

110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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- ◎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】

- (4)01. In the family reunion, I always tried to avoid _____ topics such as politics and religion.
(1)distinguished (2)gloomy (3)hostile (4)controversial
- (3)02. The goal of the economic policies is to create jobs and _____ new industries.
(1)diagnose (2)astound (3)nurture (4)eradicate
- (2)03. They were on their way to the camping site when their van was involved in a/an _____ with a car.
(1)extravagance (2)collision (3)impediment (4)formality
- (4)04. If a government or organization _____ a tax or other sum of money, it demands it from people or organizations.
(1)represses (2)hovers (3)dominates (4)levies
- (2)05. The athlete has had so many injuries that there has been a lot of _____ about his future career.
(1)alliance (2)speculation (3)reputation (4)sacrifice
- (3)06. The government official argued that the economic recovery had been _____ by his tough stance for the new policy.
(1)interpreted (2)perplexed (3)facilitated (4)withered
- (1)07. By listening and imitating, children gradually _____ knowledge as they grow up.
(1)accumulate (2)compile (3)endorse (4)execute
- (4)08. An award for the best female actor in supporting role was _____ on Yuh-Jung Youn for her role in the movie “Minari.”
(1)devastated (2)fortified (3)magnified (4)bestowed
- (3)09. The reason why the wealthy businessman buys the bankrupt rugby club is _____. Many people try to figure out the main reason.
(1)introverted (2)deteriorating (3)intriguing (4)residential
- (3)10. Bob and I went through school and college together, but then our paths _____.
(1)evaded (2)depicted (3)diverged (4)shuddered
- (1)11. The biggest problem for that company will be making the _____ from one system to the other.
(1)transition (2)resemblance (3)morality (4)temperament
- (4)12. The continued abuse of human rights has now led the United States to impose _____ against the regime.
(1)migrations (2)ornaments (3)reservoirs (4)sanctions
- (4)13. The general gave an inspirational speech to the soldiers to boost the _____ of the army.

(1)euphemism (2)agony (3)paralysis (4)morale

(1)14. Most adventurers _____ to overcome difficult challenges the nature has to offer.

(1)endeavor (2)denounce (3)mitigate (4)amplify

(3)15. I love to visit this _____ lake to enjoy the quietness and peacefulness as it's located deep in the mountains and very few people come here.

(1)lavish (2)volatile (3)tranquil (4)clamorous

二、文法測驗【請在下列各題中選出最適當的答案】

(3)16. My trip to Japan three years ago was truly unforgettable; I can still remember _____ a lot of temples and shopping areas.

(1)visit (2)to visit (3)visiting (4)have visited

(2)17. _____ the government's policy to counter COVID-19, many companies started to allow their employees to work at home.

(1)Adhere to (2)Adhering to (3)Adhered to (4)To adhere

(1)18. Due to the pandemic, my father's company lost at least 80 employees, _____ are under home quarantine.

(1)of whom many (2)among them many (3)many of them (4)whom of many

(1)19. _____ we had tried to contain the disease, it still started to spread across the country after several months.

(1)However hard (2)How hard ever (3)No matter hard (4)No matter however

(3)20. _____ you are in the world of business or the world of social relations, the way you dress can make a great difference.

(1)No matter (2)Although (3)Whether (4)Where

(1)21. The photos of Mars taken from the satellites are much clearer _____ take from the earth.

(1)than those (2)than that (3)as those (4)as that

(4)22. Based on the regulations, the committee _____ twelve members.

(1)is made up (2)consisting of (3)composes of (4)consists of

(2)23. Before the late Middle Age, only one name was given to a person. We now call _____ the first name.

(1)which (2)this (3)these (4)what

(4)24. I like to drink black coffee. The stronger it is, _____ I like it.

(1)the less (2)the most (3)the best (4)the better

(2)25. He is very sweet to her, _____ she still cannot make herself love him.

(1)if only (2)and still (3)as though (4)instead

(1)26. I feel _____ after working for so many hours.

