

113年台灣銀行新進人員甄試試題及解答

一般金融人員

共同科目

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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。

壹、國文【第1-25題，每題2分，共計25題，佔50分】

(2)01.有關《論語》的說明，下列何者錯誤？

- (1)為語錄體 (2)為孔子所作 (3)為四書之一 (4)為儒家經典

(3)02.請選出下列「」內文字之讀音錯誤者？

- (1)探「蹟」索微：ㄆㄛˊ (2)弦歌不「輟」：ㄉㄨㄛˋ
(3)不「悱」不發：ㄈㄟ (4)面面相「覷」：ㄎㄨˋ

(4)03.«太山不讓土壤，故能成其大；河海不擇細流，故能就其深；王者不卻眾庶，故能明其德。」（戰國·李斯〈諫逐客書〉）其中「卻」字最適合的解釋為何？

- (1)信任 (2)接納 (3)重視 (4)拒絕

(3)04.有關「坐」字用法，下列何者為「居」、「處」之意？

- (1)因一時不察，「坐」法失官 (2)兄弟鬩牆，讓他人「坐」收漁利
(3)房舍是「坐」北朝南，相當清幽 (4)對方勢力，已日益「坐」大

(3)05.晚號「醉翁」，又號「六一居士」者，為下列何人？

- (1)白居易 (2)李白 (3)歐陽修 (4)王維

(2)06.東漢·班固《漢書·藝文志·諸子略序》以為，「小說家者流，蓋出於____，街談巷語，道聽途說者之所造也。」____應為下列何者？

- (1)司徒之官 (2)稗官 (3)羲和之官 (4)理官

(2)07.下列何者的數字所指為具體數目？

- (1)一貧如洗 (2)三元及第 (3)七零八落 (4)四分五裂

(1)08.下列何者適合做為商界之賀詞？

- (1)大業千秋 (2)福壽康寧 (3)龍門聲價 (4)化雨均霑

(1)09.下列何者，並非所謂「唐宋古文八大家」？

- (1)范仲淹 (2)歐陽修 (3)柳宗元 (4)王安石

(3)10.下列史書，何者不屬於四史？

- (1)《三國志》 (2)《史記》 (3)《國語》 (4)《後漢書》

(2)11.«兼相愛，交相利」為諸子中何人之主張？

- (1)孟子 (2)墨子 (3)楊子 (4)老子

(2)12.選出下列「」內之字形完全正確者？

- (1)風聲鶴「戾」／陳陳相「因」
(2)推「諉」塞責／連「袂」前來
(3)蓬「葦」生輝／縱橫「俾」闔
(4)「泚」漏百出／「塹」井之蛙
- (3)13.有關《史記》之敘述，下列何者錯誤？
(1)紀傳體之祖
(2)孔子非諸侯而列於世家
(3)創立「君子曰」的體例
(4)通史之祖
- (4)14.「一年滴盡蓮花漏，碧井屠蘇沈凍酒。曉寒料峭尚欺人，春態苗條先到柳。」（宋·毛滂〈玉樓春·己卯歲元日〉）其中所指季節為何？
(1)盛夏
(2)初秋
(3)隆冬
(4)初春
- (1)15.選出下列各組成語之意義完全相同者？
(1)櫛風沐雨／披星戴月
(2)倒行逆施／因勢利導
(3)期頤之壽／夏綠霜凋
(4)朝乾夕惕／朝不慮夕
- (1)16.「始至之日，歲比不登，盜賊滿野，獄訟充斥；而齋廚索然，日食杞菊，人固疑予之不樂也。處之期年，而貌加豐，髮之白者，日以反黑。予既樂其風俗之淳，而其吏民亦安予之拙也。」（宋·蘇軾〈超然臺記〉）其中「齋廚索然，日食杞菊」與下列何者說法最為接近？
(1)寡淡無味
(2)琳琅滿目
(3)氣定神閒
(4)遺世獨立
- (4)17.下列稱謂，何者屬於「謙稱」？
(1)左右
(2)執事
(3)麾下
(4)不佞
- (2)18.下列各組文句「」中詞語，何者詞性前後相同？
(1)慢慢放下了「防備」／任知覺被夜色「包圍」
(2)我擅長包裝那些「倔強」／把這易碎品當作「補償」
(3)才剛「入睡」又忙著醒過來／情緒的「電路」永遠都超載
(4)把「溫暖」轉移到另一個人的胸膛／讓上次犯的錯「反省」出夢想
- (4)19.「聰明絕頂的他，讀書過目不忘，檢定考試對他而言，如同『反掌折枝』」。下列文句「」中的詞語，何者與「反掌折枝」意義最接近？
(1)孔子讀《易》，曾經「韋編三絕」
(2)與公司談和解，簡直是「與虎謀皮」
(3)具有才華學識的人，終有「雲煙過眼」的一天
(4)只要準備充分，拿下此次勝利就像「探囊取物」
- (3)20.下列文句「」中的詞語，何者使用最恰當？
(1)他逸樂成性、揮霍家產，如今面臨「綽綽有餘」的窘境
(2)民眾配合演習，街道人員淨空，一幅「萬人空巷」場景
(3)總經理提出「釜底抽薪」的方案，讓公司得以轉虧為盈
(4)立法委員質詢時語氣「人言可畏」，部會首長斂容以對
- (3)21.「貓的馴化在人類歷史上，是一次單一事件。這些馴化的貓隨著人類的遷徙，散布到世界各地。而家貓開始馴化的時間點，恰好吻合中東肥沃月彎地區人類進入農業社會的時間。因此，科學家推測，貓與人類的關係，一開始可能並非始於人類的主動飼養。而是由於穀倉的建立，使嚙齒類動物聚集在人類聚落，於是吸引野貓在人類聚落附近活動，從而開始了貓的馴化過程。」依據文意，有關「貓的馴化」，下列說明何者最恰當？
(1)中東游牧民族飼養野貓，從而使野貓馴化為家貓
(2)野貓因人類飼養而馴化，並隨人類的遷徙而散布

