

108年合作金庫商業銀行第二次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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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】

- (2)01. The police arrested a _____ after two weeks of investigation.
(1)prudence (2)suspect (3)gravity (4)fault
- (1)02. The candidate was _____ inappropriate conduct by his opponent.
(1)accused of (2)proclaimed by (3)dismissed by (4)excused of
- (3)03. As a successful _____, he never failed to make people laugh in his long career of forty-two years.
(1)ranger (2)pedestrian (3)comedian (4)acrobat
- (1)04. Recent research has led people to believe that the negative effects of smoking can be _____ to some extent by following a healthy lifestyle.
(1)reversed (2)annoyed (3)trampled (4)indented
- (4)05. Kids nowadays are so tech- _____ that they can make good use of digital technologies to learn a lot of knowledge and skills by themselves.
(1)high (2)impoverished (3)embalmed (4)savvy
- (1)06. To _____ the problem of teenage smoking, the state decided to ban all tobacco and e-cigarette sales.
(1)combat (2)implement (3)profile (4)enact
- (4)07. Due to the recent _____ of measles, thousands of vaccines have been distributed to hospitals and clinics in nearby areas.
(1)formality (2)paragons (3)editions (4)outbreak
- (1)08. Light rail trains arrive every 6 to 15 minutes, _____ on the time of day, and take about 40 minutes to travel between the international airport and downtown areas in the city
(1)depending (2)feeding (3)driving (4)delaying
- (2)09. New York City is a top _____ for many visitors when it comes to shopping. In New York you will find anything and sometimes prices are even cheaper than in other countries.
(1)agenda (2)destination (3)provision (4)support
- (3)10. Younger children should not play on playground equipment designed for older kids because the _____ and proportions won't be right for small kids, and this can lead to injury.
(1)colors (2)temperatures (3)sizes (4)efforts
- (4)11. Planting a tree is a lifelong endeavor. How a tree grows hinges on the type of tree selected, planting location, and

the _____ care after planting

- (1)casual (2)arbitrary (3)hands-off (4)follow-up

(1)12.The most important reason why children should learn to swim is that drowning is still one of the most common causes of accidental death, so being able to swim is an _____ life-saving skill.

- (1)essential (2)agreeable (3)endangered (4)incidental

(4)13.Bicycle commuting is an _____ idea to start your day with a pleasant bicycle ride to work. You arrive refreshed and energized, with your daily dose of exercise.

- (1)off-course (2)inferior (3)offensive (4)appealing

(2)14.It is believed that people who are _____ to the Internet have trouble filling professional obligations and their use of the Internet causes strain on relationships with family and friends.

- (1)entrenched (2)addicted (3)attended (4)evaded

(1)15.Online shopping is thriving and is the latest _____ among people. It signals a complete shift in the behavior of consumers. They have more choices to purchase and more ways to assess products.

- (1)craze (2)figment (3)loath (4)evasion

二、文法測驗【請在下列各題中選出最適當的答案】

(3)16.If you're looking for information on the listed companies, _____ the right place.

- (1)you came to (2)you will come to
(3)you have come to (4)you had come to

(1)17.The Chief Financial Officer of the firm _____ when the latest quarterly report came out.

- (1)was about to resign (2)is planning to resign
(3)has planned to resign (4)had been planned to

(3)18.The weather _____ very nasty in recent months in London.

- (1)was (2)will be (3)has been (4)had become

(2)19.The company's board of directors will not accept your appointment until _____ your proposals.

- (1)they satisfy with (2)they are satisfied with
(3)they have satisfied with (4)they were satisfying with

(4)20.The new janitor, _____ the remodeled security system, triggered the alarm by accident.

- (1)never understand (2)not been understood
(3)not to know (4)not understanding

(1)21.The heir apparent of the company resented _____ just as a second-generation business owner.

- (1)being regarded (2)to be regarding (3)been regarding (4)having regarded

(4)22.The secretary _____ the documents to the cloud before the incidental crash of the computer system caught everyone off guard.

- (1)was saved (2)has been saving (3)saved (4)had saved

(2)23.I had no difficulty traveling around Tokyo during the spring break on my own, _____.

