

106年台灣銀行新進人員甄試試題及解答

一般金融人員

共同科目

功名文教機構

國文、英文

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於答案卷上作答時，不得書寫與題意無關之姓名、編號或其他不應有的文字、標記、符號等，違反者該科成績以零分計。

壹、國文【第1-25題，每題2分，共計25題，佔50分】

(2)01.下列詞語，何者用字完全正確？

- (1)窮兵獨武 (2)圓鑿方枘 (3)水到衢成 (4)消衣盱食

(3)02.「垂竿已羨磻溪老」若為一工整對聯的上聯，則其下聯應是：

- (1)往事應須問塞鴻 (2)黃金難買少年狂 (3)體道猶思塞上翁 (4)鐘聲寒徹遠林煙

(4)03.「黃金榜上，偶失龍頭望。明代暫遺賢，如何向？未遂風雲便，爭不恣遊狂蕩？何須論得喪。才子詞人，自是白衣卿相。」文中畫底線處的意思為何？

- (1)意外落榜，朝廷破格延聘 (2)勉強上榜，屢遭權貴排擠
(3)雖有才華，寧願隱居避世 (4)無緣入仕，不減出眾才華

(2)04.「駙馬其為荊王使於巴，見擔甌者。問之『是何以？』曰：『所以甌人也。』於是，請買之。金不足，又益之車馬。已得之，盡注之江。」依據這段文字，最適合形容駙馬的選項是：

- (1)富而好施 (2)輕財仗義 (3)怙惡不悛 (4)毀家紓國

(2)05.「尸才傲物」、「欺尸盜名」、「有尸無恐」、「生尸擾民」、「趨炎附尸」五個成語的「尸」寫成國字，重複出現的字是哪一個？

- (1)世 (2)恃 (3)事 (4)勢

(1)06.王先生被譽為「精通子平之術」，他的專長最可能是：

- (1)命理 (2)烹飪 (3)醫藥 (4)裁縫

(2)07.下列3個代指年齡的詞語：甲、束髮；乙、周晬；丙、始齠，由幼至長排序，何者正確？

- (1)乙甲丙 (2)乙丙甲 (3)丙甲乙 (4)丙乙甲

(2)08.下列各組題辭，何者適用於相同的場合？

- (1)宜室宜家 / 大啟爾宇 (2)堂構更新 / 甲第徵祥
(3)星輝南極 / 道範長存 (4)廣栽桃李 / 春滿瑤池

(4)09.下列文句「」內的成語，何者運用恰當？

- (1)時光飛逝如「江河日下」，我們也逐漸由陌生到熟悉
(2)對於前輩的指正，他們竟然「卻之不恭」的予以反駁
(3)既然來了，不妨到山頂欣賞「滄海橫流」的壯闊美景
(4)他兼具專業力與領導力，絕對是「頭角崢嶸」的人才

(3)10.「滂卑城並不算大，現在還算完好。」若內要填入「(甲)大約不常用(乙)能容兩萬人(丙)卻有三個戲園子(丁)大劇場為最」四個句子，最恰當的排列順序應是：

(1)甲乙丁丙

(2)乙甲丙丁

(3)丙丁乙甲

(4)丁丙甲乙

(1)11.下列敘述，何者符合「眾惡之，必察焉；眾好之，必察焉」的想法？

(1)不可人云亦云

(2)莫要譁眾取寵

(3)凡事見好就收

(4)宜懂察言觀色

(2)12.「牛」刀小試、與「虎」謀皮、引「狼」入室、盲人摸「象」、塞翁失「馬」，上面5個成語「」內的動物，具有「人格象徵意義」的有幾種？

(1)1種

(2)2種

(3)3種

(4)4種

(2)13.下列各組成語，何者意義相反？

(1)往來如織 / 萬人空巷

(2)投機取巧 / 行不由徑

(3)欺霜傲雪 / 堅毅不屈

(4)紆青拖紫 / 位高權重

(4)14.下列「」內的詞語，何者意指「黑色」？

(1)「絳」帳授徒

(2)「赭」衣塞路

(3)名溢「縹」囊

(4)天地「玄」黃

(1)15.下列「」內的詞語解釋，何者錯誤？

(1)大快朵「頤」：舌頭

(2)東施效「顰」：皺眉

(3)不「脛」而走：小腿

(4)刺「股」懸樑：大腿

(2)16.下列「」內的詞，何者形容「聲音」？

(1)「赳赳」武夫，公侯干城

(2)纖纖擢素手，「札札」弄機杼

(3)東海浪「滔滔」，西江波漠漠

(4)涕泣交而「淒淒」兮，思不眠以至曙

(4)17.下列文句的「兵」，何者是「武器」的意思？

(1)史公治「兵」，往來桐城，必躬造左公第

(2)當是時，項羽「兵」四十萬，在新豐鴻門

(3)封劉虞為幽州牧，領「兵」往漁陽征張舉、張純

(4)將數百之眾，轉而攻秦，斬木為「兵」，揭竿為旗

(1)18.「怪不得台北城裡如此空曠，大家都是一般心思，都是趁著難得的假期出外遊玩，台北外圍的郊區這幾個選擇，急著從城裡出走的人潮，又都在這裡狹路相逢。」最適合填入的詞語依序為何？

