宵

(2)18.下列成語何者與其他三者用法與含義不同？

- (1)名不虛傳 (2)名列前茅 (3)名實相符 (4)名下無虛

(1)19.這種情況太常見了，不足為奇，根本早已「」。引號中的辭句何者為宜？

- (1)司空見慣 (2)滾瓜爛熟 (3)倒背如流 (4)少見多怪

(3)20.他今日「倒屣迎賓」，我可真是點滴在心。「倒屣迎賓」指：

- (1)反穿鞋子迎接表示內心輕視 (2)反穿鞋子迎接表示漫不經心  
(3)反穿鞋子迎接表示熱切企盼 (4)反穿鞋子迎接表示無關緊要

(2)21.西漢司馬遷《史記》的體例有五，包括本紀、世家、列傳，以及書和表。如果想要查找孔子生平，

應該在《史記》哪一種體例找尋？

- (1)本紀 (2)世家 (3)列傳 (4)表

(4)22.《論語》為儒家最重要的經典，下列敘述何者正確？

- (1)十三經注疏之《論語》，為魏王弼注，宋邢昺疏  
(2)《論語》為孔子所作，有子與曾子加以增補  
(3)《論語》共有十篇，首曰 學而 ，終曰 子張  
(4)《論語》的中心思想為「仁」

(3)23.孟子與荀子為儒家兩大宗派，下列敘述何者錯誤？

- (1)孟子主性善，「人之於善也，猶水之就下也」  
(2)孟子強調尊王賤霸，民貴君輕；荀子強調宗禮尊君，以人治為要  
(3)孟子主隆禮，法後王；荀子重仁義，法先王  
(4)荀子主性惡，「人之性惡，其善者偽也」

(3)24.「問世間，情是何物？直教生死相許。天南地北雙飛客，老翅幾回寒暑。歡樂趣，離別苦，就中更有痴兒女。君應有語，渺萬里層雲，千山暮景，隻影向誰去！」（元好問 摸魚兒 ）其中，「歡樂趣，離別苦，就中更有痴兒女。」意謂：

- (1)執著於愛情是愚蠢的  
(2)聚散離合本是常態  
(3)承受離別之苦不改其志者，方為深情者  
(4)因無法承受離別而心神喪失

(2)25.「假使累了，那就儘量什麼也不去想吧。偶爾的不思不想原就是一件好事情。在生命中空出某些時候，讓它們遠離名利憂患，永遠有助於面貌的清滌。梭羅在生活的書頁上所留下的寬闊的白邊，非但不是浪費，而且是一種力量的充實；國畫中留白所生的無限張力和完整性，絕不是任何線條或色彩所能造出的。在一段時間的吵雜和匆忙之後，那是人真正端詳自己的時刻。我隨意走著，坐著，不必很累地去注意他人或計算事情。」（陳列 無怨 ，《地上歲月》，1994年11月）下列詩文何者最能呼應上述引文文意？

- (1)絕聖棄智，絕學無憂 (2)行到水窮處，坐看雲起時  
(3) 來者復為誰，空悲昔人有 (4)澗戶寂無人，紛紛開且落

## 貳、英文【第31-50題，每題2分，共計25題，佔50分】

### 一、字彙【請依照句子前後文意，選出最適當的答案】

(4)26.The cost of car insurance is usually \_\_\_\_\_ if the insurer is free from accidents in the past year.

- (1)embarrassed (2)accumulated (3)switched (4)reduced

(4)27.A company has a better chance to win more share of the market by being more flexible and \_\_\_\_\_.

- (1)excusable (2)irritable (3)unmovable (4)adjustable

(2)28.It is important to \_\_\_\_\_ your decision on facts.

- (1)vary (2)base (3)halt (4)gap

(1)29.\_\_\_\_\_ that purchased goods can be returned easily is critical for consumers to shop electronically.

- (1)Assurance (2)Repetition (3)Negation (4)Disbelief

(2)30.Many new cars are \_\_\_\_\_ with dozens of sensors that make the vehicles aware of their surroundings.

- (1)confronted                      (2)equipped                      (3)migrated                      (4)persuaded
- (3)31. I' ve already warned him many times. It is \_\_\_\_\_ to warn him again.  
 (1)unprecedented                      (2)fictional                      (3)useless                      (4)hasty
- (1)32.The United States of America has been at war with \_\_\_\_\_ since al Qaeda killed nearly 3,000 Americans on Sep-  
 tember 11th.  
 (1)terrorists                      (2)psychologists                      (3)architects                      (4)officers
- (4)33.Losing weight isn' t the best reason to start a \_\_\_\_\_ routine.  
 (1)facility                      (2)remnant                      (3)chronic                      (4)workout

