

# 107年台灣銀行第三次新進人員甄試試題及解答

一般金融人員

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## 壹、國文【第1-25題，每題2分，共計25題，佔50分】

(4)01.下列文句，畫有底線的成語使用錯誤的是？

- (1)你做事情能夠通權達變固然很好，但也得審己量時，不可造次
- (2)這位同事做事總是顛顛預預，不求甚解的態度也同樣令人不齒
- (3)他有著悲天憫人的情懷，所以不辭勞苦、摩頂放踵地為人服務
- (4)老師傅忙碌奔走只為傳承這日漸凋零的梧鼠之技，真令人佩服

(3)02.老作家想要贈詩給後起之秀以期許其創作能夠青出於藍，請問何者適合？

- (1)問渠哪得清如許？為有源頭活水來
- (2)曾經滄海難為水，除卻巫山不是雲
- (3)桐花萬里丹山路，雛鳳清於老鳳聲
- (4)荷盡已無擎雨蓋，菊殘猶有傲霜枝

(3)03.下列詩句何者並未展現詩人「懷才不遇」之憂慮？

- (1)鬱鬱澗底松，離離山上苗
- (2)鳳凰從東來，何意復高飛
- (3)新沐者必彈冠，新浴者必振衣
- (4)懼匏瓜之徒懸兮，畏井渫之莫食

(2)04.下列各組詞語，□讀音皆為「ㄊ一」，其字形相同的是？甲.受盡□落、乙.洞□真相、丙.年近古□、丁.卑躬屈□、戊.□來攘往、己.□鬆平常

- (1)甲、乙
- (2)丙、己
- (3)丁、戊
- (4)乙、己

(1)05.下列各組詞語，前後「」內的字讀音完全相同的是：

- (1)苟延殘「喘」／命運多「舛」
- (2)「裨」補闕漏／「裨」官野史
- (3)粉粧玉「砌」／悲喜交「切」
- (4)受人攬「掇」／絃歌不「輟」

(2)06.下列各組成語，何者前後的語義相似？

- (1)大海撈針／按圖索驥
- (2)明日黃花／時過境遷
- (3)通權達變／削足適履
- (4)雷厲風行／推三阻四

(4)07.下列各組成語，何者前後的語義相反？

- (1)刻舟求劍／緣木求魚
- (2)披星戴月／仰面唾天
- (3)魯魚亥豕／味同嚼蠟
- (4)黔驢之技／庖丁解牛

(3)08.「我總認為世界上，□□□□的人固然不少，而默默行善的人必然更多。」哪個詞語適合填入？

- (1)不求聞達
- (2)冥頑不靈
- (3)沽名釣譽
- (4)虛懷若谷

(2)09.老師要學生使用歇後語來造句，下列哪位學生寫的句子語義有錯誤？

- (1)這件事他們倆人公說公有理，婆說婆有理，我是清官難斷家務事。
- (2)你不要自不量力了，就算你請得動他，跑得了和尚能跑得了廟嗎？

- (3)他籌謀了半個月的露營計畫，因為颱風，現在看來是竹籃子打水了。  
(4)早上的考試我是臨時抱佛腳的，現在心裡像是掛了十五個吊桶般難受。

(1)10.下列文句，何者字形完全正確？

- (1)讀書做學問不應囫圇吞棗，致缺乏思考與批判能力  
(2)傳言雖然有著誇張虛構成分，但此樁事件斑斑可考  
(3)當年他紅及一時但卻選擇急流勇退，成為後代佳話  
(4)我們要勇敢破除沉規陋習，豎立清新良善的新風氣

(2)11.《詩經·小雅·采薇》：「昔我往矣，楊柳依依。今我來思，雨雪霏霏。行道遲遲，載渴載飢。我心傷悲，莫知我哀。」請問詩內並未抒發何種情感？

- (1)物是人非的哀傷  
(2)無家可歸的淒涼  
(3)被迫久征的無奈  
(4)終可回鄉的企盼

(3)12.子曰：「群居終日，言不及義；好行小慧，難矣哉！」請問孔子所感「難矣哉」之「難」為何？

- (1)難免危險  
(2)難以學習  
(3)難有成就  
(4)難有信用

(3)13.子曰：「古者言之不出，恥躬之不逮也」請問何者最能詮釋此中之意？

- (1)巧言亂德  
(2)巧言令色鮮矣仁  
(3)君子應訥於言而敏於行  
(4)君子應藏器於身待時而動

(3)14.王羲之〈蘭亭集序〉：「向之所欣，俛仰之間，已為陳迹，猶不能不以之興懷。況修短隨化，終期於盡。古人云：死生亦大矣。」請問最能闡釋其生命體悟的是？

- (1)感嘆世事無常但人們往往無福消受  
(2)暗諷俗人懼死卻不知靈魂終究不滅  
(3)傷感光陰如過江之鯽與生命的短暫  
(4)明知榮華轉眼即逝但人本性終難移

