

# 108年合作金庫商業銀行新進人員甄試試題及解答

一般金融人員

普通科目

功名文教機構

英文

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## 一、字彙【請依照句子前後文意，選出最適當的答案】

- (3)01.The important documents for this meeting have been \_\_\_\_\_ electronically prior to the meeting date.  
(1)appointed (2)relished (3)circulated (4)harassed
- (4)02.In Florida, temperatures are on the rise in mid-April, with an \_\_\_\_\_ high of 83 degrees and a low of 60 degrees Fahrenheit.  
(1)advance (2)adventure (3)aversion (4)average
- (2)03.These new regulations and strategies will go into \_\_\_\_\_ this coming February.  
(1)affect (2)effect (3)affection (4)effectiveness
- (3)04.In South Korea, a clear line is drawn between an idol and an artist; in other words, this country does not use the term "artist" so \_\_\_\_\_.  
(1)lovely (2)leisurely (3)loosely (4)legally
- (1)05.When John's father stared at him in a furious manner, John \_\_\_\_\_ from head to toe.  
(1)trembled (2)hastened (3)confessed (4)raised
- (1)06.In that TV interview, a desperate mother spoke of her \_\_\_\_\_ efforts in trying to find her teenage daughter who had run away from home.  
(1)frantic (2)exciting (3)startling (4)momentary
- (4)07.The MRT system in Taipei has brought much convenience to a lot of \_\_\_\_\_ who rely on this transportation means.  
(1)entertainers (2)producers (3)developers (4)commuters
- (3)08.Thanks to modern technology, weather \_\_\_\_\_ today is mostly quite accurate.  
(1)slogan (2)arrangement (3)forecast (4)campaign
- (1)09.Many foreigners in Taiwan find scooters very \_\_\_\_\_ as the two-wheel vehicles are easy to ride and park.  
(1)handy (2)yummy (3)cozy (4)shaky
- (2)10.Opinions \_\_\_\_\_ when it comes to whether to use nuclear power as our main source of energy for electricity.  
(1)imitate (2)vary (3)dispute (4)argue
- (3)11.In Taiwan, passengers on the subway or buses tend to \_\_\_\_\_ their seats to the elderly and pregnant women.  
(1)submit (2)permit (3)yield (4)cancel
- (2)12.His failure is \_\_\_\_\_ because he always rushes to do things without planning and perseverance.  
(1)imperial (2)inevitable (3)implicit (4)indifferent

- (3)13.If you want to come to our theme park more often, you may buy our unlimited pass for \_\_\_\_\_ visitors.  
 (1)automatic (2)reluctant (3)frequent (4)identical
- (1)14.A television was a \_\_\_\_\_ back in the 1960s as only richer families could afford it.  
 (1)luxury (2)therapy (3)staple (4)charity
- (3)15.Real wild cods are very \_\_\_\_\_, taking up less than 5% of the world's total catch of fish.  
 (1)parallel (2)exotic (3)scarce (4)radical

二、文法測驗【請在下列各題中選出最適當的答案】

- (1)16.According to the new reports published by the World Health Organization (WHO), \_\_\_\_\_ any of the classified dangerous diseases to break out, the measure of quarantine would be taken.  
 (1)were (2)they were (3)were they (4)there were
- (2)17.If the proper card is not installed inside that computer, \_\_\_\_\_ impossible to start that complicated graphics program.  
 (1)definitely is (2)it is (3)is (4)because of
- (4)18.Passengers \_\_\_\_\_ the first Ferris wheel at the Columbian Exposition in Chicago in 1893.  
 (1)had ridden (2)ride (3)have ridden (4)rode
- (1)19.When lava reaches the surface, its temperature can be 10 times \_\_\_\_\_ boiling water.  
 (1)that of (2)it is. (3)more (4)the temperature
- (1)20.In the mid-1990s, a Rolls-Royce Silver Spur \_\_\_\_\_ almost \$180,000, whereas a Bentley Azure convertible was much more expensive.  
 (1)was priced at (2)is priced at (3)prices at (4)priced at
- (4)21.One species of Australian frog lays up to 25 eggs at a time and \_\_\_\_\_ for protection.  
 (1)swallows they (2)swallow they (3)swallow them (4)swallows them
- (2)22.The *Mayflower* was bound for Virginia, but a violent hurricane \_\_\_\_\_ off course.  
 (1)blowing it (2)blew it (3)to blow it (4)blown it
- (4)23.The type of jazz, \_\_\_\_\_ as “ swing, ” was first introduced by Duke Ellington when he composed and recorded “ It Don ’ t Mean a Thing If It Ain ’ t Got That Swing. ”  
 (1)knowing (2)knew (3)was known (4)known
- (4)24.Julia came home and found the door was open, but she remembered \_\_\_\_\_ it before leaving for work this morning.  
 (1)lock (2)to lock (3)locked (4)locking
- (3)25.\_\_\_\_\_ in the department store, the product was refundable with its receipt within one month.  
 (1)Buy (2)To buy (3)Bought (4)Buying
- (1)26.Can you tell me which extension number \_\_\_\_\_ to speak to the sales representative?  
 (1)I should dial (2)should I dial (3)is I should dial (4)is should I dial
- (1)27.Every year my parents would take me to Tucson, Arizona, in the U.S., \_\_\_\_\_ I was born in 15 years ago.  
 (1)which (2)that (3)when (4)where
- (1)28.Six years \_\_\_\_\_ a long time for a 30-year-old woman to wait for an uncertain promise from a man.  
 (1)is (2)are (3)be (4)being

