

# 110年台灣銀行新進人員甄試試題及解答

功名文教機構

一般金融人員

共同科目

國文、英文

www.exschool.com.tw www.exschool.com.tw www.exschool.com.tw

◎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。

## 壹、國文【第1-25題，每題2分，共計25題，佔50分】

(2)01.下列各組詞語「」內的字，何者讀音全部相同？

- (1)怙惡不「悛」／大橋「竣」工／疏「浚」河道  
(2)「跌」宕生姿／瓜「瓞」綿綿／四時更「迭」  
(3)龍「蟠」虎踞／白髮「蟠」蟠／「幡」然悔悟  
(4)「諄」諄教誨／民風「淳」樸／「敦」品勵學

(3)02.下列何者用字完全正確？

- (1)英國2021年正式脫歐，多達六家台資銀行與所署子行在倫敦設有分支銀行  
(2)台資銀行主管表示，未來若規劃在歐陸增設分行，可能優先評沽法、德等國  
(3)從中央銀行發布的許可外匯業務名單中，赫見純網路銀行已由樂天拔得頭籌  
(4)金管會核擲台灣三家純網路銀行名單，包含將來商銀、樂天商銀、連線商銀

(2)03.為善最樂的「為」用法和意思，與下列何者相同？

- (1)指鹿「為」馬  
(2)見義不「為」<sup>③</sup>  
(3)不「為」酒困  
(4)「為」民服務

(4)04.下列文句「」中的慣用語，何者使用不恰當？

- (1)經過一番苦練，他的鋼琴終於彈得「頂呱呱」  
(2)不要隨便搭乘野雞車，以免無故被「放鴿子」  
(3)每次出紕漏長官究責，大家就大打「太極拳」  
(4)溫馨美滿的家是讓我成長、茁壯的「象牙塔」

(1)05.下列何者最不适合用來指稱富貴子弟？

- (1)翩翩少年  
(2)武陵年少  
(3)膏粱子弟  
(4)紈褲子弟

(2)06.下列各組詞語，何者意思前後最不相似？

- (1)池魚之殃／無妄之災  
(2)釜底抽薪／抱薪救火  
(3)笑裡藏刀／佛口蛇心  
(4)眾志成城／聚沙成塔

(1)07.若要祝賀某銀行分支機構開業，下列題辭何者最適當？

- (1)鴻猷丕展  
(2)激濁揚清  
(3)甲第徵祥  
(4)斯文有賴

(2)08.斯賓賽(Herbert Spencer)說：「人生就是石材，要把它雕刻成天神或魔鬼的姿態，全聽各人的自由。」下列何者與上文意旨最相近？

- (1)不畏艱苦，方能精進技能  
(2)動念之間，決定人生方向  
(3)積極努力，開創理想人生  
(4)聽天由命，凡事隨緣自在

(2)09.貫雲石〈清江引〉：「若還與他相見時，道箇真傳示。不是不修書，不是無才思，繞清江買不得天樣紙。」下列何者最貼近這闋小令的言外之意？

- (1)心慌意亂  
(2)紙短情長  
(3)片紙隻字  
(4)吉光片羽

(4)10.「人生的秘訣是化絆腳石為踏腳石。」(Jakc.Penn捷克潘)，下列何者與前文意思最相近？

- (1)有志者事竟成 (2)隨時把握機會 (3)人應因事制宜 (4)危機就是轉機

(2)11.對於西方賢哲的名言佳句，下列何者解讀正確？

- (1)懷特曼：「藐視別人就是藐視你自己。」—勸人不要妄自菲薄，看輕自己  
(2)羅曼羅蘭：「每個創傷都標示著又向前邁一步。」—不經一事，不長一智  
(3)雪萊：「我們愈是學習，愈發覺自己的貧乏。」—不可因窮困貧賤而易志  
(4)尼采：「受苦的人，沒有悲觀的權利。」—只有逆來順受，才能隨緣自在

