

# 109年台灣銀行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】

(3)01.下列注音何者錯誤？

- (1)「磅」礮 (ㄆㄨㄥˋ) (2)「績」密 (ㄓㄣˊ) (3)「訃」文 (ㄈㄨˋ) (4)「痼」疾 (ㄍㄨˋ)

(4)02.「甲、夜暮低垂；乙、一蹴可幾；丙、流連忘返；丁、首屈一指」，上列詞語完全無錯別字的選項為下列何者？

- (1)甲丙 (2)甲丁 (3)乙丙 (4)乙丁

(3)03.有關詞語及其說解，下列何者錯誤？

- (1)越俎代庖 / 比喻踰越自己的職分而代人做事  
(2)涸轍之鮒 / 比喻陷處困境，急需救援的人或物  
(3)書空咄咄 / 比喻人得意時所表現的囂張狂妄狀態  
(4)以鄰為壑 / 比喻只圖自己利益，把困難或禍害轉嫁給別人

(3)04.下列文句 內最適合填入的詞語是：

「啊，這就是臺灣的最高處，東北亞的第一高峰，三九五二公尺的玉山之巔了，嶽奇孤絕，冷肅硬毅， 著或遠或近地以絕壑陡崖或瘦稜亂石斷然阻隔或險奇連結著的神貌互異的四周群峰，氣派凜然。」(節錄自陳列 玉山去來 )

- (1)正視 (2)凝視 (3)睥睨 (4)遙望

(1)05.有關題辭適用場合的敘述，下列何者正確？

- (1)鳳凰于飛 / 賀新婚 (2)雛鳳新聲 / 賀生女  
(3)跨鳳乘龍 / 賀生雙胞胎 (4)鳳振高岡 / 賀新屋落成

(4)06.李白 長干行 「低頭向暗壁，千喚不一回」句中的「向」為「面對」的意思。下列選項中的「向」字，何者的意思與此相同？

- (1)臣「向」蒙國恩，刻恩圖報 (2)「向」晚意不適，驅車登古原  
(3)尋「向」所誌，遂迷不復得路 (4)近水樓台先得月，「向」陽花木早逢春

(2)07.撰作春聯時，上聯為「芝蘭自得山川秀」，下聯宜為下列何者？

- (1)老樹著花天下春 (2)松柏長留天地春 (3)河山大好春重到 (4)寒梅秀發香千樹

(4)08.下述現代詩，請依詩意選出排列順序最適當的選項：

「他靜靜地立在那兒  
甲、然後落下

乙、兩手撐著地面

丙、成為倒立的姿勢

丁、停留在空中翻筋斗

戊、突然，像隨風飄起的一片羽毛

看著周圍驚訝的人群」(節選自 鄭炯明 誤會 )

(1)甲乙丙丁戊 (2)乙甲丙戊丁 (3)丙乙戊甲丁 (4)戊丁甲乙丙

(4)09.若利用網路搜索引擎搜尋，同時符合右列條件：農村／鄉土小說作家／散戲，為下列何位作家？

(1)吳晟 (2)向陽 (3)張大春 (4)洪醒夫

(2)10.李白 蜀道難：「噫吁戲！危乎高哉！蜀道之難難於上青天！」句中「噫吁戲」表達何種情緒？

(1)斥責 (2)感歎 (3)驚訝 (4)哀傷

(3)11.下列何組字的結構，在六書分類中，屬於「指事」字？

(1)日、月 (2)江、河 (3)本、末 (4)武、信

(1)12.「被腰斬的／說是最挺拔的／被剝削的／說是最甜美的／被壓榨的／說是最多汁的／解剖學原本的／建立在理性而精確的刀法上／呸，呸，呸／吸盡精血，吐出渣滓／幸好／痛，／越啃越短／再也沒有甚麼可傷害的了／當手中只剩下／一顆鬚眉不全的／粗鄙的頭」關於上引詩作「描寫對象」的敘述，下列何者正確？

