

103年台灣土地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

國文、英文

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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】

(1)01.下列「」內的注音何者錯誤？

- (1)淵「藪」(ㄌㄨˊ ㄨˇ) (2)惺「忪」(ㄌㄨˊ ㄗㄨㄥ) (3)「罹」難(ㄌㄨˊ) (4)「掄」客(ㄌㄨㄣˊ ㄎㄜˋ)

(2)02.「罪無可逭」其中「逭」字的讀音，與下列各選項「」內的讀音何者相同？

- (1)「宦」官 (2)美「觀」 (3)「管」轄 (4)「專」輯

(3)03.下列四個詞語中，哪一個「強」字的讀法與其他三者不同？

- (1)強暴 (2)倔強 (3)逞強 (4)強硬

(1)04.下列詞語何者有錯別字？

- (1)寬宏大量 (2)以偏概全 (3)不曲不撓 (4)離經叛道

(3)05.財源短「ㄘㄨ」，「ㄘㄨ」的正確字是下列何者？

- (1)紕 (2)拙 (3)黜 (4)詘

(3)06.下列文句，何者沒有錯別字？

- (1)當你遇到挫折時必須艱忍不拔，才能突破困境
(2)影視圈有不凋的偶像，猶如常青樹般迄立不搖
(3)她是董事長的掌上明珠，追求的人如過江之鯽
(4)虎父無犬子，張總裁的幾個兒子都能克劬箕裘

(1)07.「民胞物與」一詞中，「與」字的解釋，下列何者正確？

- (1)同類 (2)提供 (3)親屬 (4)關切

(4)08.下列詞語，何者與「視民如傷」意義最相近？

- (1)晨昏定省 (2)蒼蒼烝民 (3)暮鼓晨鐘 (4)關心民瘼

(2)09.「白雲蒼狗」比喻：

- (1)景色十分宜人 (2)世事變化無常 (3)生活安樂富裕 (4)文章極為高妙

(3)10.以下為一段現代散文，依其文意，下列何者排列順序最適當？

「規勸乃是朋友中間應有之義，但是談何容易。」

- 甲、哪有餘力規勸別人 乙、自己都難以明辨是非
丙、名利場中，沆瀣一氣 丁、而在對方則又良藥苦口忠言逆耳
誰又願意別人批他的逆鱗？」(梁實秋《秋室雜文·談友誼》)

- (1)甲乙丁丙 (2)乙丙丁甲 (3)丙乙甲丁 (4)丁甲乙丙

(1)11.閱讀下文，下列何者為依序填入 內最適合的詞語？

「灰雲低空疾走，北風口起白浪飛揚墨藍海面。海湧伯手握舵柄兩眼 著猛烈起伏的船尖。粗勇仔腳步 ，收拾著甲板上凌亂口口的漁繩。」(節選自廖鴻基《討海人．丁挽》)

- (1)掃/凝視/踉蹌/糾結 (2)掃/掃瞄/穩健/錯綜 (3)飄/凝視/踉蹌/糾結 (4)飄/掃瞄/穩健/錯綜

(3)12.「曾經有人問我，你什麼時候開始熱愛生命？我真的無從回答，也許我一生下來就有這種情感，也許來自於我的父母。我的父親是一個樂善好施的人，他一生缺錢，但他沒缺過笑聲。」(節選自利奧．巴士卡利《愛．生活與學習》)

上文中「他一生缺錢，但他沒缺過笑聲。」表現作者父親充滿何種情味？

- (1)與人為善 (2)成人之美 (3)知足常樂 (4)慈悲喜捨

(1)13.「是的，我要結婚了，跟一個你根本沒聽說過，也想像不到的女孩結婚。她懂得實在不多，剛剛好夠懂得如何用更多的信任讓我誠實，而不是以猜忌、揭露使我羞辱。」(節選自楊照《軍旅札記》)文中「她懂得實在不多，剛剛好夠懂得如何用更多的信任讓我誠實」表現作者與女友之間充滿何種肯定情感？

- (1)相知相許 (2)相安無事 (3)相依為命 (4)相濡以沫

(3)14.有關文句的語意，下列何者具有層層遞進表現方式？

- (1)筆在手，畫在目，淚在兩岸臨風 (2)我沒有風，沒有雨，沒有淒切的樹聲
(3)讀書為考試，考試為升學，升學為留美 (4)讀家書的心情，宜狂哭，宜痛飲，宜擂鼓