(1)原來 / 就是 / 所以

(2)原來 / 所以 / 就是

(3)所以 / 就是 / 原來

(4)所以 / 原來 / 就是

(3)19.「附庸風雅的人多半是後知後覺，半知半覺，甚或是不知不覺，但是他們不去學野蠻，卻來學風雅，也總算，有心向善，未可厚非。」內最適合填入的詞語為何？

(1)見利思義

(2)見微知著

(3)見賢思齊

(4)見仁見智

(4)20.下列文句，何者沒有語病？

(1)物流業者配送的貨品非常辛苦

(2)我的外婆從小就對我疼愛有加

(3)鳳梨酥是客戶之中最早賣完的

(4)新產品讓公司的營收大幅成長

(3)21.下列文句畫底線處，何者不是冗贅？

(1)我比較喜歡的運動，包含籃球、游泳的部分

(2)展示架上所有商品的部分都是純手工製作的

(3)這份企劃書最主要的部分是由研發部所撰寫

(4)如果想放鬆心情，本店也提供了咖啡的部分

(1)22.叔本華說：「要估定人的偉大，則精神上的大和體格上的大，那法則完全相反。後者距離愈遠即愈小，前者卻見得愈大。」這段話意謂從何處最可見識一個人精神上的大？

(1)對後世的影響

(2)曾去過的地方

(3)身體匱乏不便

(4)日常生活習慣

- (2)23.「照片這東西不過是生命的碎殼；紛紛的歲月已過去，瓜子仁一粒粒嚙了下去，滋味個人自己知道，留給大家看的唯有那滿地狼藉的黑白的瓜子殼。」下列敘述，何者符合這段話的看法？
- (1)照片有助於保留成長的歷練
(2)真正的生活體驗比照片可貴
(3)生命不過如瓜子碎殼般無味
(4)與其緬懷年輕歲月不如忘記
- (4)24.下列何者是「前句敘述原因，後句敘述結果」？
- (1)兵來將擋，水來土掩
(2)近朱者赤，近墨者黑
(3)當局者迷，旁觀者清
(4)鸚鵡相爭，漁翁得利
- (4)25.袁枚《隨園食單》：「廚者之作料，如婦人之衣服首飾也。雖有天資，雖善塗抹，而敝衣襤縷，西子亦難以為容。」袁枚對「作料」的看法是：
- (1)盡量多，方顯廚藝精湛
(2)盡量少，以免奪去原味
(3)有即可，多少都無所謂
(4)不可缺，且具幫襯作用

貳、英文【第26-50題，每題2分，共計25題，占50分】

一、字彙【請依照句子前後文意，選出最適當的答案】

- (1)26. Due to years of drought and barren soil, the seeds she planted in the field all failed to _____.
- (1)germinate (2)humiliate (3)lubricate (4)meditate
- (1)27. As a creature of habit, the doctor can't do anything in the morning without first having her _____ cup of coffee.
- (1)customary (2)trivial (3)harmonious (4)subordinate
- (2)28. Recent statistics show that loading snow tires can help to _____ the danger of driving on icy roads.
- (1)accompany (2)eliminate (3)industrialize (4)originate
- (4)29. Throughout the American history, Lincoln's address on the battlefield of Gettysburg is probably the best-known _____.
- (1)agenda (2)encounter (3)immigrant (4)oration
- (4)30. Their budding friendship may be damaged by the _____ rumors spread on campus.
- (1)martial (2)punctual (3)timid (4)vicious
- (3)31. The store owner put on signs on the _____ glass door to prevent customers from bumping into it.
- (1)rhythmic (2)suitable (3)transparent (4)vocational
- (4)32. The city government budgeted ten million dollars to _____ the old museum, hoping to boost the city's tourism.
- (1)boycott (2)clarify (3)disapprove (4)renovate
- (2)33. The detective found decisive evidence to prove the man guilty of _____.
- (1)dimension (2)homicide (3)galaxy (4)flattery

二、文法測驗【請在下列各題中選出最適當的答案】

- (2)34. After the landslide happened, mass rocks and shallow debris flowed along the slope. Families living in the mountain areas had their homes _____ in the mud.
- (1)bury (2)buried (3)burying (4)to bury
- (2)35. Situated in Circum-Pacific Seismic Belt, the Japanese people live under the constant threat of _____ dramatic

earthquake at any time.

- (1)other (2)another (3)the other (4)still others

(1)36. Vinegar can also be used to keep pests like ants and fruit flies away, _____ you won't have to use pesticides with harmful chemicals.

- (1)so (2)therefore (3)as a result (4)in this way

(4)37. By his teens, Jeff Bezos _____ an intense interest in computers. He then ended up getting two degrees in computer science and electrical engineering from Princeton University.

- (1)develops (2)is developing (3)has developed (4)had developed

(1)38. This delicious pizza _____ various ingredients, such as tomato sauce, basil, and fresh mozzarella cheese.

- (1)consists of (2)composes by (3)makes up (4)constitutes

(2)39. _____ the project so early, he would never have finished on time.

