

# 107年第一銀行新進行員甄試試題及解答

金融組

共同科目

功名文教機構

英文

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

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。

## 一、字彙【請依照句子前後文意，選出最適當的答案】

- (1)01. Most scientists agree that global warming is a(n) \_\_\_\_\_ to our environment.  
(1)threat (2)surplus (3)alien (4)benefit
- (3)02. The workshop provided \_\_\_\_\_ and effective methods to solve software problems.  
(1)tedious (2)redundant (3)informative (4)chaotic
- (3)03. All employees were \_\_\_\_\_ not to use the front entrance due to the lobby renovation.  
(1)allowed (2)adorned (3)notified (4)inhibited
- (2)04. The company offers \_\_\_\_\_ services to their valued customers.  
(1)inferior (2)customized (3)determined (4)exterior
- (2)05. The first task to \_\_\_\_\_ projects is to assemble the key persons in different departments.  
(1)disorient (2)streamline (3)undermine (4)propagate
- (4)06. The new sales strategies have \_\_\_\_\_ fruitful results so far.  
(1)avoided (2)concentrated (3)responded (4)yielded
- (2)07. The problem of \_\_\_\_\_ cannot be easily solved just by methods of checking authenticity.  
(1>manual (2)counterfeit (3)deduction (4)evaluation
- (3)08. A(n) \_\_\_\_\_ charge was incurred due to payment delay.  
(1)substitute (2)loan (3)overdue (4)investment
- (2)09. The old city hall will be \_\_\_\_\_, and soon be rebuilt as a new shopping mall.  
(1)preserved (2)demolished (3)facilitated (4)furnished
- (1)10. To renew the \_\_\_\_\_ of the magazine, a simple phone call will be enough.  
(1)subscription (2)description (3)participation (4)registration
- (1)11. The waiter was carrying several greasy plates back to the kitchen after a group of \_\_\_\_\_ left the steakhouse.  
(1)diners (2)fibers (3)leathers (4)quarters
- (3)12. With months of practice, the shy boy \_\_\_\_\_ his stage fright and could finally speak confidently in front of the public.  
(1)assisted (2)imported (3)overcame (4)underwent
- (4)13. Many travel agencies attended the International Travel Fair to distribute leaflets to their \_\_\_\_\_ customers.

- (1)lengthy                      (2)muscular                      (3)naked                      (4)potential
- (4)14.To get ready for the upcoming annual baseball \_\_\_\_\_, the organizer called for 150 volunteers for the opening day.
- (1)commercial                      (2)funeral                      (3)migration                      (4)tournament
- (1)15.Ms. Huang filmed a video showing a \_\_\_\_\_ insect crawling on the sidewalk. No one had ever seen such a strange creature.
- (1)bizarre                      (2)divorced                      (3)mature                      (4)passive
- (3)16.United Airlines was \_\_\_\_\_ criticized for its rude treatment to a passenger on board who didn' t want to give up his seat.
- (1)boldly                      (2)casually                      (3)harshly                      (4)patiently
- (3)17.After a stroke, Bob had a \_\_\_\_\_ damage to his frontal lobe and was diagnosed with aphasia. The doctor said the brain injury might never recover.
- (1)constructive                      (2)diligent                      (3)permanent                      (4)thrilling
- (2)18.The fragrance shop announced that the 90% off discount is available \_\_\_\_\_ for customers on Christmas Day.
- (1)abundantly                      (2)exclusively                      (3)initially                      (4)unconsciously
- (2)19.The newly founded company couldn' t survive the economic breakdown. Its financial condition has \_\_\_\_\_ since then.
- (1)confiscated                      (2)deteriorated                      (3)rehabilitated                      (4)vindicated
- (4)20.The War Memorial displays a series of documentaries featuring World War II veterans' \_\_\_\_\_ of the war for visitors to learn more about the history.
- (1)bureaucracies                      (2)compensations                      (3)territories                      (4)reminiscences