- (3)野貓被嚙齒動物吸引到人類聚落後，逐漸被馴化
(4)貓的馴化原因與過程，因地域的不同而存在差異

(2)22.下列文句，何者有冗詞贅字？

- (1)他不僅工作表現十分優異，還樂於助人
(2)他所犯的罪行寫到罄竹難書，實在令人憤慨
(3)有趣的傳統慶典，能提升地方觀光效益
(4)品德修養良好的人，不會失去做赤子時的純良之心

(3)23.「師」字可有多種解釋：老師、學習、軍隊、從師問學等，下列文句中的「師」字，何者解釋為「軍隊」？

- (1)三人行，則必有我「師」
(2)嗚呼！「師」道之不復可知矣
(3)若使燭之武見秦君，「師」必退
(4)道之所存，「師」之所存

(3)24.根據下文文意，請問「也就是說，全素食者或半素食者也許能活得更健康，但並不會更長壽。」這一句，最適合填入文中（甲）（乙）（丙）（丁）何處？

「近幾年來素食主義逐漸形成風潮，主要是由於人們開始注意自己的健康，並關心動物的權益和環境意識。（甲）最近一次的分析，研究人員比較了素食者和雜食者的健康，（乙）顯示全素食者或半素食者罹患心臟疾病和癌症的機率較低，但總體死亡率並沒有差別。（丙）另一個可能性是，全素食者和半素食者更注重他們的健康，（丁）所以他們維持健康的生活也許並不完全歸因於素食。」

- (1)（甲） (2)（乙） (3)（丙） (4)（丁）

(3)25.「我們忘記讓我們有所成就、創造的，是不完美的真實自我，而非在網路上的虛擬化身。」句中的「忘記」只保留「忘」的意義，「記」的意義消失，「忘記」一詞即為「偏義複詞」。下列文句「」中的詞語，何者是「偏義複詞」？

- (1)法拍物品的品質「良莠」不齊，要小心挑選
(2)看完這部電影，讓人重新思考「是非」的評斷
(3)消防隊員不顧自己的「安危」，奮力衝入火場救人
(4)多虧善心人士「捐獻」財物，這所育幼院才得以維持

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. People usually eat, drink, chat and laugh at a _____.

- (1)quarrel (2)banquet (3)funeral (4)checkup

(4)27. I am a bit chubby, so people's question about when my baby is due really _____ me.

- (1)inspires (2)refreshes (3)strengthens (4)embarrasses

(1)28. If parents are too _____ of their children's misbehavior, the kids may very likely be spoiled.

- (1)tolerant (2)previous (3)grateful (4)available

(2)29. There was a huge pile of _____ after the party, so it took the janitors several hours to clean up.

- (1)poetry (2)litter (3)relief (4)climate

(3)30. All applicants must provide their bank statement to show that they are _____ capable.