- (1)been able to speak Japanese (2)knowing a little Japanese
(3)have been learning Japanese (4)had learned Japanese

- (3)24. Japan's third largest city, Osaka, _____ the 2019 G-20 Summit will be held, has been regarded as an economic and cultural hub of the country.
 (1)of where (2)at which city (3)in which (4)in that city
- (2)25. He didn't study at all; _____, he went to the party and didn't come home until seven in the morning.
 (1)instead of (2)instead (3)in spite (4)in spite of
- (2)26. The animal protection group is attempting to lower the number of dolphin deaths _____ by humans.
 (1)causing (2)caused (3)that caused (4)that causing
- (1)27. Global food consumption has _____ in the past 50 years.
 (1)more than doubled (2)doubled more than
 (3)been doubled more than (4)been more doubled than
- (3)28. The wife of the former president expelled this week from the communist country _____ demanding proof _____ he is still alive.
 (1)is being for (2)was for (3)is that (4)was being that
- (4)29. We have seen _____ after the passing of the new law.
 (1)the number of grown accidents (2)a grown number of accidents
 (3)the grown accidents of number (4)a growing number of accidents
- (3)30. The important decision for us now is _____ take the offer made by the competing company .
 (1)do or not (2)which to (3)whether to (4)we should

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：

Sun Moon Lake is the largest lake in Taiwan, and is comprised of the diamond-shaped Sun Lake and curved Moon Lake. The Thao people call it “ zintun ” which may have been the earliest name 31 to Sun Moon Lake. The earliest 32 of the name “ Sun Moon Lake ” was in the article, “ Travels to Shueilishe ” , written by Deng Chuan-an in 1821 , which said, “ I have no idea 33 the water comes from. It is about 10 li (half a kilometer) in length, and a third of that in width. The water is red and green, so it is named Sun Moon Lake. ” After the Han people came to reclaim the Shuishalian land, Sun Moon Lake was given more names, 34 Shuishe Large Lake, Shuili Lake, Shuilishe Lake, Shuishehaizih, Bamboo Lake, and Dragon Lake and so on. In the late Cing Dynasty, the western missionaries came to Sun Moon Lake to share their 35 with the Thao people. They named Sun Moon Lake “ Dragon Lake ” , “ Lake Candidus ” , and “ Nin-Isivatan Lake ” .

- (2)31. (1)traded (2)given (3)programmed (4)existed
 (4)32. (1)member (2)photo (3)creature (4)record
 (3)33. (1)what (2)when (3)where (4)who
 (1)34. (1)such as (2)in total (3)altogether (4)resulting in
 (1)35. (1)faith (2)country (3)power (4)occupation

第二篇：

Companies around the world are fervently vying for first place in the race to vehicular autonomy, and now it looks like one venture has crossed the finish line. A self-driving taxi has successfully taken passengers through the busy streets of Tokyo in a 36 of what could be a fully-fledged service by the time the Olympic Games arrive in the city in 2020.

Tokyo-based autonomous driving tech company ZMP, in 37 with cab firm Hinomaru Kotsu, say they ' re

the first in the world to offer autonomous taxi services to fare-paying passengers. The trial, which is ongoing, sees a sensor-equipped minivan make four round-trips a day between Tokyo's districts. Passengers unlock the taxi door and make 38 through a smartphone app, and while a driver and assistant are on board during the tests for 39 purposes, the trial has so far gone off without a 40. Japan's streets are no strangers to self-driving taxis, though. Nissan began testing its autonomous cab service back in March, with similar aspirations to having a full service in place come the Olympics.

ZMP's initiative follows recent news that Toyota plans to invest \$500 million into Uber's self-driving efforts. Uber's autonomous driving venture suffered a major setback earlier when one of its self-driving vans killed a pedestrian during a trial in Arizona. But despite general concerns surrounding the safety of autonomous cars, people in Tokyo have been largely enthusiastic about the taxi venture, with 1,500 people signing up to take part in the trials.

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|--------------------|----------------|--------------|------------------|
| (4)36.(1)pattern | (2)chance | (3)delivery | (4)demonstration |
| (2)37.(1)gratitude | (2)partnership | (3)judgment | (4)regard |
| (1)38.(1)payments | (2)efforts | (3)sense | (4)budget |
| (4)39.(1)agreement | (2)denial | (3)logistics | (4)safety |
| (1)40.(1)hitch | (2)development | (3)change | (4)maneuver |

四、閱讀測驗【請在下列各題中選出最適當的答案】

第一篇：

Only two whaling companies remain in Iceland. It's a small industry that conservationists say is inhumane, has minimal economic benefits, and defies the international ban on killing whales. But the Icelandic government announced it will allow up to 2,000 whales to be killed in the next five years.

A Ministry of Fisheries and Agriculture statement said a maximum of 209 fin whales and 217 minke whales can be killed each year between 2018 and 2025. Iceland's Fisheries Minister said the new whale quotas are sustainable and based on research from the nation's Marine Research Institute and the University of Iceland.