## 二、文法測驗【請在下列各題中選出最適當的答案】

- (4)21.\_\_\_\_\_ the cold weather, shoppers were lining up in front of the store for the big sale.
- (1)Owing to                      (2)In terms of                      (3)Rather than                      (4)In spite of
- (2)22.\_\_\_\_\_ you have any questions about the contract, you can contact us for further clarifications.
- (1)Could                      (2)Should                      (3)Would                      (4)Might
- (1)23.\_\_\_\_\_ it started raining, all students ran back to their classrooms.
- (1)As soon as                      (2)As fast as                      (3)As far as                      (4)As much as
- (3)24.The candidate \_\_\_\_\_ his campaign speech before the protesters arrived.
- (1)has finished                      (2)was finished                      (3)had finished                      (4)has beenfinished
- (2)25.The more clients we have to serve, \_\_\_\_\_ it is to keep them all satisfied.
- (1)how challenging                      (2)the more challenging  
(3)more and more challenging                      (4)the most challenging
- (3)26.\_\_\_\_\_ the current package in exchange for a more expensive one does not make too much sense.
- (1)Replace                      (2)Replaced                      (3)Replacing                      (4)Replacement
- (4)27.Mr. Jackson will not be able to finish the proposal \_\_\_\_\_ he can gather the data in two days.
- (1)when                      (2)or                      (3)either                      (4)unless

- (1)28.A negotiation can be seen as an extended communication \_\_\_\_\_ different parties accept the same terms and conditions.  
 (1)inwhich (2)forwhom (3)for what (4)in what
- (3)29.\_\_\_\_\_ highly recognizable, the brand logo stands itself out among all brands.  
 (1)If (2)In order to be (3)Being (4)Despite
- (2)30.As long as you have faith in yourself, it doesn' t matter \_\_\_\_\_ to you.  
 (1)what do others say (2)what others say  
 (3)do others say what (4)others say what
- (1)31.The government strongly recommended that people with cardiovascular diseases \_\_\_\_\_ surgical masks when the air quality index rises.  
 (1)wear (2)wears (3>wore (4>wearing
- (3)32.It is impossible for you to finish a half marathon on your own \_\_\_\_\_ you follow the schedule of training and workout regularly.  
 (1)because (2)supposing (3)unless (4)whenever
- (4)33.Not I but Tony \_\_\_\_\_ going to the concert tomorrow evening. I have an appointment with my dentist at seven p.m.  
 (1)am (2)are (3)be (4)is
- (1)34.Since the government passed a \_\_\_\_\_ bill on job hiring last week, the square has been occupied by protestors supporting gender equality.  
 (1)gender-biased (2)gender-biasing (3)biased-gender (4)biasing-gender
- (4)35.By the time Tim graduates from the university, he \_\_\_\_\_ 128 credits from his required and elective courses.  
 (1)earned (2)has been earning (3)is earned (4)will have earned
- (2)36.Doctors Without Borders dedicated themselves to \_\_\_\_\_ emergency medical services for the developing countries.  
 (1)provide (2)providing (3)provided (4)have provided
- (3)37.The very fact \_\_\_\_\_ you are reading Introduction to English Grammar suggests that you want to improve your English proficiency.  
 (1)for (2)like (3)that (4)which
- (1)38.\_\_\_\_\_ for the timely donation from the public, the people suffering from the aftermath of the tsunami would not have had enough supply to rebuild their community.  
 (1)Had it not been (2)If it had been (3)If it were not (4)Were it
- (2)39.The clients' pointless complaints about trivial matters were \_\_\_\_\_ the operator in the service department would like to hang up the phone without a word.  
 (1)so unimportant as to (2)ofsuch little importance that  
 (3)not so important as that (4)to be such unimportant issues to
- (2)40.\_\_\_\_\_ of the area, the Crystal River begins in the mountain and winds more than 100 miles to the west.  
 (1)True gem (2)A true gem (3)It is true gem (4)It is a true gem

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

The John F. Kennedy Center for the Performing Arts was opened in 1971. This multi-dimensional 41 produces a wide array of performances for adults and children, and is a nexus of arts education. 42 the approximately 2,000 performances held annually for audiences totaling nearly two million, the Center hosts television and radio broadcasts that, collectively, are seen by 20 million more. The Center's achievements as a commissioner, producer, and nurturer of developing artists have 43 over 200 theatrical productions, new ballets, operas, and musical works. Tracing its beginning to the National Cultural Center Act in 1958, 44 requires that its programming be sustained through private funds, the Center represents a public-private partnership. Its activities are mostly 45 through ticket sales and gifts from individuals, corporations and private foundations. Now the Center is both a public memorial to John F. Kennedy and the national center for the performing arts.