(1)15.下列文句，何者字形完全正確？

- (1)一個人作學問要能時時自我督促，論析更要鞭辟入裡深入精微  
(2)這人生前窮兇惡極，死後如此下場，真所謂老天有眼報應不爽  
(3)現在正是你人生的一個轉戾點，立志於未來的方向必須鋼毅果決  
(4)網路時代講求速度，即便是新聞報導用字遣詞的錯誤亦不勝楮舉

(3)16.下列哪首詩詞並未展現古人思親之情？

- (1)蓮子心中苦，梨兒腹內酸  
(2)來日綺窗前，寒梅著花未  
(3)狂風落盡深紅色，綠葉成蔭子滿枝  
(4)遙知兄弟登高處，遍插茱萸少一人

(2)17.湯姆克魯斯最近自行設計的新居落成，李安寫給他的祝賀卡片上應該選用何首詩，才適合表達其慶賀之意？

- (1)呦呦鹿鳴，食野之蘋  
(2)秩秩斯干，悠悠南山  
(3)維鵲有巢，維鳩居之  
(4)綿綿瓜瓞，民之初生

(1)18.某大學進修推廣部發給教育部的公文中，其自稱之稱謂語應使用何者才正確？

- (1)本校  
(2)敝校  
(3)該部  
(4)職部

(3)19.下列各組詞語，前後□內讀音相同，但字形不相同的是？

- (1)□盡所能／殫精□慮  
(2)驀然回□／皓□窮經  
(3)□不可破／□民傷財  
(4)學以□用／格物□知

(2)20.下列文句，何者字形完全正確？

- (1)好消息毋須宣傳往往自會不逕而走  
(2)這種行為既擾亂了法紀又傷風敗俗

(3)歷史更迭的教訓提醒人們殷鑒不遠

(4)潮流常是前後接腫而來排空而去

(1)21.唐朝韓愈有詩言：「草木知春不久歸，百般紅紫鬥芳菲。楊花榆莢無才思，惟解漫天作雪飛。」請問最接近他所描寫的景象時節應該是？

(1)三月

(2)六月

(3)九月

(4)十二月

(4)22.下列何者最能詮釋「嚴以律己，寬以待人」的處世之道？

(1)君子上達，小人下達

(2)先天下之憂而憂，後天下之樂而樂

(3)泰山不讓土壤，故能成其高；河海不擇細流，故能就其深

(4)其責己重以周，其待人輕以約。重以周，故不怠；輕以約，故人樂為善

(4)23.公文寫作中，何者不適用於作為任用人員時的起首語？

(1)派

(2)特任

(3)茲敦聘

(4)特選用

(3)24.由行政院發文某商家機關的公文中，其稱謂語應是？

(1)大處

(2)台端

(3)貴處

(4)鈞處

(2)25.依據公文寫作條例，下列何者用字才是正確的用字？

(1)公佈

(2)部分

(3)僱主

(4)計劃

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】

(3)26.As a critic, Mr. Johnson is notorious for his reckless arguments that \_\_\_\_\_ controversies and outcries.

(1)alleviate

(2)concede

(3)provoke

(4)trespass

(2)27.Many passengers were \_\_\_\_\_ by the strong smell of the food that John brought aboard the flight.

(1)inclined

(2)irritated

(3)obliged

(4)obscured

(2)28.The medicine is now available in most \_\_\_\_\_ shelves. You no longer need prescriptions from doctors.

(1)pamphlet

(2)pharmacy

(3)sanitation

(4)subscription

(1)29.\_\_\_\_\_ questions, oftentimes not genuine questions, can have powerful effects in political speeches.

(1)Rhetorical

(2)Rhythmic

(3)Sophisticate

(4)Subordinate

(1)30.To control the threat of chemical \_\_\_\_\_ to human health, the government will lower the permissible level in agriculture.

(1)pesticides

(2)persistence

(3)projection

(4)prohibition

(4)31.Religious minorities have long been \_\_\_\_\_ and deprived of freedom by the dictator in the country.

(1)accorded

(2)eroded

(3)imposed

(4)oppressed

(3)32.Children can be affected by viruses and bacteria, but eventually they become \_\_\_\_\_ to many diseases.

(1)accessible

(2)acute

(3)immune

(4)imperative

(4)33.This radio show features \_\_\_\_\_ of some interview content, because time does not permit complete versions.

(1)elites

(2)eloquence

(3)essence

(4)excerpts

二、文法測驗【請在下列各題中選出最適當的答案】

(3)34.About \_\_\_\_\_ of students in this college, i.e. 650 out of 1000, have to commute because of dormitory

shortage.

- (1)second-of-thirds                      (2)two-to-three                      (3)two-thirds                      (4)three-two

(3)35.The old tax law targeted companies \_\_\_\_\_ in America that built and sold automobiles locally.

- (1)headquarter                      (2)headquarters                      (3)headquartered                      (4)headquartering

(2)36.Starting next month, all restaurants will \_\_\_\_\_ single-use plastic straws and beverage stirrers to customers.