(1)12.「春風一夜到衡陽，楚水燕山萬里長。莫道春來便歸去，江南雖好是他鄉。」上述詩句所描述的對象為下列何者？

- (1)雁 (2)蟬 (3)蜂 (4)燕

(4)13.一位畫家去拜訪阿道夫·門采爾（十九世紀德國畫家），向他訴說：「我真不明白，為什麼我畫一幅畫只要一天，可是賣掉它，卻要等上整整一年！」「請倒過來試試，親愛的。」門采爾認真地說：「要是您花一年的工夫去畫它，那麼只要一天，就準能賣掉它了！」下列何者最適合形容上述文章？

- (1)不懂推銷，事倍功半 (2)尺有所短，寸有所長  
(3)未逢伯樂，知己難求 (4)一分耕耘，一分收穫

※閱讀下文後，回答第14-15題

中國人是最怕旅行的一個民族。鬧饑荒的時候都不肯輕易逃荒，寧願在家鄉吃青草啃樹皮吞觀音土，生怕離鄉背井之後，在旅行中流為餓殍，失掉最後的權益——壽終正寢。至於席豐履厚的人更不願輕舉妄動，牆上掛一張圖畫，看看就可以當「臥遊」，所謂「一動不如一靜」。說穿了「太陽下沒有新鮮事物」。號稱山川形勝，還不是幾堆石頭一汪子水？我記得做小學生的時候，郊外踏青，是一樁心跳的事，多早就籌備，起個大早，排成隊伍，擎著校旗，鼓樂前導，事後下星期還得作一篇〈遠足記〉，才算功德圓滿。旅行一次是如此的莊嚴！（梁實秋〈旅行〉）

(1)14.把「山川形勝」視為「幾堆石頭一汪子水」的行為，最適合用下列哪一個詞語來形容？

- (1)焚琴煮鶴 (2)洞燭入微 (3)大言不慚 (4)吐屬不凡

(2)15.根據文中所述，中國人害怕旅行的主要原因為下列何者？

- (1)風俗習慣不同 (2)怕客死在異鄉 (3)籌備費時費力 (4)經濟能力較差

(3)16.□中的量詞應依序填入下列何者？A.一□春風千萬枝，嫩於金色軟於絲 B.數枝門柳低衣桁，一□山花落筆床 C.平生心緒無人識，一□金梭萬丈絲 D.三聲猿後垂鄉淚，一□舟中載病身

- (1)樹、隻、片、葉 (2)樹、葉、片、隻 (3)樹、片、隻、葉 (4)葉、片、樹、隻

(1)17.下列何者用字完全正確？甲、心浮氣躁 乙、豁然開朗 丙、固步自封 丁、再接再厲 戊、騷首弄姿 己、罄竹難書

- (1)甲乙丁 (2)甲乙丙 (3)乙丁己 (4)丙戊己

(3)18.「一出塞無奈就天高地邈／一把慷慨的琵琶／憑她纖纖的手指／撥撥刮刮／能彈壓幾千里的飛沙？／羊群細嚼的黃昏／馬前掠過了幾多雁陣？／鞍上那宮人一路回首／為何蹄印盡處／不見了長安的蜃樓？／衛大將軍與霍標姚／高盔厚甲都承受不了／那樣沉重的邊恨與鄉愁／卻要這一對蛾眉彎彎／在風暴將到的向晚／哦，獨自去承受」這首新詩所歌詠的對象，是古代四大美女之一。根據內容判斷，最有可能是下列何者？