- (1)physically (2)religiously (3)financially (4)socially

- (2)31. Founded a year ago with only five employees, the new company is still in its _____ stage.
 (1)secure (2)infant (3)advanced (4)mature
- (3)32. Normally, a rabbit would _____ away at the sight of a tiger.
 (1)oust (2)pass (3)dart (4)fade
- (4)33. Our boss was not happy at all when he found this quarter's growth in sales was only _____.
 (1)lucrative (2)hilarious (3)arbitrary (4)marginal

二、文法測驗【請在下列各題中選出最適當的答案】

- (1)34. I' d love to play basketball with you! Let's _____ some hoops.
 (1)shoot (2)shot (3)shoots (4)shooting
- (2)35. My boss was shocked when I turned _____ his offer of my promotion.
 (1)up (2)down (3)in (4)out
- (4)36. The 70-year-old man, _____ from a long trip, felt very tired.
 (1)return (2)returns (3)returned (4)returning
- (2)37. The couple _____ through many difficulties before finally having a happy ending.
 (1)go (2)went (3)going (4)gone
- (3)38. She _____ for two hours before her friends arrived.
 (1)was waited (2)has been waiting (3)had waited (4)was waiting
- (1)39. A paperclip is an instrument _____ to hold sheets of paper together.
 (1)used (2)to use (3)using (4)use
- (4)40. Peter and Tom are competing for the position of the manager. The former has better work experience than _____.
 (1)the later (2)another (3)other (4)the latter

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

There are three children in the Vanderbilt family. Alice is the youngest. She differs from her 41 older brothers, Mike and Larry, because she is really shy. Alice is also dependent on her family, and doesn't like to do things 42. Mike and Larry, on the contrary, are very independent. The two brothers are 43 in many ways. For example, they are both kind and friendly. The boys even have almost the same 44, except that Larry wears glasses. Otherwise, you'd never be able to 45!

- (3)41. (1)intelligent (2)healthy (3)outgoing (4)lazy
- (4)42. (1)on time (2)for free (3)in public (4)by herself
- (1)43. (1)alike (2)naughty (3)different (4)stingy
- (3)44. (1)interests (2)schedules (3)appearances (4)habits
- (2)45. (1)set them up (2)tell them apart (3)calm them down (4)figure them out

四、閱讀測驗【請在下列各題中選出最適當的答案】

In recent years, a significant trend has emerged across various sectors of the American economy, as companies have started to streamline their product offerings. This movement, which predates the COVID-19 pandemic, has become more pronounced in recent months. Coca-Cola, for instance, has halved its beverage portfolio, discontinuing around 200 of its

drink varieties, including notable products like Tab, Zico coconut water, Diet Coke Feisty Cherry, and Odwalla juices. This trend is not exclusive to the beverage industry; it extends to food items, from mayonnaise to cereals, and even to the automotive sector, where companies are reducing the number of car models and options to concentrate on best-sellers.

Retail chains like Stew Leonard's have dramatically cut down their cereal offerings, and Edgewell Personal Care Co., known for Schick razors and Banana Boat suntan lotion, has similarly streamlined its product lines. Dollar General has reduced its mayonnaise varieties, emphasizing efficiency over variety. This strategy reflects a deeper understanding of consumer behavior, suggesting that too many choices can be overwhelming and counterproductive. Market research supports this approach, indicating that new products now make up a smaller percentage of store items compared to pre-pandemic levels. Studies have shown that a limited selection can result in increased sales, a phenomenon highlighted by psychologists Sheena Iyengar and Mark Lepper in their jam study, which found that consumers were more likely to make a purchase when presented with fewer options.

This shift towards simplification is a strategic response to changing market dynamics and consumer preferences, emphasizing the importance of focused and efficient product assortments. Retailers and manufacturers are navigating these changes with careful planning to ensure they meet consumer needs without cluttering the marketplace.

(2)46. What trend has emerged in the American economy regarding product offerings?

- | | |
|-----------------------------------|------------------------------------|
| (1) Increasing product lines | (2) Streamlining product offerings |
| (3) Diversifying into new markets | (4) Expanding globally |

(4)47. What type of products did Coca-Cola discontinue?

- | | |
|---------------------|----------------------------|
| (1) Only sodas | (2) Alcoholic beverages |
| (3) Water varieties | (4) Juices and diet drinks |

(3)48. Which sector is **NOT** mentioned as experiencing a reduction in product offerings?

- | | | | |
|--------------|----------------|--------------|----------|
| (1) Beverage | (2) Automotive | (3) Clothing | (4) Food |
|--------------|----------------|--------------|----------|

(1)49. According to studies, how does limited selection affect consumer purchases?

- | | |
|--------------------------------------|--------------------------------------|
| (1) Increases likelihood of purchase | (2) Decreases likelihood of purchase |
| (3) Has no significant effect | (4) Causes confusion among consumers |

(2)50. What is a key reason for companies to reduce their product lines?

- | | |
|----------------------------------|----------------------------------|
| (1) To increase production costs | (2) To simplify consumer choices |
| (3) To expand into new markets | (4) To focus on online sales |