(4)29. In a job interview, applicants should express themselves \_\_\_\_\_.

(1) as possible as clear

(2) as possible as clearly

(3) as clear as possible

(4) as clearly as possible

(1)30. The \_\_\_\_\_ your manner, the \_\_\_\_\_ you'll get rejected by your supervisor.

(1) gentler      less likely

(2) more gentle      less likely

(3) gentler      less likelier.

(4) more gentler      less likelier

### 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：

Most people, when 31 deserts, immediately come up with the images of dry, flat areas with little vegetation and little or even no rainfall. However, this understanding is wrong. Many deserts have 32 geographical formations, ranging from soft, rolling hills to stark, jagged cliffs. Moreover, most deserts have a permanent source of water, meaning that they are not dry or barren. In addition, although deserts do not 33 a high amount of rainfall, there are many plants that can easily survive on only small amounts of water. That is why deserts are often full of such plant life. Desert plants have a variety of 34 for obtaining the water they need for survival. Some plants, mostly different species of cacti, are able to store a large amount of water in their leaves or stems. Most of these plants will 35 a large supply of water during a rainfall so they can last until the next rainfall.

(1)31. (1) thinking of

(2) savoring

(3) allotting

(4) plotting

(3)32. (1) delicious

(2) delicate

(3) diverse

(4) digressed

(2)33. (1) deserve

(2) receive

(3) serve

(4) conceive

(4)34. (1) machines

(2) rules

(3) reasons

(4) mechanisms

(3)35. (1) deplete

(2) repeat

(3) absorb

(4) waste

第二篇：

According to most of our experiences, in Taiwan aborigines seem to possess more distinguished qualities and better abilities than others in many aspects. The first and easiest thing to notice is their 36. In addition to darker skin, most aborigines have a more defined face, such as bigger eyes, a more protruding nose, thicker lips, etc. Another widely-known trait of these indigenous people is their artistic capabilities. Not only are they 37 who are able to chant with accurate pitches, wide ranges and beautiful voices, but they also have a great command of 38 with excellent rhythms and body movement. Even more obviously, they dominate the world of 39. Whether it is in local professional sports or in the Olympics or in any kinds of sports competitions, these truly native Taiwanese have taken up much of the list of top sportsmen, and have demonstrated extraordinary physical coordination and incredible 40.

(3)36. (1) personality

(2) outfit

(3) appearance

(4) mentality

(1)37. (1) born vocalists

(2) talented painters

(3) skilled violinist

(4) adept composer

(2)38. (1) calligraphy

(2) dancing

(3) handicraft

(4) martial art

(4)39. (1) commerce

(2) labor

(3) physics

(4) athletics

(2)40. (1) admiration

(2) stamina

(3) eloquence

(4) optimism

### 四、閱讀測驗【請在下列各題中選出最適當的答案】

第一篇

Low-carbohydrate diet books have been topping best-sellers' lists for many years, but many doctors and dieticians have publicly warned that low-carb, high-protein diets are very likely to be imbalanced and potentially dangerous. One

dietician, Sheila Kelly, says Americans are always looking for the “ quick fix ” diet plans. The attraction of the low-carbohydrate diets lies in their claim to help people reach the goal of rapid weight loss. Perhaps the most famous low-carbohydrate, high-protein diet is the Atkins diet. A person who chooses this diet might have a ham and cheese omelet with sides of bacon and sausage for breakfast, a hamburger (without bun) for lunch, and a steak for dinner. Kelly describes that such a diet functions as a “ seductive ” concept. This diet emphasizes that dieters could “ watch the pounds melt away ” while they eat “ all of the high-fat foods ” they want. Americans, on average, spend more than \$33 billion a year on the diet industry, but they are not getting any thinner. According to the Journal of the American Medical Association, the number of obese people in America has been rising every year. Dr. Atkins' low-carb diet first became a hit in 1972. Thirty years later, when he re-released his diet book with the new title “ Dr. Atkin's New Diet Revolution, ” the sequel still became a national best seller, an indicator that the public was still **very much into this diet** at that time. Even in the 21st century, this diet is still practiced. According to Dr. Atkin, Americans' weight problem, mainly obesity, comes from the fact that they eat too many carbohydrates. His contention is that most people blame fat for their overweight problem. However, the true culprit for making people fat is actually the fat converted from carbohydrates by excess insulin. For Kelly, and other dieticians, the high total fat and saturated fat content in the Atkins diet is the main cause of their concerns.