- (1)西施 (2)貂蟬 (3)王昭君 (4)楊貴妃

(3)19.古人以十二地支計時，孟浩然〈宿建德江〉「移舟泊煙渚，日暮客愁新。野曠天低樹，江清月近人。」詩中所描寫的景色，其時辰最有可能是下列何者？

- (1)巳時 (2)未時 (3)酉時 (4)亥時

- (1)20.「蟬噪林逾靜，鳥鳴山更幽」是藉由聲音的描寫，來反襯周遭環境的寂靜。下列哪一個詩句也採用這種寫作技巧？
- (1)空山不見人，但聞人語響 (2)春眠不覺曉，處處聞啼鳥  
(3)江靜潮初落，林昏瘴不開 (4)落日照大旗，馬鳴風蕭蕭
- (4)21.孔子曰：「見賢思齊焉，見不賢而內自省也。」這段文字的旨意，與下列哪一句意涵最相近？
- (1)君子欲訥於言，而敏於行 (2)里仁為美，擇不處仁，焉得知  
(3)事其大夫之賢者，友其士之仁者 (4)擇其善者而從之，其不善者而改之
- (4)22.「青青園中葵，朝露待日晞。陽春布德澤，萬物生光輝。常恐秋節至，焜黃華葉衰。百川東到海，何時復西歸？少壯不努力，老大徒傷悲。」有關本詩之敘述，下列何者錯誤？
- (1)「青青園中葵，朝露待日晞」藉露水被朝陽曬乾，感嘆生命之短暫  
(2)「常恐秋節至，焜黃華葉衰」指萬物由盛而衰，是內心時有的憂懼  
(3)「百川東到海，何時復西歸」比喻時光一去不復回，勸人珍惜時光  
(4)此詩所要表達的主旨近似於「若非一番寒徹骨，焉得梅花撲鼻香」
- (1)23.〈古詩十九首〉：「為樂當及時，何能待來茲。」句中「待」字，與下列哪一句的「與」字意思相同？
- (1)日月逝矣，歲不我「與」 (2)天道無親，常「與」善人  
(3)諸侯以禮相「與」，大夫以法相序 (4)此明君且常「與」，而賢臣且常取也
- (1)24.有關書信用語的敘述，下列何者正確？
- (1)自稱家族晚輩宜用「舍」，如「舍妹」  
(2)自稱家族長輩宜用「尊」字，如「尊慈」  
(3)自稱家族已經過逝的晚輩宜用「先」字，如「先弟」  
(4)稱自己的兒女用宜用「令」字，如「令兒」
- (1)25.下列成語解析，何者錯誤？
- (1)「箠路藍縷」指生活艱困、三餐不繼  
(2)「白雲蒼狗」比喻世事變化無常  
(3)「投袂而起」形容精神振作，立即行動起來的神態  
(4)「吳越同舟」指因共同利害而放棄舊仇，彼此友好合作

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】

- (4)26.Students are often encouraged to work \_\_\_\_\_ on the tasks they are given because care and effort are valued.
- (1)visually (2)globally (3)confidently (4)diligently
- (1)27.A lot of sportswear is made of \_\_\_\_\_ material, so it could be stretched and returned to its original shape.
- (1)elastic (2)absolute (3)complex (4)defensible
- (3)28.Brenda's performance is okay, but the ups and downs in quality make her work \_\_\_\_\_ and unreliable.
- (1)illegitimate (2)impartial (3)inconsistent (4)indispensable
- (2)29.With modern air conditioning, cooled air is \_\_\_\_\_ throughout the room to provide comfort in every corner.
- (1)glittered (2)circulated (3)promoted (4)nourished
- (2)30.The government prohibits the passage of foreign troops and planes across its \_\_\_\_\_.
- (1)headline (2)territory (3)migration (4)population

- (3)31.If you want a quick idea, this biography offers a \_\_\_\_\_ of the celebrity's life before he became famous.  
 (1)luxury (2)folklore (3)glimpse (4)password
- (3)32.Her headaches started to increase in \_\_\_\_\_. The pain was so severe that she needs to see a doctor right away.  
 (1)analysis (2)disaster (3)intensity (4)hardship

二、文法測驗【請在下列各題中選出最適當的答案】

- (3)33.\_\_\_\_\_ some people buy lotteries during Chinese New Year holidays, many choose to save their money.  
 (1)If (2)However (3)Although (4)Because of
- (3)34.The coffee beans \_\_\_\_\_ to a fine powder; then you pour boiled water onto the powder.  
 (1)grind (2)ground (3)are ground (4)are grounded
- (2)35.Compared to empathy and communication, computer skills are considered \_\_\_\_\_ important ability needed to be a teacher.  
 (1)fewer (2)the least (3)lesser than (4)the most less
- (2)36.\_\_\_\_\_ Tony spoke publicly to guard his rights, all his friends and family were amazed.  
 (1)What (2)When (3)Where (4)Which
- (4)37.In the background of the photo, a boy is standing \_\_\_\_\_ an elderly woman.  
 (1)right. (2)right of (3)the right of (4)to the right of
- (1)38.The children from a remote village are often late for school due to \_\_\_\_\_.  
 (1)bad weather (2)weather is bad (3)that weather is bad (4)whose weather is bad
- (4)39.The suitcase \_\_\_\_\_ belongs to one of my brothers.  
 (1)exterior leather (2)which exterior leather  
 (3)its exterior made of leather (4)whose exterior is made of leather
- (4)40.If Emily \_\_\_\_\_ by her secretary, she would not have missed the meeting yesterday.  
 (1)was reminded (2)has reminded (3)has been reminded (4)had been reminded