- (1)If Tony had started (2)Had Tony not started
(3)Were Tony not to start (4)If Tony were not to start

(4)40. The government advised people _____ the browser until the patch of software bug was available.

- (1)using (2)used (3)not using (4)not to use

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

The design of many engineering systems can be a fairly complex process. Many assumptions must be made to develop models that can be subject to analysis by the available methods and the models must be 41 by experiments. Many possibilities and factors must be considered during the problem formulation 42. Economic considerations play an important role in designing cost-effective systems. To complete the design of an engineering system, designers from different fields of engineering must find ways to 43. For example, the design of a passenger car requires cooperation among structural, mechanical, automotive, electrical, human factors, chemical, and hydraulics design engineers. Thus, in a(n) 44 environment considerable interaction is needed among various design teams to complete the project. In addition to the design of a system, developing procedures to measure the performance of a system is essential. A measure of performance is to be optimized while satisfying all constraints as well as ensuring quality. 45, the revolution in computer technology allows today's computers to perform complex calculations and process large amounts of data rapidly—both for initial design and later performance measure.

- (3)41. (1)abandoned (2)meditated (3)verified (4)indicted
(4)42. (1)pendulum (2)stature (3)savvy (4)phase
(1)43. (1)collaborate (2)collide (3)conspire (4)counterfeit
(4)44. (1)aesthetic (2)intercessional (3)inspirational (4)interdisciplinary
(2)45. (1)Originally (2)Fortunately (3)Respectively (4)Secretly

四、閱讀測驗【請在下列各題中選出最適當的答案】

Regular exercise is beneficial to cardiovascular health and longevity. The Centers for Disease Control and Prevention and the American College of Sports Medicine recommend a minimum of 30 minutes of moderate-intensity physical activity on most days of the week. According to the National Institutes of Health-American Association of Retired Persons Diet and Health Study, achievement of activity levels approximate the recommendations for moderate activity (at least 30 minutes on most days of the week) may decrease 27% of mortality in men and women. In developing countries, the fast increase of cardiovascular disease mortality may partly be attributed to the decrease of physical activity. The

death rate of cardiovascular disease in China, for example, nearly increased 50% from 1990 to 2009, and the decrease of exercise participation played an important role in the increase of mortality. A recent investigation in 9 provinces and cities of China showed that the physical activity in 2006 declined by 27.8% in men and by 36.9% in women in comparison with those in 1997.

Non-vigorous exercise training is a central focus of health promotion and is the core component of rehabilitation for patients with cardiovascular disease. According to a recent meta-analysis evaluating the effect of light-to-moderate physical activity, 2.5 hour/week moderate-intensity activity, that is, 30min exercise 5 days a week, compared with no physical activity was associated with a reduction in mortality risk of 19%, while 7 hour/week of moderate activity compared with no activity reduced the mortality risk by 24%.

Tai Chi is a Chinese traditional mind-body exercise. Although the exercise intensity of Tai Chi is low to moderate, previous studies have shown that it offers benefits for aerobic capacity, muscular strength, balance, and cardiovascular risk factors. Further, Tai Chi appears to be safe and effective for patients with acute myocardial infarction, coronary artery bypass grafting surgery, congestive heart failure, and stroke. From the standpoint of exercise prescription, Tai Chi is a suitable exercise for patients with cardiovascular disease because it is easily accessible and of low cost and can be easily implemented in the community setting. The aim of this literature review is to provide an overview of Tai Chi benefits on cardiovascular health and to introduce the potential application of Tai Chi for patients with cardiovascular disease.

(1)46. Where does one most likely find the passage?

- (1) A medical journal.
- (2) A recreational magazine.
- (3) A bulletin board in a university.
- (4) A proceedings of technology development.

(4)47. Why is China mentioned in the first paragraph?

- (1) Significant changes to Chinese life styles have promoted their longevity.
- (2) After 1990's Chinese people have begun a new movement of practicing Tai Chi.
- (3) The death rate in China since 1990's surpasses the average death rate of the world.
- (4) The medical data in China illustrate the linkage between the increase of mortality and the decrease of exercise.

(3)48. Why is non-vigorous exercise training discussed in the second paragraph?

- (1) To remind readers of some medical achievements in the past.
- (2) To publicize some studies on cardiovascular disease in China.
- (3) To establish a connection between the medical findings and Tai Chi.
- (4) To emphasize the importance of the medical treatment for cardiovascular disease.

(2)49. Which of the following topics is likely to be included in the literature review mentioned in the third paragraph?

- (1) Tai Chi in poetry.
- (2) Tai Chi and hypertension.
- (3) Artistic values of Tai Chi in China.
- (4) Unsettled issues of the origins of Tai Chi.

(4)50. According to the passage, which of the following statements is true?

- (1) Tai Chi has again attracted Chinese people's attention since 1990's.
- (2) Tai Chi is strongly recommended as the sole treatment to cardiovascular disease.
- (3) Tai Chi, a non-vigorous exercise, can only be practiced between 30 minutes to an hour every day.
- (4) Tai Chi, though an exercise of low-to-moderate intensity, is helpful to cardiovascular disease patients.