(2)41. What will be a good title for the above passage?

- |                                  |                             |
|----------------------------------|-----------------------------|
| (1) Principles of a Healthy Diet | (2) Truth about Atkins Diet |
| (3) Americans' Health Problem    | (4) Importance of Health    |

(1)42. Which item should not be included in a dieter practicing the Atkins diet?

- |               |         |          |          |
|---------------|---------|----------|----------|
| (1) spaghetti | (2) egg | (3) meat | (4) fish |
|---------------|---------|----------|----------|

(1)43. In Line 8, the word “ **pounds** ” can be replaced with \_\_\_\_\_.

- |               |            |           |             |
|---------------|------------|-----------|-------------|
| (1) kilograms | (2) meters | (3) sizes | (4) dollars |
|---------------|------------|-----------|-------------|

(2)44. In Line 13, what is the meaning of “ **very much into this diet** ” ?

- |                                         |                                               |
|-----------------------------------------|-----------------------------------------------|
| (1) People like to criticize this diet. | (2) People are deeply attracted by this diet. |
| (3) People are informed of this diet.   | (4) People resent this diet.                  |

(4)45. What is the main reason for health experts to be worried about the Atkins diet?

- (1) This diet does not include vegetables.
- (2) This diet is expensive.
- (3) This diet is too strict for people to follow.
- (4) This diet may result in people's intake of too much fat.

第二篇：

How would you react to someone who tried to sell you a car that runs on fresh air? Perhaps you would think he was peddling potentially planet-saving technology. More likely, you would dismiss him as a **conman** or even call the police. That is precisely the pitch being made by French auto engineer Guy Negre, a good-humored man in his mid-60s who claims to have developed a state-of-the-art car powered by compressed air: one that produces a fraction of carbon emissions of a standard engine, reaches speeds of more than 30 mph, travels 65 miles on a one-minute recharge and, best of all, costs just a little over £3,000.

Negre is quick to point out the drawbacks of existing eco-car technology. “ Whatever people may tell you about hybrids, they are only marginally less polluting than the most efficient combustion engines, ” he says. “ Hydrogen power is expensive and impractical. Fuel cells are pricey and unproven, and electric cars are based on costly and unreliable battery technology. ”

Given the number of false green-auto claims, you might wonder why air-powered vehicles should be any different. While Negre's air cars have similar carbon emissions to electric cars (it all depends how the electricity to power the pumps that fill their air tanks is generated), he argues that air power is a superior technology. " Compared to electric cars, air-powered cars cost a much lower price to buy, they don't need expensive batteries to be replaced every five years or so, and crucially they take a comparatively much shorter time to recharge. "

I confess I was so skeptical that I reserved judgment until I had driven one of his cars. The version I drove was an early prototype, a three-wheeler with no bodywork, steered by a joystick. OK, it didn't deliver the smoothly upholstered power so beloved by conventional car enthusiasts. And it possessed all the glamour of souped-up lawnmower. But it worked, easily reaching speeds above 25 mph in the limited space of the factory car park. For those who hope to get around in a very eco-friendly way without insisting on power and speed, I do see the future.

- (4)46. What is probably a " conman " (in the first paragraph)?
- (1) a rude advocate for some ideals or for a revolution
  - (2) a confident person who is always positive about everything
  - (3) a crazy expert highly obsessed with technology
  - (4) a liar who tricks people in order to get their money
- (2)47. Which of the following is TRUE about Guy Negre?
- (1) He was a French environmental activist who protested against air pollution regulations.
  - (2) He was about 65 years old when the author met him.
  - (3) He was a serious person who never joked about anything.
  - (4) He invented an eco-friendly car using hydrogen as its power.
- (1)48. Which of the following is **NOT** one of the advantages of the air-powered car?
- (1) greener, or cleaner, than an electric car
  - (2) lower cost than that of a hybrid or electric car
  - (3) no need to replace expensive batteries every few years
  - (4) shorter time for recharge
- (4)49. What is TRUE about the author's test drive of one of the air-powered cars?
- (1) The author drove the latest model of Negre's air-powered cars.
  - (2) The car had three wheels and was controlled by a steering wheel.
  - (3) The speed of the car was 25 miles per hour as its maximum.
  - (4) The site of the test drive was the parking lot of where the car was made.
- (3)50. What did the author think about the air-powered cars after he tried one?
- (1) They were obviously not as good as the inventor Guy Negre had said.
  - (2) They would be only suitable for milder drivers like women or the elderly.
  - (3) They might not be powerful or fast enough, but could fit the basic needs.
  - (4) They would never be popular unless they come in four wheels.