

# 107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

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## 壹、國文【第1-25題，每題2分，共計25題，佔50分】

(2)01.下列文句，何者用字完全正確？

- (1)先祖渡海而來，就在這片土地繁演後代  
(2)好客的主人端來佳餚，真讓人吮指回味  
(3)長官剛上任，一時間難以捉摸他的想法  
(4)越是謙遜好學的人，越是願意不齒下問

(1)02.長「く口」直入、「く口」炎附勢、「く口」指可數、「く口」水流觴的4個「く口」字依序應是：

- (1)驅／趨／屈／曲 (2)驅／屈／曲／趨 (3)趨／曲／屈／驅 (4)趨／驅／曲／屈

(1)03.下列各組「水」部的詞，何者兩詞的詞義相差最大？

- (1)涸／溲 (2)潤／濡 (3)洩／泄 (4)濯／滌

(1)04.下列各組成語，何者意義相近？

- (1)危言危行／剛正不阿 (2)啞然失笑／泣不成聲  
(3)坐言起行／紙上談兵 (4)弊絕風清／積重難返

(3)05.閱讀下文，推斷□內最適合填入的詞語依序為何？

昨夜曾在這世界下過多的睡意，蝴蝶們，蜜蜂們，金龜子們，紅的、白的、黃的小花們，以至它們的眸子積著□□。驟然想到夾竹桃的馨香如酒，於是醉落了一地的胭脂。那天，我將去品飲一杯由六月的氤氳□出的山光與潭影綠。（蕭白〈六月的眸光〉）

- (1)迷糊／釀 (2)迷糊／烤 (3)惺松／釀 (4)惺松／烤

(3)06.下列古代用來描述美麗女子的文句，何者屬於側寫？

- (1)巧笑倩兮，美目盼兮 (2)腰如束素，齒如含貝  
(3)魚見之深入，鳥見之高飛 (4)黛眉印在微微綠，檀口消來薄薄紅

(4)07.下列詩句表達的感受，何者最接近「人生有酒須當醉，一滴何曾到九泉」？

- (1)十觴亦不醉，感子故意長 (2)生當復來歸，死當長相思  
(3)服食求神仙，多為藥所誤 (4)晝短苦夜長，何不秉燭遊

(4)08.下列文句畫底線處的詞語，何者運用恰當？

- (1)她的體質克紹箕裘自母親，平常就敏弱多病  
(2)美景當前，大家紛紛行將就木的在樹下拍照  
(3)祖母把子女教養得很好，真可說是無忝所生  
(4)被問及貪污案，他立刻閃爍其詞，諱莫如深

(3)09.下列詞句中的植物，何者投射作者憂傷的心情？

- (1)修竹凝妝，垂楊駐馬，憑闌淺畫成圖

- (2)六曲闌干偎碧樹，楊柳風輕，展盡黃金縷
- (3)戀樹濕花飛不起，愁無際，和春付與東流水
- (4)長溝流月去無聲，杏花疏影裡，吹笛到天明

(4)10.「能者多勞」的構詞方式，是以「多勞」描述前面的「能者」。下列詞語，何者有相同的構詞方式？

- (1)無邊風月
- (2)賞心樂事
- (3)出水芙蓉
- (4)世態炎涼

(2)11.下列「章回小說回目」與其所屬「小說名稱」的配對，何者正確？

- (1)曹孟德移駕幸許都，呂奉先乘夜襲徐郡／水滸傳
- (2)林瀟湘魁奪菊花詩，薛蘅蕪諷和螃蟹詩／紅樓夢
- (3)吳學究雙掌連環計，宋公明三打祝家莊／儒林外史
- (4)林教頭風雪山神廟，陸虞候火燒草料場／三國演義

(1)12.「馬超大戰葭萌關，劉備自領益州牧」、「劉玄德攜民渡江，趙子龍單騎救主」、「劉先主遺詔託孤兒，諸葛亮安居平五路」、「蔡夫人隔屏聽密語，劉皇叔躍馬過檀溪」是《三國演義》的回目，關於劉備、劉玄德、劉先主、劉皇叔的敘述，何者正確？

- (1)劉備、劉玄德、劉先主、劉皇叔皆為同一人
- (2)劉備、劉玄德、劉先主為一人，劉皇叔為另一人
- (3)劉備、劉先主、劉皇叔為一人，劉玄德為另一人
- (4)劉備、劉先主為一人，劉玄德、劉皇叔為另一人