(2)15.依現行公文程式條例規定，對總統有所呈請或報告時，應使用下列何種公文書？

- (1)令 (2)呈 (3)咨 (4)函

(2)16.有關「函」之正文的敘述，下列何者錯誤？

- (1)訂有辦理或復文期限者，應在「主旨」段內敘明
(2)承轉公文，不須摘敘來文要點，只須在「稿」內書寫：「照錄原文，敘至某處」字樣
(3)概括的期望語如「請 核示」等，列入「主旨」，不可在「辦法」段內重複
(4)文末首長簽署，敘稿時，為簡化起見，首長職銜之下僅書「姓」，名字則以「 」表示

(3)17.下列選項，何者沒有錯別字？

- (1)戰戰兢兢 (2)一轟而散 (3)唾手可得 (4)堂目結舌

(2)18.有關書信結尾問候語的敘述，下列何者不恰當？

- (1)對父母用「敬請 福安」 (2)對商界長輩用「敬請 撰安」
(3)對商界平輩用「順請 大安」 (4)對母校師長用「恭請 誨安」

(3)19.下列標語，何者不適合用於「訴求工業安全」？

- (1)一點小漏氣，造成大危機 (2)操作不專心，傷害伴你身
(3)把清潔還給大地，把健康留給大家 (4)管線器具維護好，安全無虞性能高

(1)20.下列題辭，何者適合用於「慶賀商店開業」？

- (1)駿業宏開 (2)妙手回春 (3)樂善好施 (4)暮鼓晨鐘

(3)21.下列選項，何者不是外語音譯的詞彙？

- (1)派對 (2)駭客 (3)麵包 (4)幽默

(4)22.民國103年干支紀年為甲午，則民國110年干支紀年為：

- (1)乙未 (2)丙寅 (3)庚午 (4)辛丑

(3)23.「胸中存灼見，眼底辨秋毫」的對聯，適合張貼於下列何種店家？

(1)米店

(2)銀樓

(3)眼鏡行

(4)傢俱行

(2)24.有關喪葬用語的敘述，下列何者錯誤？

(1)得年：往生者卒年三十歲以下

(2)未亡人：妻子去世，丈夫的自稱

(3)先嚴：對他人稱自己已去世的父親

(4)棘人：居父母喪者的自稱

(2)25.有關規章用語的敘述，下列何者錯誤？

(1)應：是「應當」，肯定非如此不可的意思，毫無通融餘地

(2)得：是「可以」，與「應」相似，仍有強制性，不過語氣略微和緩

(3)但：通常稱為「但書」，原則既已確定如有例外，則用「但」字開頭

(4)均：兩個以上之項目(人、事、機關等)，予以同等看待的情況時使用

貳、英文【第26-50題，每題2分，共計25題，佔50分】

一、字彙測驗【請依照句子前後文意，選出最適當的答案】

(3) 26.Diamond is one of the most valuable jewels in the world because of its _____.

(1)accuracy

(2)humidity

(3)scarcity

(4)instinct

(4) 27.The language _____ made it difficult for John to get adapted to the life in the foreign country.

(1)drill

(2)ingredient

(3)laboratory

(4)barrier

(1) 28.I don't need any _____.I can do everything on my own.

(1)assistance

(2)identity

(3)postage

(4)opportunity

(4) 29.Don't use such _____ language on formal occasions, such as a job interview.It's rude.

(1)typical

(2)marvelous

(3)sufficient

(4)offensive

(3) 30.Drunk driving is a serious _____ of traffic laws and the penalty could be severe.

(1)defense

(2)harmony

(3)violation

(4)circulation

(4)31.Over 30% of all the _____ land of the country has been used to build factories, so shortage of food crops in the near future is expected.

(1)sterile

(2)remote

(3)exotic

(4)agricultural

(2) 32.In a _____ populated district, life is more convenient but housing is often very expensive.

(1)dimly

(2)densely

(3)bitterly

(4)randomly

(1)33.The manager, who obviously lacks leadership, must be replaced right away so as to _____ the working morale.

(1)boost

(2)corrupt

(3)enforce

(4)overlook

二、文法測驗【請在下列各題中選出最適當的答案】

(2) 34.Mr.Black went to a doctor to have a wart on his nose _____.

(1)remove

(2)removed

(3)being removed

(4)to be removed

(3)35.Scandinavia consists of four countries.One is Denmark ; _____ are Finland, Norway, and Sweden.

(1)they

(2)others

(3)the others

(4)another ones

(1)36.Aspirin can be poisonous when _____ in excessive amounts.