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Stoicism is a series of mental techniques and ways of life that allow you to decrease negative emotions, while simultaneously building up a tide of pure joy inside you. The **41** of the philosophy seems to be this: To have a good life, you need to overcome your insatiability, i.e. the desire of always wanting more. Most people spend **42** lives in a long pursuit of happiness. So today's successful person writes out a list of desires, and then starts chasing them down and satisfying the desires. The problem is that each desire, when **43**, tends to be replaced by a new desire. So the person continues to chase. Yet after a lifetime of pursuit, the person ends up no more satisfied than he was at the beginning. The **44**, the Stoics realized, is to learn to want the things you already have, rather than wanting other things. The most interesting **45** that will help you achieve this is negative visualization. That is, imagine losing something you already have.

- (1)41.(1)core (2)flow (3)detail (4)bridge
- (3)42.(1)his (2)her (3)their (4)theirs
- (4)43.(1)built (2)chased (3)decreased (4)satisfied
- (1)44.(1)solution (2)knowledge (3)punishment (4)government
- (3)45.(1)deposit (2)liberty (3)technique (4)polyamine

四、閱讀測驗【請在下列各題中選出最適當的答案】

Digital nomads are people who are location-independent and use technology to perform their job. Such workers often work remotely from foreign countries at coffee shops or public libraries. This is often accomplished through the use of devices that have wireless internet capabilities such as smartphones. One of the earliest known uses of the term was in the book *Digital Nomad* in 1997. Successful digital nomads typically enjoy advantages in freedom and flexibility, and have their financial cushion and high levels of self-discipline.

However, some digital nomads report loneliness as their biggest struggle, followed by burnout. This lifestyle may present other challenges as well, such as maintaining international health insurance with coverage globally. In addition, the work that is available may not always use a person's skills to the fullest or pay all that well. So, one may actually end up working harder for less pay when compared to a traditional office job.

Many digital nomads come from more developed nations with passports allowing a greater degree of freedom of travel. As a result, many tend to travel on a tourist visa. While it is technically illegal for a digital nomad to work in a country on a tourist visa, many reside in locations with a lower cost of living while working remotely on projects outside their country of residence. In most countries, as long as the nomad is discreet and is not taking a job away from a local person, the authorities will **turn a blind eye to** nomad work. Some digital nomads use their status as perpetual travelers to escape the tax liability in their home countries without immigrating to the tax system of another country. This practice is considered controversial.

The digital nomad lifestyle has become significantly more popular in recent years due to a number of factors. Some of these include internet connectivity becoming more widespread and jobs becoming less location-dependent. Others have to do with political unrest, a high cost of living, and the diminishing of long-term employment opportunities in these nomad's home countries.

(1)46. What is the purpose of the first paragraph?

- (1) To explain                      (2) To contrast                      (3) To discount                      (4) To persuade

(3)47. Which of the following is essential to digital nomads?

- (1) Internet independence                      (2) Health independence  
(3) Location independence                      (4) Financial independence

(2)48. Which of the following has been described as a key problem for digital nomads?

- (1) Technology failure                      (2) Stress and exhaustion  
(3) Multiple tax liabilities                      (4) Excessive free time

(3)49. What does “**turn a blind eye to**” in the third paragraph mean?

- (1) Erase                      (2) Praise                      (3) Ignore                      (4) Silence

(3)50. On average, which of the following is more likely the home country of a digital nomad?

- (1) Mexico                      (2) Estonia                      (3) America                      (4) Thailand