(4)13.下列何者屬於工整的「對仗」？

- (1)天秋月又滿，城闕夜千重
- (2)寒山轉蒼翠，秋水日潺湲
- (3)煩疴近消散，嘉賓復滿堂
- (4)竹憐新雨後，山愛夕陽時

(2)14.閱讀下文，推斷□□內最適合填入的詞語依序為何？

過去幾年，全球經濟平均每年減少0.35個百分點的GDP成長率，這□□會阻礙人力資本的累積，也將使貧困孩子無法獲得更好的教育成就，無形中□□社會的流動性與技術發展。

- (1)不但／翻轉
- (2)不但／降低
- (3)雖然／翻轉
- (4)雖然／降低

(2)15.依據下文，下列敘述何者正確？

寫作即使有其規矩門徑，重要的仍在性識與靈氣，缺乏神明變化的性識靈氣，規矩門徑都變成了「死法」。這使我想起了「八股文」，八股原是文章結構中最嚴整工緻的，自從成為庸俗眾手可以依循的「時套」，作文變成了「填寫」，再神奇也化為腐臭了！因此，如何去談寫作的門徑，都未必不誤人。

- (1)有性識靈氣者總是討厭作文
- (2)拘執格套並非寫作教學本意
- (3)庸俗眾手應透過格式學寫作
- (4)嚴整工緻的文章必是壞文章

(2)16.「群賢畢至，少長咸集」的「畢」，與下列哪個「畢」意義相同？

- (1)「畢」業論文
- (2)原形「畢」露
- (3)「畢」其功於一役
- (4)今日事今日「畢」

(3)17.下列各組「」內的詞，何者前者是動詞、後者是名詞？

- (1)我畢業後想直接找「工作」／叔叔在飯店「工作」
- (2)他的「標準」很難達到／她的服裝儀容很「標準」
- (3)他將「代表」本公司出席／她是市議會的「代表」
- (4)委員會負責「端正」選風／他的行為向來「端正」

- (2)18.《臺灣府志·風土志》：「夫士之子恆爲士，農之子恆爲農，非定論也。今臺土之彬彬者，其父兄非農工即商賈也，求其以世業相承者，百不一二。」下列何者符合作者的看法？
- (1)臺灣的士、農、工、商大多世代相襲
  - (2)臺灣的士人幾乎來自農、工、商家庭
  - (3)臺灣無論士、農、工、商均少繼承家業
  - (4)臺灣的士人多仍守家業務農，偶爾經商
- (4)19.白居易〈我身〉：「賦命有厚薄，委心任窮通。通當爲大鵬，舉翅摩蒼穹。窮則爲鷓鴣，一枝足自容。苟知此道者，身窮心不窮。」下列敘述，何者符合作者的想法？
- (1)不求聞達，窮困自守
  - (2)寧爲雞口，不爲牛後
  - (3)學習鵬鳥，振翅高飛
  - (4)隨遇而安，不恃不求
- (2)20.下列祝賀比賽優勝的題辭，何者最恰當？
- (1)「懸河唾玉」：游泳比賽
  - (2)「秀麗遒勁」：書法比賽
  - (3)「風行遐邇」：田徑比賽
  - (4)「億則屢中」：球類比賽
- (3)21.歐陽脩《歸田錄》：「呂文穆公蒙正以寬厚爲宰相，太宗尤所眷遇。有一朝士，家藏古鑑，自言能照二百里，欲因公弟獻以求知。其弟伺間從容言之，公笑曰：『吾面不過碟子大，安用照二百里？』其弟遂不復言。」呂蒙正旨在告訴其弟：
- (1)注重衣著，勿失體面
  - (2)殫精竭慮，無計可施
  - (3)用度有限，不想貪求
  - (4)胸懷大志，莫拘小節
- (2)22.《西遊記》：「那獼猴毛骨悚然，如來將金鉢盂撇起去，正蓋著那蜂兒。」
- 若內要填入：「(甲)往上便飛 (乙)料著難脫 (丙)變作個蜜蜂兒 (丁)即忙搖身一變」4個句子，最恰當的排列順序應是：
- (1)乙甲丁丙
  - (2)乙丁丙甲
  - (3)丁甲乙丙
  - (4)丁丙甲乙
- (4)23.王淳耀〈閔裴村詩集序〉：「唐世以詩取士，上自王侯有土之君，下至武夫、卒吏、縉流、羽人、妓女、優伶之屬，人人學詩，一篇之工，播在人口，故詩人易以得名。」。下列何者不符合作者的敘述？
- (1)學詩是社會普遍的風氣
  - (2)科舉制度使學詩之者眾
  - (3)社會風尚易讓詩人成名
  - (4)著名詩人往往出身卑微
- (2)24.「身修而後家齊，家齊而後國治」這句話，將三個具有連鎖關係的身修、家齊、國治，以相似的句型層層推進，顯示其因果關係。下列文句，何者屬於相同的表意方式？
- (1)舉世皆濁我獨清，眾人皆醉我獨醒
  - (2)名不正則言不順，言不順則事不成
  - (3)質的張而弓矢至焉，林木茂而斧斤至焉
  - (4)泰山不讓土壤，故能成其大；河海不擇細流，故能就其深
- (3)25.下列對聯，何者與「書店」特質最相符？
- (1)擇鄰仁爲美，安居德有鄰
  - (2)胸中存灼見，眼底辨秋毫
  - (3)翰墨圖籍皆爲鳳采，往來談笑盡是鴻儒
  - (4)金玉其心芝蘭其室，仁義爲友道德爲師