(1)sleepy (2)asleep (3)sleep (4)sleeping

(2)27. Mr. Smith became good friends with _____ came into contact with her.

(1)whosever (2)whoever (3)whenever (4)whatever

(3)28. He feels ashamed of _____ by his father.

(1)having been punishing (2)being punishing

(3)having been punished

(4)having punished

(2)29.The fire _____ on for two days before it was finally put out.

(1)has raging

(2)had raged

(3)raged

(4)had been raged

(1)30._____ risk putting into that type of business.

(1)Never in my life would I

(2)Not in my life I would

(3)Never I would in my life

(4)No in my life I would

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：

A new study shows a link between bad technology and higher stress levels of employees. The research involved experiments 31 brainwaves were measured as people were put through a series of bad technology experiences. The experiments involved adults of many ages with different levels of computer skills.

Subjects were tested with simple computer problems, like troubled sign-in operations. Others dealt with slow-speed connections to the internet. Still 32 experienced system crashes. “The moment people started using bad technology, we saw a doubling of their levels of stress,” said Olivier Oullier, president of neuroscience company EMOTIV. “I was a bit surprised by that, because you rarely see those levels going so high,” he told Reuters news agency.

The experiments showed that technology-related stress had a lasting effect, Oullier added. “People don’t relax back into calmness quickly. It takes a long time.” 33 tech failures affecting the mental health of employees, the problems can also affect a company’s business, the research found. For example, bad problems can reduce productivity, especially 34 of younger workers. The research showed a thirty percent production drop among study subjects under age 40.

“Bad experiences affect you 35 computer literacy,” said Cile Montgomery, who leads customer experience efforts for Dell. “But young people seem to be even more impacted, because they expect technology to work.”

(3)31.(1)which

(2)that

(3)in which

(4)when

(2)32.(1)another

(2)others

(3)the other

(4)the others

(4)33.(1)By far

(2)Except

(3)Rather than

(4)In addition to

(1)34.(1)that

(2)this

(3)those

(4)these

(2)35.(1)according to

(2)regardless of

(3)in spite

(4)contrary to

第二篇：

Sophia is a robot with many abilities. She speaks, jokes, sings and even makes art. Now, the next step in the robot's career could be that of a musician. Sophia is working with human musicians on several musical works 36 part of a project called Sophia Pop. In 2017, Sophia was given Saudi Arabian citizenship, becoming the world's first robot citizen. In March, a digital artwork Sophia created 37 with Italian artist Andrea Bonaceto sold for \$688,888 in the form of a non-fungible token, or NFT.

An NFT is something that only exists in the 38 world. It is based on a technology called blockchain, which is also used with digital currency systems known as cryptocurrency. Blockchain is an online list containing information that can be used and shared within a large network open to the public. The technology permits pieces of information to be checked and stored safely. An NFT can be attached to a piece of digital artwork or other things existing in digital form. The NFT can be used to provide proof that the pieces are authentic. This is 39 permits digital artwork to be bought and sold. While anyone can view the work, the buyer has official ownership rights over the objects.

The digital work that sold for \$688,888 is titled “Sophia Instantiation.” It is a 12-second video file which shows

Bonaceto's portrait changing into Sophia's digital painting. 40 the digital file is the physical artwork painted by Sophia.

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|--------------------|---------------|---------------|---------------|
| (3)36.(1)so | (2)such | (3)as | (4)too |
| (2)37.(1)contently | (2)jointly | (3)personally | (4)relatively |
| (4)38.(1)fantasy | (2)space | (3)remote | (4)digital |
| (4)39.(1)where | (2)how | (3)when | (4)What |
| (4)40.(1)As well | (2)As long as | (3)As soon as | (4)Along with |

四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

Human activity is changing the surface and temperature of the planet. But new research shows it is also changing the sound of the Earth's oceans and seas. Scientists say the changes in the sounds of our oceans, seas, and other waterways affect many marine animals --from very small shrimp to huge whales. Sound travels "very far underwater," Francis Juanes told the Associated Press. Juanes is an ecologist at the University of Victoria in Canada. He is also co-writer of the recent research published in the magazine, Science. "For fish," he explained, "sound is probably a better way to sense their environment than light."

