

107年台灣中小企業銀行新進人員甄試試題及解答

一般行員

普通科目

功名文教機構

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。

一、字彙【請依照句子前後文意，選出最適當的答案】

- (3)01. American health officials recently approved the first gene therapy treatment for patients suffering from a genetic _____ that destroys their ability to see. It is the first gene therapy approved where a corrective gene is given directly to patients.
(1)determination (2)precaution (3)mutation (4)dedication
- (1)02. People who love crabs cannot simply hope they will always be there so they must work to guarantee their survival. That is why experts push for _____ action, including limiting the harvest of females to about 25 percent.
(1)conservation (2)projection (3)reservation (4)illusion
- (2)03. After the wildfire, President Donald Trump declared part of northern California a disaster area. His declaration makes the area _____ for assistance from the federal government.
(1)marginal (2)eligible (3)synthetic (4)spiral
- (4)04. Jenny and John had talked for several hours. Jenny's _____ was no surprise to him, as he had long suspected that she had a secret lover.
(1)institution (2)prejudice (3)exploration (4)confession
- (4)05. The latest report on religious freedom said some religious leaders in Vietnam reported different forms of _____, including physical assault, short-term detention, legal action, restrictions on travel and property seizure or destruction.
(1)termination (2)supplement (3)unemployment (4)harassment
- (2)06. This research led the company's designers to make significant changes to the weight, fit and construction of the uniforms -- paying special attention to enabling _____. Athletes who wear the uniforms can move about quickly and easily.
(1)resemblance (2)agility (3)faculty (4)ambiguity
- (3)07. John's lack of _____ to any particular bank allows him to give objective financial advice to his clients.
(1)adaptation (2)friction (3)affiliation (4)mediation
- (1)08. Many students trust too much of the information they find on the Internet so they need to learn about how to _____ credible sources. And it's something that really has to be taught and paid attention to.
(1)discern (2)relish (3)prescribe (4)designate
- (1)09. After completing a 1,500-meter freestyle swimming competition, a 100-year-old Japanese woman, the world's first centenarian to finish the race, said her race was not a race of speed but of _____, or not giving up.

- (1)endurance (2)starvation (3)vibration (4)vulnerability
- (4)10. More counselors suggest that it is better to keep misbehaving students in school and hold students _____ for their conduct than suspending them from school.
- (1)symbolic (2)vicious (3)harmonious (4)accountable
- (3)11. Every science must develop ways of recognizing errors and correcting them; otherwise it will not remain a science and will be _____ entirely.
- (1)endorsed (2)worshiped (3)discarded (4)legalized
- (1)12. His change is not obvious but _____. Only very few of his closest friends can detect his change.
- (1)subtle (2)apparent (3)dense (4)fertile
- (2)13. The prices of urban houses have _____. Many young people cannot dream to afford one.
- (1)descended (2)soared (3)stabilized (4)sank
- (3)14. The country's economy remains _____ despite the fact that several countries have offered helps.
- (1)flourishing (2)booming (3)sluggish (4)escalating
- (2)15. We are not _____ consumers of health insurance. We have no idea what we're buying. We have no idea what the cost is going to be.
- (1)adolescent (2)savvy (3)amateurish (4)illiterate

二、文法測驗【請在下列各題中選出最適當的答案】

- (2)16. Since the country's economy is getting worse, it is not surprising that _____ people give money to help the needy children.
- (1)so little (2)so few (3)so scarcely any (4)hardly
- (1)17. Due to technical problems, students who miss the test _____ another chance to take the exam next January.
- (1)will be given (2)give (3)will be giving (4)will give
- (4)18. Would you have studied in London if you _____ how high the cost of living there was?
- (1)understand (2)understood
(3)had been understanding (4)had understood
- (4)19. _____ a typhoon strikes Taiwan, the heavy rain brings about landslides and mudslides in the mountainous area.
- (1)Whatever (2)Even if (3)Though (4)Whenever
- (3)20. Is the tea _____?
- (1)so cool for you to drink (2)too cool that you can drink
(3)cool enough for you to drink (4)enough cool to drink
- (2)21. When the guests left, the hostess _____ cleaning up the mess from the party, but she soon got it done in two hours.
- (1)hasn't finished (2)hadn't finished (3)is not finished (4)is not finishing
- (3)22. Not for a moment _____ that her son will get promoted as the CEO of that big company.
- (1)the mother has doubted (2)the mother does doubt
(3)does the mother doubt (4)doubts the mother

