

# 九十九年台灣中小企銀新進行員甄試試題及解答

基層行員

普通科目

功名文教機構

英文

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

## 一、字彙測驗 (請依造句子前後文意，選出最適當的答案)

- (2)01. Imagination is not to be \_\_\_\_\_ from the facts ; it is a way of illuminating the facts.  
(1) borrowed (2) divorced (3) escaped (4) retired
- (2)02. Interest for a loan is charged at a percentage rate. The \_\_\_\_\_ is the amount originally lent.  
(1) principle (2) principal (3) process (4) procedure
- (4)03. I'll present a \_\_\_\_\_ of the new computer system. Then you'll know how powerful it is.  
(1) regulation (2) persuasion (3) supervision (4) demonstration
- (1)04. Caught in the crowd, we tried to \_\_\_\_\_ our way through the multitude into the National Theater.  
(1) elbow (2) ankle (3) wrist (4) waist
- (1)05. If you have three checks bounced within one year, your account will become a \_\_\_\_\_ account.  
(1) dishonored (2) dislodged (3) disfigured (4) disdained
- (4)06. Japan and the United States spend 3.3 percent and 2.7 percent of GDP on state R&D. \_\_\_\_\_ according to the OECD.  
(1) collectively (2) gorgeously (3) outrageously (4) respectively
- (3)07. I would like to express my sincere \_\_\_\_\_ for your kindness.  
(1) graduation (2) grand (3) gratitude (4) grasp
- (4)08. I don't want to have a \_\_\_\_\_ check on my record.  
(1) bounded (2) boulder (3) bout (4) bounced
- (3)09. Judges should be firm, fair, and \_\_\_\_\_ in application of the law.  
(1) ideal (2) insistent (3) consistent (4) respectable
- (2)10. The manufacturer \_\_\_\_\_ that all parts are new.  
(1) wanders (2) warrants (3) worries (4) weathers
- (1)11. The other day I read in the newspaper that you allow credit card clients to \_\_\_\_\_ in their account to a certain extent.  
(1) overdraw (2) overact (3) overall (4) overawe
- (2)12. The company was criticized for \_\_\_\_\_ cheap labor from Southeastern Asia and putting local workers out of jobs.  
(1) intending (2) exploiting (3) intersecting (4) extending
- (4)13. Collaboration is beginning to replace \_\_\_\_\_ in many businesses.  
(1) institution (2) punishment (3) authority (4) competition

- (1)14. Lifting restrictions on the domestic foreign exchange market can help \_\_\_\_\_ and internationalization.  
(1) liberalization                      (2) privatization                      (3) computerization                      (4) industrialization
- (1)15. We have set up appropriate security routines to guarantee the integrity and \_\_\_\_\_ of all data.  
(1) confidentiality                      (2) contingency                      (3) conspiracy                      (4) conservatism

## 二、文法測驗

- (2)16. About two- \_\_\_\_\_ of the students are happy with their college life.  
(1) fifth                      (2) fifths                      (3) five                      (4) fives
- (3)17. We thank you for your order of February 20, and as it is your first with us, we would like to say how \_\_\_\_\_ we were to receive it.  
(1) please                      (2) pleasing                      (3) pleased                      (4) pleasance
- (2)18. We strongly recommend that your L/C \_\_\_\_\_ subject to UCP in order to protect your own interests.  
(1) should                      (2) be                      (3) will                      (4) is
- (1)19. John works for IBM, \_\_\_\_\_  
(1) doesn't he?                      (2) isn't he?                      (3) doesn't John?                      (4) isn't John?
- (1)20. To quell consumer anxiety, not only \_\_\_\_\_ the origin of the milk powder we use, we also ask our suppliers to provide test reports.  
(1) do we stress                      (2) stress do we                      (3) we stress                      (4) stress we do
- (4)21. Lisa \_\_\_\_\_ the bank exam last month.  
(1) will pass                      (2) passing                      (3) have passed                      (4) passed
- (2)22. We hoped that the event would be a success, and \_\_\_\_\_.  
(1) so turned it out                      (2) so it turned out                      (3) it turned so out                      (4) out it turned so
- (3)23. Let's ask him \_\_\_\_\_ yesterday.  
(1) what does the president say                      (2) what did the president said  
(3) what the president said                      (4) what the president says
- (3)24. \_\_\_\_\_ you fill out the form, the manager will take care of your application.  
(1) So that                      (2) Until                      (3) Once                      (4) The sooner
- (3)25. There's plenty of evidence that, \_\_\_\_\_, kids from lower-income backgrounds can do just as well as or even better than kids from the richest.  
(1) a chance is given                      (2) a chance to give                      (3) given a chance                      (4) to give a chance
- (4)26. If someone asks for you, \_\_\_\_\_?  
(1) where shall I say you have been                      (2) where do I say you are  
(3) where are you do I say                      (4) where shall I say you have gone
- (2)27. Since the stock market boom and the NT dollar appreciation several years ago, all banks \_\_\_\_\_ a terrible headache with their huge amount of idle funds.  
(1) would have                      (2) have had                      (3) would have had                      (4) had
- (2)28. It's important \_\_\_\_\_ that what they're learning is worthwhile.  
(1) the fact that students believe                      (2) for students to believe