Sounds help fish and other marine animals survive. They use sounds to communicate with each other. Sounds also help some ocean animals find food and avoid their hunters. Many ocean animals use sounds to find good places to mate. However, increased noise from humans is making it harder for these animals to hear each other. The noise is coming from shipping traffic, motorized fishing ships, underwater oil and gas exploration, offshore construction, and other noisy human activity. "For many marine species, their attempts to communicate are being masked by sounds that humans have introduced," said Carlos Duarte. The marine ecologist at the Red Sea Research Center in Saudi Arabia co-wrote the paper with Juanes.

Experts at the U.S. National Oceanic and Atmospheric Administration, or NOAA, explain the term masking on its website. Masking happens when one or more noises in the water block sound important to a marine animal's existence. The Red Sea, Duarte said, is one of the world's most important shipping passages. It is full of large ships traveling to Asia, Europe, and Africa. Some fish and other animals, he said, now avoid the noisiest areas. Also, the overall number of marine animals has gone down by about half since 1970. In some parts of the ocean, scientists now record "fewer animals singing and calling than in the past --those voices are gone," said Duarte.

Juanes and Duarte examined studies and research articles documenting changes in noise volume and frequency in the world's oceans. Then they put together a detailed picture of how the ocean soundscape is changing and how marine life is affected.

Scientists use underwater devices to record fish sounds. These sounds are in the same low frequencies as shipping traffic noise. NOAA experts state that masking is most noticeable when "a noise is at the same frequency and loudness as biologically important sounds, such as mating calls." Climate change, the researchers found, also affects physical processes that shape ocean sounds. These include such things as wind, waves, and melting ice. Experts at NOAA say that effects of noise on marine mammals are not well understood. However, some studies suggest that noise may cause hearing loss. The stress from human noise might also affect the immune system --an animal's natural defense system --as well as reproductive health or behavior.

"Imagine having to raise your kids in a place that's noisy all the time," said Joe Roman. He is a marine ecologist at the University of Vermont and was not involved in the research. Roman added that it should come as no surprise that many marine animals are showing higher "levels of stress due to noise." Another marine ecologist not involved

with the paper is Neil Hammerschlag of the University of Miami. “When people think of threats facing the ocean,” he said, “we often think of climate change, plastics, and overfishing. But noise pollution is another essential thing we need to be monitoring.” “If you make something for the ocean,” Hammerschlag suggested, “think about how to make it quieter.” Scientist Juanes says sound pollution may be easier to deal with than other ocean threats. “In theory,” he said, “you can reduce or turn off sound immediately. It's not like plastics or climate change, which are much harder to undo.”

(1)41. What is one way sounds can help fish and other sea animals survive?

- (1) They can help some animals avoid their hunters.
- (2) They can lead sea animals to warmer waters.
- (3) They can warn of incoming severe weather events.
- (4) They can guide animals through new travel paths.

(4)42. How is the term “masking” explained in the story?

- (1) It is caused when pollutants enter the ocean and block the path of sea life.
- (2) It happens when all sound is blocked out of a particular part of the ocean.
- (3) It is a method scientists are testing to block human-caused ocean noise.
- (4) It happens when noise blocks sounds important to an animal's existence.

(2)43. What did the researchers base their latest findings on?

- (1) A new study centering on five world oceans.
- (2) Existing studies on noise in the world's oceans.
- (3) Data collected by citizen scientists around the world.
- (4) A yearlong research trip to major world oceans.

(3)44. How did Francis Juanes say about sound pollution compared to other ocean threats?

- (1) Other ocean threats are increasing much faster than sound pollution.
- (2) Other ocean threats are much easier to deal with than sound pollution.
- (3) Sound pollution may be easier to deal with than other ocean threats.
- (4) Sound pollution is much more severe than other threats to the ocean.