(1)taken

(2)taking

(3)is taken

(4)to be taken

(4)37.However attractive the two job offers seem to me, I decided to pursue further study abroad and accept

of them after lengthy consideration.

- (1)no (2)any (3)either (4)neither

(1)38. _____ the consumer demand for ivory, many African elephants are being slaughtered ruthlessly.

- (1)Due to (2)Regardless of
(3)Because (4)Despite the fact that

(4)39.I didn't know you were asleep. Otherwise, I _____ so much noise.

- (1)won't make (2)didn't make (3)hadn't made (4)wouldn't have made

(4)40.Terry is engaged in several business ventures, _____ profitable.

- (1)none of them are (2)but none of them being
(3)only one of them is (4)only one of which is

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

In English, the verb **to duck** is sometimes used by Native Americans to express their disappointment with something. Actually, many English words come from the names of animals. Usually some well-known characteristic of the animal provides the basis for the 41. For example, people sometimes say they had "a **whale** of a good time." Since a whale is very big, the word **whale** 42 the idea and means a very good time. Animals are also used in expressions such as "slow as a turtle" and "hungry as a bear." 43, animals are often seen differently by different cultures, so the English expression "clumsy as an elephant" surprises people from India. Indian people know elephants quite well and believe that they are among the most 44 of all animals. This caused some 45 for the Indian gentleman who once told an American lady she "walked like an elephant." He couldn't understand why she got angry.

- (3)41. (1)sympton (2)distinction (3)association (4)competition
(2)42. (1)discusses (2)intensifies (3)practices (4)contradicts
(2)43. (1)Likewise (2)However (3)Therefore (4)As a consequence
(1)44. (1)graceful (2)stupid (3)arrogant (4)notorious
(4)45. (1)significance (2)delight (3)punishment (4)embarrassment

四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

The Aral Sea, in the Central Asian countries of Kazakhstan and Uzbekistan, was once the world's fourth largest lake. Filled with salt water and at least 24 species of fish, the Aral Sea supported a large fishing industry. Then, starting in the 1960s, the former Soviet Union decided to use water from the Aral to irrigate dry fields to produce cotton. An astonishing three-quarters of the water was drained from the sea over the next two decades, leaving behind a salt-covered desert. The disappearing Aral Sea split into two separate lakes-the small Northern Sea and a much larger body of water to the south made up of the connected Central and Western Seas.

By that time, most of the fish in the Aral Sea were gone, but the destruction of the fishing industry was only part of this ecological disaster. Salty irrigation water soon damaged the soil in the cotton fields, so huge amounts of chemical pesticides and fertilizers were used in an attempt to keep the fields productive. By the 1990s, most of the cotton fields were gone, but the pesticides and fertilizers could be found in the groundwater and drinking water, and the wind picked up salt from the dried-up lake and carried it to farmland far from the Aral. People who lived in the area experienced many health problems, including kidney disease, cancer, and a high rate of infant mortality.

Today, however, there is some hope for the region, at least for the northern part of the Aral Sea in Kazakhstan. In the late 1990s, people there used sand and soil to build a dam that would prevent the Syr Dar Ya River that fed the lake from

flowing out of the lake. They also decided to take less water from the river for irrigation. The water level began to rise, and places that had been completely dry for decades began to show signs of life. People who lived nearby began to believe that the Aral Sea might return.

(2)46 Which statement about the Aral Sea is true ?

- (1) It is situated in the Middle East.
- (2) It becomes much smaller than it was in 1950s.
- (3) There are many species of fish there.
- (4) It has completely turned into a salt-covered desert.

(4)47. Why was water drained from the Aral Sea ?

- (1) To support the fishing industry.
- (2) To irrigate the rice fields.
- (3) To provide drinking water for residents.
- (4) To grow cotton.

(1)48. Which of the following is **NOT** a result of the drain of water from the Aral Sea ?

- (1) The fields became more productive.
- (2) Harmful chemicals were found in groundwater.
- (3) The land became polluted and barren.
- (4) The fishing industry was ruined.

(3)49. Which of the following health problems is mentioned in the passage ?

- (1) Heart attack.
- (2) High blood pressure.
- (3) Death of babies.
- (4) Diabetes and obesity.

(1)50. What has been done to cope with the ecological disaster with the Aral Sea ?

- (1) Building a dam.
- (2) Banning the use of pesticides and fertilizers.
- (3) Feeding the lake with more sea water continuously.
- (4) Not taking water from the river for irrigation any longer.