(1)甘蔗 (2)苦瓜 (3)西瓜 (4)荔枝

(3)13.楊華 小詩「落花飛到美人鬢上，／停一刻又隨春風去了。／落花、美人、春風同是無意中相遇」，下列敘述何者最符合其意旨？

(1)無意間探知生機的喜悅 (2)與天地萬物為友的自在  
(3)美好事物的遇合需要機緣 (4)澄澈空寂的外在世界與內在心境

(3)14.有關余光中 鄉愁 一詩的詩句，下列何者係表現「母子死別」？

(1)小時候／鄉愁是一枚小小的郵票／我在這頭／母親在那頭  
(2)長大後／鄉愁是一張窄窄的船票／我在這頭／新娘在那頭  
(3)後來啊／鄉愁是一方矮矮的墳墓／我在外頭／母親在裡頭  
(4)而現在／鄉愁是一灣淺淺的海峽／我在這頭／大陸在那頭

(4)15.下列有關古代年齡的代稱，何者正確？

(1)強仕之年：30歲 (2)知命之年：40歲  
(3)花甲之年：50歲 (4)耳順之年：60歲

(3)16.《韓非子 定法》「君無術則弊於上，臣無法則亂於下」句中「弊」字的解釋，下列何者最適當？

(1)弊政 (2)弊端 (3)蒙蔽 (4)疲蔽

(4)17.有關專有名詞的敘述，下列何者錯誤？

(1)四庫：經、史、子、集  
(2)四君子：梅、蘭、竹、菊  
(3)四書：《論語》、《孟子》、《大學》、《中庸》  
(4)四大奇書：《水滸傳》、《三國演義》、《西遊記》、《儒林外史》

(3)18.下列引號內歇後語，與其解釋的配對，何者錯誤？

(1)「竹籃打水」／一場空 (2)「箭在弦上」／不得不發  
(3)「泥菩薩過江」／技藝超凡 (4)「司馬昭之心」／路人皆知

(3)19.有關文士的稱號，下列何者錯誤？

(1)陶潛：靖節先生

(2)李白：青蓮居士

(3)朱熹：亭林先生

(4)辛棄疾：稼軒居士

(4)20.下列文句中的「景」字，何者意指「景象、情況」？

(1)羸糧而「景」從

(2)我先王先民之「景」命

(3)至若春和「景」明，波瀾不驚

(4)陰盛陽衰，金鐵為飛，此何「景」也

(2)21.有關稱謂之敘述，下列何者錯誤？

(1)稱己健在父親為「家父」.

(2)稱人健在母親為「令尊」

(3)稱人兄弟為「賢昆仲」，對人自稱為「愚兄弟」

(4)稱人夫婦為「賢伉儷」，對人自稱為「愚夫婦」

(4)22.下列敘述何者符合孟子的觀點？

甲、人皆有不忍人之心

乙、人之性惡，其善者偽也

丙、民為貴，社稷次之，君為輕

丁、學問之道無他，求其放心而已矣

(1)甲乙

(2)乙丙

(3)乙丙丁

(4)甲丙丁

(3)23.「理之所在各是其所是各非其所非世無孔子誰能定是非之真」之文字，以現代標點斷句，最適當的選項為下列何者？

(1)理之所在，各是其所，是各非其所。非世無孔子，誰能定是非之真？

(2)理之所，在各是其所是，各非其所非。世無孔子誰能定，是非之真？

(3)理之所在，各是其所是，各非其所非。世無孔子，誰能定是非之真？

(4)理之所在，各是其所是各，非其所非。世無孔子誰能定，是非之真？

(3)24.蘇軾 潮州韓文公廟碑：「公昔騎龍白雲鄉，手扶雲漢分天章，天孫為織雲錦裳。飄然乘風來帝旁，下與濁世掃秕糠。西游咸池略扶桑，草木衣被昭回光。追逐李杜參翱翔，汗流籍湜走且僵，滅沒倒影不能望。」有關這段文字的詮釋，下列何者錯誤？