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】

- (2)26.Environmentalists are concerned that wide-scale logging would result in the \_\_\_\_\_ of the mountains.

- (1)accord                      (2)erosion                      (3)ingenuity                      (4)outlaw
- (4)27.Assessment probably provokes more anxiety among students and \_\_\_\_\_ among staff than any other feature of education.
- (1)abbreviation                      (2)artifact                      (3)instance                      (4)irritation
- (3)28.The investigator \_\_\_\_\_ every detail in the scene, making sure all relevant evidence was collected.
- (1)pretended                      (2)resembled                      (3)scrutinized                      (4)transferred
- (4)29.Consumers start to be aware that the purchases of unfair trade products may \_\_\_\_\_ noble values of justice.
- (1)reinforce                      (2)constitute                      (3)tranquilize                      (4)undermine
- (1)30.After three rounds of \_\_\_\_\_ prescribed by my doctor, the cough I had struggled with still did not go away.
- (1)antibiotics                      (2)biochemistry                      (3)cholesterol                      (4)expeditions
- (3)31.Gene editing is getting fresh attention because of a recent lab experiment with human \_\_\_\_\_.
- (1)anecdotes                      (2)boycotts                      (3)embryos                      (4)concentrates
- (1)32.Senior citizens in the city receive \_\_\_\_\_ care from a physical therapist a few times a year.
- (1)intermittent                      (2)mineral                      (3)obedient                      (4)removable
- (2)33.The new technology allows the sensor to \_\_\_\_\_ information it collected to your mobile device.
- (1)raid                      (2)relay                      (3)shed                      (4)spire

二、文法測驗【請在下列各題中選出最適當的答案】

- (3)34. For nearly 100 years, the ancient trail was a vital trade route, \_\_\_\_\_ in both directions.
- (1)goods moved                      (2)moved goods                      (3)with goods moving                      (4)with moving goods
- (4)35. \_\_\_\_\_, this National Monument was established primarily to protect archaeological resources.
- (1)Northern Arctic Circle                      (2)Toward Arctic Circle north  
(3)Locating the north Arctic Circle                      (4)Located north of the Arctic Circle
- (4)36.The gorge is \_\_\_\_\_ where thoughts are silenced by the raw power of nature.
- (1)so rare place                      (2)rarely one place  
(3)most rare places                      (4)one of those rare places
- (1)37. \_\_\_\_\_ around the year 1425 the native people abandoned their homes here for reasons unknown.
- (1)Sometime                      (2)Some time                      (3)Sometimes                      (4)Some times
- (2)38.The whale oil was once a lucrative and much \_\_\_\_\_ commodity used in lamps to light homes.
- (1)desire                      (2)desired                      (3)desiring                      (4)desirably
- (3)39.The museum offers a variety of guided tours and special events, \_\_\_\_\_ vary by season.
- (1)some of them                      (2)any of those                      (3)most of which                      (4)many of what
- (2)40. \_\_\_\_\_ the importance of trust, teams with positive relationships have better chance to succeed.
- (1)Give                      (2)Given                      (3)Giving                      (4)To Give