- (1)23. _____ it will cost to build the rapid transit system in that big city?
 (1)How much do you think (2)How do you think
 (3)How much you do think (4)What do you think
- (2)24. I thought the conference was going to be boring, but it _____ to be quite useful.
 (1)went out (2)turned out (3)came out (4)moved out
- (4)25. _____ to see the dance performed by the deaf and the blind! I can't figure out how they make it.
 (1)It is amazed (2)What amazing it is (3)How amazed it is (4)How amazing it is
- (3)26. _____ is totally unbelievable.
 (1)That he says (2)What did he say (3)What he said (4)He said
- (1)27. _____ and you will have no trouble meeting friends.
 (1)Be polite. (2)That you are polite (3)You who are polite (4)Being polite
- (1)28. The car accident left him _____.
 (1)paralyzed (2)was paralyzed (3)be paralyzed (4)being paralyzed
- (3)29. The color of his bedroom is brighter _____ his living room.
 (1)as (2)than that (3)than that of (4)as then
- (4)30. The soldier would _____ to the enemy.
 (1)prefer die to surrender (2)die rather to surrender
 (3)die to surrendering (4)rather die than surrender

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：

Facebook has released new research suggesting social media can harm mental health when used in certain ways. Facebook said research suggested that social media users who spent a lot of time only reading information –but not interacting with **31** –reported feeling worse afterward. One study found that college students chosen to only read Facebook for 10 minutes were in a worse mood at the end of the day than **32** who read and posted messages or communicated with friends. Overall, Facebook said it is not just social media use that can affect a person's well-being. Rather, it believes both good and bad effects can result from **33**.

Facebook's former founding president Sean Parker accused the social media service of using methods that “exploit” human psychology. Parker said the goal in the early days of Facebook was to find ways to **34** as much of a user's time and attention as possible. Former Facebook executive Chamath Palihapitiya recently said he now believes Facebook and other social media services provide tools that are “ripping apart” the way humans interact in society. He said the problems are being fueled by the basic need of people to seek ongoing feedback from other people. **35** feedback can actually lead to the pleasure chemical dopamine being released in the brain, he added. Since more harmful effects of social media have been revealed, many experts have urged everyone to consider quitting social media and have provided steps for helping people do this.

- (4)31. (1)another (2)the other (3)the others (4)others
 (2)32. (1)that (2)those (3)these (4)this
 (4)33. (1)what is the service (2)the service is used what
 (3)how is the service (4)how the service is used
 (1)34. (1)take up (2)pick up (3)make up (4)cheer up

(3)35.(1)So

(2)How

(3)Such

(4)What

第二篇：

The year 2018 will mark the 100th anniversary of the deadliest influenza outbreak in history. Scientists estimate that the influenza pandemic of 1918 killed more than 50 million people around the world. Other estimates go much higher. Because of **36** medical record-keeping, we may never know the exact number.

However, the outbreak was a global disaster, killing more people than World War I. The 1918 flu pandemic was also different from other outbreaks. It struck many healthy, young people. Viruses usually affect sick or old people. Scientists now say they know why. In 1918, people born after 1889 were most at risk because they **37** to an earlier virus as children. This exposure would have protected them somewhat from the 1918 flu.

Creating an effective flu vaccine is difficult. Each year, medical scientists develop flu vaccines. But they can only guess **38** strain of the virus will spread. **39** , flu viruses are constantly changing –they can change from one season to the next or they can even change within the course of one flu season.

Health officials remain concerned about another flu pandemic because new strains of the flu virus appear regularly. However, outbreaks do not affect all parts of the world equally. Experts point that pandemics hit the developing world harder because of low vaccination rates. To stop the next pandemic, scientists are now researching **40** a universal influenza vaccine. However, until a universal influenza vaccine is available, today's seasonal flu vaccine remains important. Experts say that they may prevent the spread of the flu virus and may lower the risk of a deadly pandemic like the one in 1918.

(3)36.(1)plenty of

(2)a risk of

(3)a lack of

(4)sort of

(1)37.(1)had not been exposed

(2)were not exposing

(3)have not exposed

(4)had not exposed

(2)38.(1)how

(2)which

(3)why

(4)what

(4)39.(1)Therefore

(2)Instead

(3)Likewise

(4)Furthermore

(3)40.(1)to create how

(2)to create what

(3)how to create

(4)what to create

四、閱讀測驗【請在下列各題中選出最適當的答案】

第一篇：

In the era before the arrival of the white settlers, Native Americans managed to survive and prosper without any of the inventions of more technologically advanced societies. In fact, some of their accomplishments almost defy explanation. The native people depended heavily on timber for their existence, but how was it that they could cut down trees without the aid of iron axes –indeed, without any metal tools at all?