(1)「天孫」：織女星

(2)「秕糠」：猶糟粕

(3)「追逐李杜參翱翔」：指韓愈文章學習李杜筆法

(4)「滅沒倒影不能望」：比喻韓愈道德文章光輝燦爛無人能比

(4)25.「半夜，前來弔唁的親友紛紛離去。你的菸友，阿彬叔叔，點了一根菸，插在你照片前面的香爐裡，然後自己點了一根菸，默默抽完。兩管幽微的紅光，在檀香裊裊中明滅。好久沒跟你爸抽菸了，反正你爸無禁無忌，阿彬叔叔說。是啊，\_\_\_\_\_」（節錄自 劉梓潔 <父後七日>）。請問下列何者最適合做為上述文章之結語？

(1)如果是你，你一定說，不用啦。

(2)那是你以前最愛講的一個冷笑話，不是嗎？

(3)如果回到你還能吃能說能笑的日子，那應該是上個月爺爺生日的聚餐。

(4)我看著白色菸蒂無禁無忌矗立在香灰之中，心想，那正是你希望的。

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. After years of efforts, nations around the world agree endangered \_\_\_\_\_ must be protected.  
 (1)spates (2)species (3)specialty (4)spheres
- (3)27. When one has dental problems, he needs to find a good \_\_\_\_\_ to fix them.  
 (1)bilingual (2)carpenter (3)dentist (4)miner
- (2)28. The organization is working closely with scientists and governments world-wide to share knowledge and \_\_\_\_\_ about HIV disease.  
 (1)abstracts (2)expertise (3)intensity (4)ornament
- (3)29. Wuhan in China saw the \_\_\_\_\_ of COVID-19 in the end of 2019.  
 (1)asterisk (2)eternity (3)outbreak (4)utility
- (3)30. Many of our international friends flew all the way from their own countries to participate in our annual \_\_\_\_\_ of marching bands.  
 (1)charisma (2)diagnosis (3)festival (4)triumph
- (1)31. Understanding the mechanics of how our brain cells work could play a role in \_\_\_\_\_ dementia, the disease of losing intelligence.  
 (1)combating (2)denoting (3)flattering (4)generating
- (4)32. Once a hard drive of a computer is broken, it is almost impossible for technicians to \_\_\_\_\_ the data originally saved on it.  
 (1)decompose (2)hibernate (3)predestine (4)retrieve

二、文法測驗【請在下列各題中選出最適當的答案】

- (2)33. The girl that stands next to our manager has worked in our department \_\_\_\_\_ she finished college.  
 (1)ever (2)ever since (3)no matter when (4)never ever
- (3)34. Lisa and Jill, \_\_\_\_\_ that they need to finish their project by Friday, have been staying in the library for some time.  
 (1)knew (2)know (3)knowing (4)known
- (4)35. If I \_\_\_\_\_ the leader of our class, I would not suggest that we have a trip to Japan this year.  
 (1)am (2)be (3)was (4)were
- (1)36. Stores like 7-11 and Family Mart in Taiwan, which allow their customers to do almost everything, are very different \_\_\_\_\_ the ones in Korea.  
 (1)from (2)in (3)to (4)with
- (4)37. Participants of the conference can claim their conference bags \_\_\_\_\_ arrival at the conference site.  
 (1)by (2)for (3)to (4)upon
- (2)38. Everybody is going to the movie on Saturday \_\_\_\_\_ for Mom. She said she wanted to take care of our pet dogs and cats.  
 (1)besides (2)except (3)divided (4)additionally
- (3)39. The University would like all of the students to take a course in computer programming. \_\_\_\_\_, they are required to create their own apps.  
 (1)Beside (2)By and large (3)Scarcely (4)In the past

(2)40. Do you remember how long \_\_\_\_\_ since you quit smoking?

(1)is it

(2)it is

(3)the time

(4)the day

### 三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

The southern white-faced owl is a fairly small owl in the family Strigidae. It is native 41 the southern half of Africa. It was formerly regarded as a subspecies of the northern white-faced owl but the two are now commonly treated as separate species. It is 22–28 centimeters 42 and weighs 185–220 grams. The upperparts are grey with dark streaks and there are white spots on the scapular feathers. The underparts are whitish with dark streaks. The face is white with a black border and black around the large orange eyes. The head has two short ‘ ‘ ear ’ ’ tufts with black tips. Juvenile birds have a greyish face. Their call is a series of fast, 43 hoots. It is uttered at night and frequently repeated. These fast, staccato notes followed by a longer and higher pitched ‘ hoot ’ are extensively used during breeding season and pairs of owls often sing together. 44 range extends from Gabon eastwards to southern Kenya and southwards to Namibia and northern South Africa. It inhabits savanna and dry woodland. It is usually seen alone or in pairs. It mainly hunts large insects, as well as the occasional small mammals, birds and reptiles. The eggs are usually 45 in the old nest of another bird. The clutch contains two or three eggs which are incubated for about 30 days. The young birds leave the nest about a month after hatching.