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Fall colors can be very different from place to place. Some areas have a very short color-changing season of a week or less, 41 elsewhere it can last nearly a month. Every location produces different colors, 42 the type of flora and other factors such as climate and soil. The hillsides of New England, which attract thousands of photographers every

year, are famous for 43 dappled assortment of species producing different shades, ranging between reds and greens. 44 some research to find out when the leaves are expected to change so you can make the most of your opportunity. If it's sunny, you have plenty of light to work with, 45 you may get harsh shadows and glare that can diminish the colors. To conquer this, try using a polarizing filter, changing your angle of view, or shooting when the sun is low in the sky.

- |                        |                 |                 |                 |
|------------------------|-----------------|-----------------|-----------------|
| (3)41.(1)therefore     | (2)because      | (3)while        | (4)so           |
| (2)42.(1)consisting of | (2)depending on | (3)resulting in | (4)dealing with |
| (3)43.(1)it            | (2)its          | (3)their        | (4)which        |
| (1)44.(1)Do            | (2)To do        | (3)Doing        | (4)Having done  |
| (4)45.(1)as            | (2)for          | (3)if           | (4)but          |

#### 四、閱讀測驗【請在下列各題中選出最適當的答案】

It all began with good news. On August 17, the Office of the State Superintendent of Education (OSSE) touted gains on the PARCC exam-short for Partnership for Assessment of Readiness for College and Careers-for economically disadvantaged students in grades 3 through 8. OSSE reported that those students improved by 9.2 percentage points in language arts and 6.4 percentage points in math from 2016 to 2017, in terms of their readiness to perform at the next grade level.

The mayor chimed in with upbeat press releases. But in mid-September the local newspaper found a clerical error. That is, at one school, OSSE counted all students as economically disadvantaged, when in fact many at that school are not disadvantaged at all. The mistake raised the aggregated scores that applied to lower income students. The error was significant enough that it inflated scores of disadvantaged students throughout the area. True, the test scores of disadvantaged students had improved, but by much less: 5.2 percentage points in language arts and 3.2 percentage points in math. Scores of economically disadvantaged students haven't improved as much as was initially reported.

The newspaper did not report the error at the time. Instead, it informed OSSE, which claims to have discovered the error themselves just 48 hours earlier. After confirming the results, OSSE posted corrected figures on its web page and informed education agency heads, according to a spokesperson. OSSE did not take steps, however, to alert the general public to the error-or the correction. That was left to the newspaper, which reported last week that "economically disadvantaged students still made gains over the previous year but not as much as first reported because of the coding mistake."

"Whom are we fooling?" asks Mary Levy, a respected budget expert who has been watching school officials fiddle with the way they report the data for years. "The misleading use of data and the positive spin on limited achievement gains continues to undermine efforts to give education reform the urgency that it needs."

(4)46. What is the passage mainly about?

- (1) An education initiative.
- (2) A government aid program.
- (3) A revised supervision regulation.
- (4) An error with the report of statistics.

(2)47. According to the author, whom is to be blamed for the incident?

- |                               |                                  |
|-------------------------------|----------------------------------|
| (1) The city mayor.           | (2) The OSSE officials.          |
| (3) The newspaper journalist. | (4) The budget expert Mary Levy. |

(4)48. What was the problem discussed?

- (1) The test given to students was problematic.
- (2) The newspaper did not release data truthfully.

- (3)The mayor asked the newspaper not to report correct figures.
- (4)The OSSE personnel did not clearly inform the public of their mistakes.
- (1)49.Which of the following is true about disadvantaged students?
- (1)They improved 3.2 percentage points in math from 2016 to 2017.
- (2)They improved 9.2 percentage points in language arts from 2016 to 2017.
- (3)They were disadvantaged because the school officials had been fiddling with data.
- (4)They had no problem competing with their counterparts from high-income families.
- (3)50.What could have been done to avoid the criticism made in the passage?
- (1)Hire professional data coders for high-stake tests.
- (2)Test students of different backgrounds in different classrooms.
- (3)Honestly and promptly report the mistake and the corrected data.
- (4)Consult budget experts and high-income families before news release.