**二、文法測驗【請在下列各題中選出最適當的答案】**

- (4)34.The name of the country Singapore, \_\_\_\_\_ may be translated “ Lion City, ” is derived from an ancient lan-  
 guage of Indian.  
 (1)when                      (2)that                      (3)where                      (4)which
- (2)35.You can say \_\_\_\_\_.  
 (1)either yes or saying no                      (2)either yes or no  
 (3)either yes or to say no                      (4)either yes nor no
- (4)36.Since I was a child, I \_\_\_\_\_ to become a brain doctor.  
 (1)decide                      (2)was deciding                      (3)will decide                      (4)have decided
- (3)37.The committee has finally \_\_\_\_\_ a conclusion after reviewing all the evidence and data.  
 (1)drawing                      (2)drew                      (3)drawn                      (4)draw
- (2)38.Irene is \_\_\_\_\_ of the three sisters.  
 (1)the tall                      (2)the tallest                      (3)the taller                      (4)taller
- (3)39.It' s going to be a challenge to the intelligence industry to figure out \_\_\_\_\_ defend against data leakage.  
 (1)exactly how                      (2)the right ways of                      (3)how to                      (4)whether or not
- (2)40. Censored news and internet restrictions \_\_\_\_\_ North Koreans off from the outside world.  
 (1)has cut                      (2)have cut                      (3)cuts                      (4)are cut

**三、克漏字測驗【請依照段落上下文意，選出最適當的答案】**

When women are born in poverty, it' s more difficult for them to lift themselves and their families out of it. Why? One reason is that breaking out of poverty 41 time. But time is a resource women around the world are short on. On average, women spend about twice as much time as men 42 unpaid work that makes life possible for everyone, like cooking, cleaning and caring. In developing countries, the gap is even bigger. 43, women have little or no time to open a business, learn new skills or finish their education. They dream of creating a better future for themselves and their children, but they can' t spare the hours to put those dreams into 44.

The fact that the potential of so many women is going unrealized is a tragedy. We need to recognize, reduce and re-distribute the 45 of work that' s holding them back. If women had time to invest in themselves and their ideas, they could transform the world.

- (1)41.(1)takes                      (2)take                      (3)taking                      (4)have taken  
 (3)42.(1)did                      (2)do                      (3)doing.                      (4)to do

- |                   |                     |                |                     |
|-------------------|---------------------|----------------|---------------------|
| (3)43.(1)At least | (2)In spite of that | (3)As a result | (4)Once upon a time |
| (4)44.(1)ways     | (2)sleep            | (3)words       | (4)actions          |
| (1)45.(1)burden   | (2)quality          | (3)emphasis    | (4)value            |

#### 四、閱讀測驗

Starbucks is an American coffee company and coffeehouse chain. The company was founded in Seattle, Washington in 1971; it operates more than 23,000 locations worldwide, including 12,937 in the United States, 2,118 in China, 1,430 in Canada, 1,158 in Japan and 869 in the United Kingdom.

Starbucks locations serve hot and cold drinks, whole-bean coffee, microground instant coffee known as VIA, espresso, cafe latte, full- and loose-leaf teas including Teavana tea products, Evolution Fresh juices, Frappuccino beverages, pastries, and snacks. Some offerings (including their Pumpkin Spice Latte) are seasonal or specific to the locality of the store.

The first Starbucks store was opened in Seattle, Washington, on March 30, 1971, by three partners, Jerry Baldwin, Zev Siegl, and Gordon Bowker, who first met while they were students at the University of San Francisco. They were inspired to sell high-quality coffee beans and equipment by a coffee roasting entrepreneur Alfred Peet after he taught them his style of roasting beans. Why did the company choose the name Starbuck? Bowker recalled that Terry Heckler, with whom Bowker owned an advertising agency, thought words beginning with "st" were powerful. Then the founders brainstormed a list of words beginning with "st". Someone pulled out an old mining map of the Cascade Range and saw a mining town named "Starbo", which immediately reminded Bowker of "Starbuck," the name of the chief mate in the novel Moby-Dick.

It was in the early 1980s that Starbucks first became profitable, and despite an initial economic downturn with its expansion into the Midwest and British Columbia in the late 1980s, the company experienced **revitalized** prosperity with its entry into California in the early 1990s. The first Starbucks store outside North America was opened in Tokyo in 1996. Now overseas properties constitute nearly one third of its stores. The company has been growing fast since the mid-1980s. Today, Starbucks operates 23,768 locations in the world.

(3)46. What is the passage mainly about?

- (1) Alfred Peet's style of roasting coffee beans.
- (2) How customers comment on Starbucks' products.
- (3) The founding and expansion of the Starbucks chain.
- (4) Starbucks' support of environmental causes, such as recycling.

(2)47. According to the reading passage above, which of the following statements is true?

- (1) Starbucks opened its first store in San Francisco.
- (2) Starbucks got its name from a character in the book Moby-Dick.
- (3) The founders of Starbucks thought words that end with "cks" were powerful.
- (4) Starbucks was originally founded by four partners, who were students when they met.

(4)48. Which of the following can be inferred from the passage?

- (1) Starbucks' business in Seattle in the early 1980s was not lucrative.
- (2) Around two thirds of Starbucks' stores are outside of North America.
- (3) The first Starbucks location outside of North America was in France.
- (4) Starbucks' expansion into the Midwest and British Columbia in the late 1980s was not very profitable.

(3)49. According to the passage, who inspired the Starbucks founders to sell good quality coffee beans and equipment?

(1)An advertising agent

(2)A character in a novel.

(3)A coffee roasting entrepreneur

(4)A teacher of University of San Francisco.

(3)50.What does the underlined word **revitalized** in the fourth paragraph mean?

(1)Unfair

(2)Passive

(3)Invigorated

(4)Sophisticated