(3)41.(1)as

(2)on

(3)to

(4)with

(2)42.(1)fat

(2)long

(3)short

(4)thin

(3)43.(1)bubble

(2)bubbled

(3)bubbling

(4)bubbles

(4)44.(1)It

(2)It'd

(3)It's

(4)Its

(1)45.(1)laid

(2)lain

(3)laying

(4)lays

### 四、閱讀測驗【請在下列各題中選出最適當的答案】

Parasite, the stealth hit by legendary director Bong Joon-ho, is a twisted tale of the haves and have-nots. The extreme **disparity** between the two families -the affluent Parks and the poor Kims -is shown through their two homes. One a gleaming mansion up on the hills above Seoul; the other a dingy semi-basement. In real-life Seoul, though, banjihās are where thousands of young people end up living, while they work hard and hope for a better future.

The banjihās are not just a quirk of Seoul architecture, but a product of history. These tiny spaces actually trace their roots back decades, to the conflict between North and South Korea. In 1968, North Korean commandos slipped into Seoul on a mission to assassinate South Korean President Park Chung-hee. The raid was thwarted, but the tension between the two Koreas intensified. That same year, North Korea also attacked and captured a US Navy spy ship, the USS Pueblo. Armed North Korean agents infiltrated South Korea, and there were a number of terrorist incidents. Fearing an escalation, in 1970 the South Korean government updated its building codes, requiring all newly built low-rise apartment buildings to have basements to serve as bunkers in case of a national emergency. Initially, renting out such banjihā spaces was illegal. But during the housing crisis in the 1980s, with space running short in the capital, the government was compelled to legalize these underground spaces to live in. In 2018, the UN noted that despite having the world's 11th largest economy, South Korea's lack of affordable housing was a substantial barrier -particularly for young people and poorer people.

For under-35s, the rent-to-income ratio has remained at around 50% during the last decade. So the semi-basement apartments have become an affordable response to rapidly-growing housing prices. Monthly rents are around 540,000 Korean won (\$453), with average monthly salaries for people in the 20s around 2m won (\$1,679). Nevertheless, some banjihā dwellers struggle to overcome the social stigma. But not all.

(4)46.Which of the following titles best describes the passage?

- (1)Introduction to Parasite, the Oscar winning movie.
- (2)Banjihahas that help decrease the rent-to-income ratio.
- (3)On-going tension between North Korea and South Korea.
- (4)Reasons that people still live in banjihahas in the 21st century.

(3)47.What does the word **disparity** in the first paragraph mean?

- (1)Poverty.
- (2)Similarity.
- (3)Difference.
- (4)Indifference.

(1)48.Which of the following statements about North Korea is NOT true?

- (1)North Korean terrorists helped decrease the rent-to-income ratio from 50% to 30%.
- (2)North Korean navy in late 1960s had successfully attacked and captured a spy ship of the U.S.
- (3)North Korean army once tried to assassinate the President of South Korea but eventually failed.
- (4)North Korean agents succeeded in creating terrorist incidents to escalate the tension between the two countries.

(2)49.How did banjihahas become important in Seoul?

- (1)They could be easily built in Seoul in 1970s with the help of North Korean soldiers.
- (2)They were affordable for younger people and poorer people during the housing crisis.
- (3)They were low enough for banks in Seoul to handle nation-wide emergencies in 1980s.
- (4)They were needed greatly because North Korean commandos needed places to hide themselves.

(1)50.Which of the following phrases is closest in meaning to a banjiha?

- (1)Semi-basement apartment.
- (2)South Korean housing crisis.
- (3)North Korean soldiers' house.
- (4)A bunker for national emergency.