- (1)be prohibiting to provide                      (2)be prohibited from providing  
(3)prohibit with providing                      (4)prohibit to provide

(2)37.The public is waiting to see what the tax reform can do to the economy \_\_\_\_\_ it is written into law.

- (1)again                      (2)once                      (3)then                      (4)or

(3)38.The scandalous government official \_\_\_\_\_ about expenses and other matters.

- (1)catches lies                      (2)caught lying  
(3)was caught lying                      (4)has been caught to lay

(1)39.\_\_\_\_\_ all your meat-eating needs at Uncle Jim' s Ranch. You can find pork, chicken, and lamb here.

- (1)Fulfill.                      (2)To fulfill                      (3)Fulfilled                      (4)Fulfilling

(3)40.The sense of community, which \_\_\_\_\_ within the organization since day one, is a unique strength.

- (1)grew                      (2)grows                      (3)has grown                      (4)was grown

### 三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Railroads are pressing for increased automated operations and autonomous trains in the rail industry. 41, groups concerned about safety believe that automation should assist human operations, but not replace them. These 42 say there are some tasks that can be performed only by humans. Yet proponents of increased automated operations claim it would 43 accidents caused by human error. In a recent news release, the Railroad Association argued that, in order to improve railroad efficiency and capacity, automation in the industry is 44. Fully automated trains are considered plausible because data revealed that more than a third of train accidents was caused by human errors. “Machines can detect more and respond faster than a safety system that is 45 the limitations inherent in human eyes, minds, and hands,” the association said.

- (3)41.(1)Additionally                      (2)Besides                      (3)However                      (4)Likewise  
(4)42.(1)advocates                      (2)colleagues                      (3)legislators                      (4)opponents  
(2)43.(1)recover                      (2)reduce                      (3)relate                      (4)remain  
(4)44.(1)controlled                      (2)dangerous                      (3)measurable                      (4)necessary  
(2)45.(1)free from                      (2)subject to                      (3)replaced by                      (4)involved in

### 四、閱讀測驗【請在下列各題中選出最適當的答案】

Elizabeth Holmes began to rise to national fame in 2013 when she claimed that her medical-testing startup Theranos Inc. had developed a groundbreaking technology. Its machines could run thousands of medical tests using a single drop of blood quickly and cheaply. On that promise, Holmes raised money from investors and won her company agreements with national pharmacy chains. High-profile board members joined as well.

Behind the scenes, things were very different. While Holmes told her company' s engineers to modify standard blood-testing machines to run Theranos' s tests, she hid the fact by conducting demonstrations using Theranos' s machines. She also led pharmacy chain executives on lab tours without revealing that the company was using third-party technology.

After a series of investigations, securities regulators called her a fraud and forced her to give up the company she built. The lawsuit and settlement announced by the U.S. Securities and Exchange Commission (SEC) detailed how Holmes and her chief deputy lied for years about their technology, snookered the media, and used the publicity to get investors to hand more than \$700 million to keep the closely held company afloat.

The media used to regard Holmes as the female Steve Jobs. She studied chemical engineering at Stanford University but dropped out to start a consumer healthcare technology company. Holmes' s preferred daily uniform of a black turtle-neck is generally assumed to be an imitation of her role model Steve Jobs. Not so long ago, Holmes was named one of TIME' s Most Influential People in the World in 2015. Yet in 2016, Fortune called Holmes one of the “World' s Most Disappointing Leaders.”

“The Theranos story is an important lesson for Silicon Valley,” said Jina Choi, director of the SEC' s San Francisco Regional Office. “Innovators who seek to revolutionize and disrupt an industry must tell investors the truth about what their technology can do today, not just what they hope it might do someday.”

(2)46.What is this passage mainly about?

- (1)The investigation process of a security scandal.
- (2)An entrepreneur and the rise and fall of her startup.
- (3)How media and publicity boosted a promising business.
- (4)Behind-the-scene stories of the pharmaceutical industry.

(4)47.Which of the following is true about Theranos Inc.?

- (1)Its blood-testing technology was proved unprecedented.
- (2)Its unit stock price was once as high as hundreds of millions.
- (3)It collaborated with a third party in revolutionizing medical machines.
- (4)It initially obtained interests and support from national pharmaceutical chains.

(2)48.What is the problem with Elizabeth Holmes?

- (1)She was disappointed by a TIME' s report.
- (2)She was not candid with her investors.
- (3)She copied a celebrity' s attire.
- (4)She gave up her company.

(3)49.How was Steve Jobs involved in the company described?

- (1)He was invited to lab tours there
- (2)He served in its board of directors.
- (3)He was regarded highly by its founder.
- (4)He helped it disrupt the healthcare industry.

(4)50.Which of the following proverbs best resembles the SEC director' s comments in the last paragraph?

- |                             |                                |
|-----------------------------|--------------------------------|
| (1)No pain, no gain..       | (2)Seeing is believing.        |
| (3)Great minds think alike. | (4)Honesty is the best policy. |