- |                   |             |                  |                   |
|-------------------|-------------|------------------|-------------------|
| (2)41.(1)faculty  | (2)facility | (3)fidelity      | (4)familiarity    |
| (4)42.(1)Owing to | (2)Despite  | (3)Regardless of | (4)In addition to |
| (3)43.(1)been     | (2)done     | (3)resulted in   | (4)resulted from  |
| (1)44.(1)which    | (2)when     | (3)where         | (4)who            |
| (2)45.(1)fund     | (2)funded   | (3)found         | (4)founded        |

第二篇：

Publishing in academic journals is a highly competitive activity in academia, but thousands of academic journals do not aspire to quality. 46 primarily to extract fees from authors. These journals exhibit questionable marketing schemes, follow lax or non-existent peer-review 47 and fail to provide scientific rigor or transparency. Bogus journals can imitate legitimate ones that also collect fees from authors. Moreover, crucial to a journal's quality is its editors. Editors decide 48 a paper is to be reviewed, and whether a submission should be rejected, revised or accepted. 49 roles have usually been assigned to established experts in the journal's field, and are considered prestigious positions. However, many journals 50 to cash in seem to aggressively and indiscriminately recruit academics to build legitimate-looking editorial boards. Unfortunately, so far no one seems to be examining the issue systematically.

- |                    |               |                   |                    |
|--------------------|---------------|-------------------|--------------------|
| (2)46.(1)It exists | (2)They exist | (3)Those existing | (4)Their existence |
| (4)47.(1)refusals  | (2)mechanics  | (3)guarantees     | (4)procedures      |
| (3)48.(1)whatever  | (2)in which   | (3)by whom        | (4)how long        |
| (2)49.(1)As        | (2)Such       | (3)Some           | (4)Other           |
| (4)50.(1)is hoped  | (2)have hoped | (3)hope           | (4)hoping          |

四、閱讀測驗【請在下列各題中選出最適當的答案】

第一篇：

There's a simple test to determine whether you're generally an optimist, or a generally pessimist. When you see a glass, half filled with water, if you describe it as half full, you are an optimist. On the contrary, if you describe it as half empty, you are a pessimist. Optimists are often seen as the happy, healthy people who cheerfully overcome hardship and always see light at the end of the tunnel. The glass-half-empty crowd, by contrast, are usually thought of as bringing everyone down and maybe even making themselves ill in the process.

Being an optimist and/or a pessimist is a rather personalized way of managing feeling and emotions in response to what is outside of you. When you try to get a job, no expert would advise that you think negatively. And no one would ever suggest that you would be better off always looking out for the next dark cloud on the horizon. Here is a legitimate question to ponder on: can advice like this really reflect how things are or be helpful at all? Is it possible that maybe we got it wrong? Are there times when a little less optimism and little more pessimism could be helpful?

A recent study by Edward Chang, a professor of psychology at the University of Michigan, seems to indicate that the situation is actually far more complex. A key conclusion is that pessimism is not “ bad ” and optimism “ good ” , but rather that they are both functional. As a matter of fact, optimism and pessimism can both serve us well, depending on the circumstances, in the management of emotions. It is easy to see that optimism can help us see silver lining to the dark cloud and help us overcome worry and anxiety in difficult situations. What's less often appreciated is the way pessimism can protect us from disappointment by keeping our expectations low. For example, if you were pessimistic about applying for a job you know you might not get, then the blow of not getting the job would be less painful. By the same token, if you got the job, your joy would be even more powerful because of your optimistic outlook. It is arguable that with emotional power, both optimism and pessimism enhance the view of reality with feelings that can lead us to action in a productive way.

(1)51. Which of the following is the most appropriate title for the above passage?

- (1) Optimists and Pessimists: Managing Power of Emotions
- (2) Optimistic Productivity: A Quest for Emotional Strength
- (3) Pessimists-Turned-Optimists: A Mind
- (4) Game of Emotions. Pessimism: Negativity Pays off

(2)52. What is the main idea of the above passage?