(4)45. According to the passage, which of the following is **NOT** mentioned in affecting physical processes that shape ocean sounds?

- (1) Melting ice
- (2) Waves
- (3) Wind
- (4) Tides

第二篇：

You may have noticed brighter night skies recently as we experienced a full moon. NASA reports the event, called the Wolf Moon, began Thursday afternoon and ended Saturday morning. But did you notice any changes in your personal sleep patterns in the days leading up to the full moon?

As the latest full moon was beginning, a new study was released suggesting that a full moon can affect human sleep cycles. Researchers confirmed that the nights leading up to a full moon have more natural light available after the sun goes down. The new research found that in the days before a full moon, people go to sleep later in the evening and sleep for shorter periods of time. The results were reported in a study appearing in the publication *Science Advances*. The research was led by biology professor Horacio de la Iglesia of the University of Washington. “When we looked at the data it was right there -we didn't expect that pattern at all,” de la Iglesia said in a video about the findings. He said the study provided clear evidence that a person's sleep-wake cycle is “synchronized” with changes the moon goes through.

The moon takes 27.3 days to orbit Earth, but it takes 29.5 days to complete a full cycle from New Moon to New Moon. The new study measured the sleep patterns of test subjects as the moon progressed through at least one whole 29.5-day cycle. Some subjects were tested through two moon cycles. On average, people involved in the study slept about 52 minutes less on nights before a full moon. They also went to bed about 30 minutes later. The research showed that people had the latest bedtimes and the shortest amount of sleep during the nights that were three to five days before a full moon. "I became one of the subjects of the study and when I looked back on my own data I could not believe how much my sleep changed," de la Iglesia said.

Past studies by de la Iglesia's team and other research groups have shown that access to electricity has a clear effect on sleep. So the team included this element in their research. The study involved 98 individuals living in three different communities of Toba indigenous people in Argentina. Each community had different access to electricity. One rural community had no electricity access, while a second had only limited access. A third community was in a more populated area and had full access to electricity.

Sleep data was collected electronically from the individuals through wrist monitors. The research team said it believes this method resulted in more effective data than some past studies that depended only on user-reported sleep data. In addition to the indigenous communities, the researchers also examined sleep data on 464 college students in the Seattle, Washington area. That data had been collected for a separate study. The researchers said they discovered the same moon cycle patterns in the sleep data from the students.

"Although the effect is more robust in communities without access to electricity, the effect is present in communities with electricity," de la Iglesia said. The scientists say further research is needed to help explain other possible causes for the changes in sleep patterns in the test subjects. Such causes could involve biological differences in individuals or social patterns within communities.

(3)46. What was a main finding about sleep patterns of people during a full moon?

- (1) People sleep earlier and sleep for shorter periods of time.
- (2) People sleep later and usually do not stay asleep at night.
- (3) People go to sleep later and sleep for shorter periods of time.
- (4) People go to sleep later and sleep for longer periods of time.

(2)47. When did the research find people had the latest bedtimes and the shortest amount of sleep?

- (1) Three to five days after a full moon.
- (2) Three to five days before a full moon.
- (3) During the last five days of a full moon.
- (4) Five days before the 29.5-day moon cycle.

(1)48. What did the study find about the effect of electricity on the test subjects?

- (1) Sleep changes happened whether test subjects had access to electricity or not.
- (2) Sleep changes were only observed in test subjects who had no access to electricity.
- (3) More sleep changes happened to test subjects living in more populated areas.
- (4) Fewer sleep changes were observed in test subjects who had no access to electricity.

(4)49. What could be another possible cause for changes in sleep patterns?

- (1) The change from one season to the next.
- (2) Extreme changes in climate conditions.
- (3) The amount of noise throughout the day.
- (4) Biological differences in individuals.

(4)50. How many days does the moon take to complete a full cycle from New Moon to New Moon?

- (1) 27.3
- (2) 30
- (3) 52
- (4) 29.5