Native Americans solve that problem as they did other problems that confronted them in their wilderness environment-by using good old-fashioned American ingenuity. The hardest material available to the American Indians was stone, while the most powerful force they possessed was fire. By combining these two tools, they were able to fell trees quite efficiently.

The American Indians made some stone hatches. These were sharpened in preparation for each timber harvest. For a harvest, they first selected the trees to be felled. Then they would build a fire to encircle the bottom of a tree. The flames would burn the trunk in a narrow circular ring near the bottom of the tree. The **charred** wood could be easily hacked away with a stone axe. When the first layer had been cut away, another layer was charred and hacked away, and this procedure was repeated until the tree toppled.

Stone and fire proved to be adequate substitutes for metals, which Native Americans of this early time never knew existed.

(2)41. What is the main idea of this passage?

- (1) Native Americans relied on trees for their existence.
- (2) Native Americans used great ingenuity to cut down trees.
- (3) Native Americans knew how to build fires.
- (4) Native Americans discovered iron.

(4)42. Felling trees was accomplished mainly with the aid of _____.

- (1) patience
- (2) fire and vines used as rope
- (3) nature
- (4) stone and fire

(1)43. For American Indians, felling trees was a _____.

- (1) job
- (2) sport
- (3) custom
- (4) hobby

(4)44. The author reveals Native Americans' cleverness with _____.

- (1) a short story
- (2) a documented incident
- (3) a humorous anecdote
- (4) a description of a process

(3)45. In this passage, the word **char** means _____.

- (1) to torture
- (2) to oppress
- (3) to scorch
- (4) to foster

第二篇：

Industrial safety does not just happen. Companies with low accident rates plan their safety programs, work hard to organize them and continue working to keep them alive and active. When the work is well done, a climate of accident-free operations is established where time lost due to injuries is kept at a minimum.

Successful safety programs may differ greatly in the emphasis placed on certain aspects of the program. Some place great emphasis on mechanical guarding. Others stress safe work practices by following rules covering working conditions. But, there are certain basic ideas that must be used in every program if the maximum results are to be obtained.

Every plant needs a safety program designed for its specific need. Surveys have shown that the highest injury frequency rates are often found in the medium-sized plants, those with 50-500 employees. Large plants, with 500 or more employees, tend to have the best rate. However, the need for a safety plan exists regardless of size.

There can be no question about the value of a safety program. From a financial standpoint alone, safety pays off. The fewer the injured claims, the better the workmen's insurance rate. This may mean the difference between operating at a profit or a loss.

There are other tangible benefits. Operating cost can be reduced because of less damage to equipment and product. Production increases because people can work without the fear of injury. These are tangible benefits that make everyone happy.

Less tangible benefits are a direct result of a successful safety program. A plant with a poor accident record does not attract or hold the best workers. On the other hand, a clean, safe plant creates the climate where good work habits can be cultivated. A safety program will help to attract good workers and conserve their skills. A safe plant is a well-organized plant that soon becomes known as a good place to work. Management's attitude toward its workers is seen in such a plant. And the result is good public relations.

(1)46. The author describes a safe plant as one with _____.

- (1) positive management activities
- (2) flexible scheduling
- (3) advanced production concepts
- (4) more injury claims

(4)47. The cost of workmen's compensation insurance is often based on _____.

- (1) basic salary
- (2) plant location

(3)number of employees

(4)injury statistics

(2)48.The author suggests that _____.

(1)large plants regard safety as an outgrowth of strict discipline

(2)large plants are more aware of safety needs

(3)large plants have better mechanics.

(4)large plants post safety regulations at all building exits

(3)49.The authors implies that _____.

(1)many factories are unwilling to try safety programs

(2)plant safety occurs naturally from carefulwork

(3)accident-free operations must be well-planned

(4)people should work in large plants

(1)50.We can conclude that _____.

(1)safety programs are beneficial to plants of all sizes

(2)products reflect the cost of safety programs

(3)the government should pay for many safety programs

(4)there are too many injury claims