- (1) Dealing with reality is an ongoing learning journey regardless of one being optimistic or pessimistic.
- (2) What is endowed in optimists and pessimists can be equally strong, albeit different, power of emotions.
- (3) Optimists and pessimists can be constrained in finding the right strengths to deal with tasks.
- (4) Optimism and pessimism can be functional only under some particular circumstances.

(2)53. According to the passage, which of the following is NOT true?

- (1) Professor Edward Chang believes that explanations for optimism and pessimism can be complicated.
- (2) Pessimism allows people to keep their expectations up to avoid appreciation.
- (3) Optimism is to be braced because of the positive prospects.
- (4) A glass-half-full person is confident and looks on the bright side.

(3)54. Which of the following expressions is closest to the underlined phrase “ silver lining to the dark cloud ” ?

- (1) Pie in the sky
- (2) Neck of the woods
- (3) Light at the end of the tunnel
- (4) Storm in a teacup

(4)55. What does the author mean by saying, “ *It is arguable that with emotional power, both optimism and pessimism enhance the view of reality with feelings that can lead us to action in a productive way* ” ?

- (1) It is hard to argue that power of feelings and emotions can be influential to successful action.
- (2) It is uncertain whether optimism and pessimism have any function in emotion management.
- (3) It is still a debate that optimism and pessimism can lead the way to success.
- (4) It is true that optimism and pessimism are strong emotional enhancers functioning productively.

第二篇：

Just because you're pregnant doesn't mean you cease to be a normal human who has regular food cravings, and at times that can be due to anything from dehydration to being a signal from your body that it's craving specific nutrients. But pregnancy does involve a surge of hormones, and that's where things start to get weird.

While many women do experience cravings during pregnancy, for some the cravings are an excuse to eat foods they'd normally avoid. Just remember that the eating-for-two thing can be taken too far. Pregnancy can be stressful and full of fear of the unknown. Nothing will ever be the same once that little one arrives, so it's hardly a surprise that moms-to-

be might turn to comfort foods like pasta, bread, or cookies.

Some pregnancies spur a yearning for foods that are flavor-rich. From an evolutionary standpoint, this makes sense. A craving for highly palatable foods may be hard-wired during pregnancy, as it may be nature's way to make sure that pregnant women consume enough calories to ensure a healthy pregnancy.

An extreme version of cravings gone really wild is pica, the practice of craving substances with little or no nutritional value. The word pica is Latin for magpie, which is a bird notorious for eating almost anything. Possibly anemia-related, pica is well-documented in the medical literature. Some pregnant women will have longings for paper, paint chips, and, yes, loam.

The reason that some women develop pica cravings during pregnancy is not known for certain, but it may be a sign of iron and zinc deficiencies. Some speculate that pica cravings are the body's attempt to obtain vitamins or minerals that are missing through normal food consumption. The craving for dirt may have a physiological basis, but it also has a very strong cultural basis as well. In some cultures it is not uncommon for women to consume clay or dirt during pregnancy. In some places, people believe that the practice relieves nausea that comes with morning sickness.

No matter how strong your craving, don't give in to eating potentially unsafe stuff such as raw or undercooked meat, unpasteurized juice or milk, raw sprouts, and definitely not alcohol.

(2)56. What is the main idea of the passage?

- (1) Diagnosis of and treatment for pica
- (2) Pregnancy craving in different forms
- (3) Hormone surge and nutrition deficiency
- (4) Dietary dos and don'ts during pregnancy

(1)57. Which of the following is common among pregnant women?

- (1) The hormone levels in their body change
- (2) They suffer from consumption of unsafe food
- (3) Comfort foods cause health problems for them
- (4) They eat twice a day in order not to feel stressed

(2)58. Which of the following is true about pica?

- (1) It can trigger morning sickness
- (2) It has been studied and documented
- (3) It is originally a disease found in magpies
- (4) It is resulted from a shortage of loam in the body

(1)59. What does "it" in the first paragraph refer to?

- (1) Body
- (2) Signal
- (3) Anything
- (4) Dehydration

(4)60. What can be inferred from the passage?

- (1) Pica is a notorious disease that threatens the lives of moms-to-be.
- (2) Strange cravings during pregnancy may last until after pregnancy.
- (3) For physiological and cultural reasons, dietary cravings evolve into picas.
- (4) Some pregnant women eat more, but they may not be conscious of the act.