- (3) whatever students believe (4) however students believe
- (2)29. When nothing \_\_\_\_\_, she began to lose her enthusiasm.  
 (1) happens (2) happened (3) was happened (4) is happened
- (4)30. So many of the test questions are so difficult that no student should feel ashamed of \_\_\_\_\_ the answers.  
 (1) being not know (2) do now know (3) know not (4) not knowing

### 三、會話測驗

- (4)31. A: Good morning. May I help you?  
 B: I want to rent a safe-deposit box.  
 A: \_\_\_\_\_  
 (1) What is the rental fee for a box? (2) Are the rental fees the same?  
 (3) Is the charge reasonable? (4) Do you have many valuable things to store?
- (2)32. A: Would you mind giving me change for one thousand NT dollars?  
 B: No problem. \_\_\_\_\_  
 A: One five-hundred, four one-hundreds, one fifty, four tens and two fives.  
 (1) What do you need change for? (2) How would you like the change?  
 (3) Do you want to have it now? (4) How much is it?
- (1)33. A: How long does it take to remit the money by cable?  
 B: \_\_\_\_\_ If the remittance bank is one of our correspondent banks, it takes only two days. Otherwise, it takes around 3 to 4 days.  
 (1) It depends. (2) It's a matter of time.  
 (3) Sooner or later. (4) It's none of your business.
- (1)34. A: What does Mr. Hsu do for a living?  
 B: \_\_\_\_\_  
 (1) He is a banker. (2) He lives in Chung-Ho city.  
 (3) He has a luxury apartment. (4) He lives with his parents.
- (3)35.A: \_\_\_\_\_  
 B: Oh, don't worry. I'll take a taxi.  
 (1) We're chosen a name for our new low-cost airline.  
 (2) I'll call the customer and tell her we'll be late.  
 (3) I'm really sorry. I can't take you to the airport.  
 (4) It leaves at midnight on Friday.
- (2)36. Jim: Mom, are you going to stand there and look over my shoulder to make sure that I'm studying?  
 Mom: \_\_\_\_\_ I might learn something.  
 (1) OK, I am leaving. (2) Why not? (3) I don't care. (4) I'm watching.
- (3)37. A: Excuse me, Ms. Lin. Do you have the time?  
 B: \_\_\_\_\_  
 A: Thank you very much.  
 (1) Sorry, I'm busy now. (2) Yes, I'm free now.  
 (3) Yes, it's ten past ten now. (4) Not now. Maybe next time.

(1)38. A: We have to keep learning to keep up with the fast development in IT.

B: \_\_\_\_\_ We need to stay competitive.

- (1) I can't agree with you more. (2) Easier said than done.  
(3) Don't jump to the conclusion. (4) A rolling stone gathers no moss.

(1)39. A: In the first stage, when most people have already gotten married, maybe you have to save all your money for buying a house.....

B: \_\_\_\_\_ I hope you don't mind my interruption. What am I supposed to do if I still have some money left after buying a house?

- (1) Excuse me. (2) Would you say that again?  
(3) I beg your pardon. (4) I don't mean it.

(4)40. John: I'm going to Mary's birthday party this evening. Want to come along?

Jane: \_\_\_\_\_

- (1) Congratulations! It will be fun. (2) Have a good time. You are lucky.  
(3) I'm sorry to hear that. Do you like it? (4) No, thanks. I've to prepare for my math quiz.

#### 四.克漏字測驗 ( 請依造段落上下文意 , 選出最適當的答案 )

Globalization is not a new phenomenon. It began in the late nineteenth century, but it slowed down during the period from the start of the First World War until the third quarter of the twentieth century. It describes a process 41 regional economies, societies, and cultures have become integrated through a global network of communication, transportation, and trade. The term is sometimes 42 specifically to economic globalization : the integration of national economies into the international economy through trade, foreign direct investment, capital flows, migration, and the spread of technology. This is a multifaceted and 43 phenomenon within the system of the market economy. 44 , the internet breaks down cultural boundaries across the world by enabling easy, near-instantaneous communication between people anywhere in a variety of digital forms and media. The Internet is 45 with the process of cultural globalization because it allows interaction and communication between people with very different lifestyles and from very different cultures.

- (4)41.(1) by (2) in (3) in what (4) by which  
(2)42.(1) used (2) used to refer (3) used to referring (4) using to  
(3)43.(1) plausible (2) changeable (3) irreversible (4) intangible  
(2)44.(1) In contrast (2) Besides (3) Otherwise (4) Therefore  
(1)45.(1) associated (2) bridged (3) abridged (4) populated

#### 五.閱讀測驗

The idea of flying an aircraft was repulsive to some people. Such people called Wilbur and Orville Wright, the inventors of the first flying machine, impulsive fools. Negative reactions, however, did not stop the Wrights. Impelled by their desire to succeed, they continued their experiments in aviation.

Orville and Wilbur Wright had always had a compelling interest in aeronautics and mechanics. As young boys, they earned money by making and selling kites and mechanical toys. Later, they designed a newspaper-folding machine , built a printing press, and operated a bicycle-repair shop. In 1896, when they read about the death of Otto Lilienthal, the brother's interest in flight grew into a compulsion.

Otto Lilienthal, a pioneer in hang-gliding, had controlled his gliders by shifting his body in the desired direction. This idea was repellent to the Wright brothers, however, and they searched for more efficient methods to control the