But activists and conservationists disagree. The Icelandic Environmental Association criticized the research on which the Fisheries Ministry based its quotas. And Whale and Dolphin Conservation (WDC), an organization aimed at protecting whales around the world, said whaling is no longer beneficial to Iceland's economy and lacks public support.

A report from the University of Iceland said whale watching contributed \$13.4 million to the economy, while the whale hunting company Hval hf. Contributed \$8.4 million. According to the report, more people are employed in whale watching than in whaling, but wages are higher in whale hunting. WDC argues that instead of relying upon its own science, Iceland needs to listen to worldwide calls to stop whaling.

(2)41. What is the policy of Iceland government on whale hunting?

- (1) Stop whale hunting because it's no longer economical.
- (2) Allow more whale killings for the years to come.
- (3) Meet the demands of conservation groups.
- (4) Entrust universities to do more scientific researches.

(1)42. How many whaling companies are there in Iceland?

- (1) Two
- (2) More than 20
- (3) 209
- (4) Five.

(4)43. Which is true about whale watching and whale hunting in Iceland?

- (1) Whale watching lacks popular support.
- (2) Whale hunting contributed \$13.4 million to the economy.

(3)Wages for whale watching are higher.

(4)More people are hired in whale watching than in whaling.

(3)44.What did the Ministry of Fisheries and Agriculture statement say?

(1)Whaling is inhumane.

(2)The new whaling quotas are based on WDC researches.

(3)A maximum of 209 fin whales can be killed each year.

(4)New whaling quotas are not sustainable.

(1)45.What is the stance of the activists and conservationists?

(1)Iceland needs to listen to worldwide calls to stop whaling.

(2)Wages are higher in whale hunting than whale watching.

(3)Whaling is still beneficial to Iceland's economy.

(4)Killing whales is legal and beneficial to Iceland's economy.

第二篇：

Our world is changing quickly. We cannot expect the material we learn in a professional discipline to remain relevant for the rest of our career. Just look at the hi-tech industry: most of the technical skills needed today were not part of engineering school curriculums a few years ago. Technology and artificial intelligence are also rapidly making certain routine human enterprises obsolete. A successful university education must therefore provide students with fundamental skills and help them learn on their own and adapt to evolving circumstances.

What are these fundamentals? Language skills, including comprehension, expression and communication, will always be needed. Quantitative skills, such as the ability to analyze a problem, see hidden patterns, identify relevant variables and formulate solutions, are crucial to many jobs in society.

In the past, we emphasized computational techniques and demanded that our students calculate answers quickly and accurately. But such technical tasks are being taken over by machines. Many traditional science courses require students to memorize chemical structures, chemical pathways or names of organisms. If we need such information, we search the internet and find the answers within seconds.

A good university education should train a student as a person, to broaden their mind and horizons, to allow them to see the relationships of apparently disparate phenomena, to acquire knowledge independently and to develop the confidence to challenge authority. These are the qualities that will make them leaders of the future. Such training requires a very different set-up from the current discipline-specific, narrowly focused subject learning that was popular in the old days.

(3)46.Which of the following is the best title for the passage?

(1)The down side of the hi-tech industry

(2)Why future leaders are hard to find

(3)The purpose of a university education

(4)How machines are taking over our education

(1)47. In paragraph 1, why does the author mention the hi-tech industry?

(1)To illustrate the point that what we learn in school might not be useful after a few years

(2)To show how the hi-tech industry is developing rapidly

(3)To emphasize the importance of accurate calculation and computer skills

(4)To contrast with the old idea that a university education is only useful for a small number of people

(2)48. Which of the following is **NOT** a fundamental skill?

- (1)The ability to think critically and reason logically
- (2)The ability to memorize the elements in the periodic table
- (3)The ability to interact and communicate effectively with others
- (4)The ability to work out solutions to real life problems

(4)49.Which of the following statements will the author most likely agree with?

- (1)Out future leaders will probably be robots.
- (2)Entering the hi-tech industry should be the goal of university graduates.
- (3)Professors should be required to promote school policies in class.
- (4)Students should not be trained only to do what the machines can do in seconds.

(2)50.What will the paragraph following the passage most likely discuss?

- (1)Why the old ideas about university education have failed
- (2)What universities can do to help students acquire the fundamental skills
- (3)How artificial intelligence has made lots of jobs obsolete
- (4)Who can benefit the most from having good language skills