

111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

功名文教機構

國文、英文

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◎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】

- (4)01.「每個人常常都會覺得自己很有本領，但真正優秀的人往往□□□□，並不容易遇見。」空格處最適合填入下列何者？
- (1)相濡以沫 (2)雪泥鴻爪 (3)筭路藍縷 (4)鳳毛麟角
- (4)02.「王家華雖然才年過四十，但個人修養已到了□□□□的地步，把功名利祿都看得很平淡。」空格處最適合填入下列何者？
- (1)求全之毀 (2)頤指氣使 (3)降志辱身 (4)寵辱不驚
- (4)03.下列敘述中，何者沒有錯別字？
- (1)凡事退讓的處事態度，只會讓惡人的劣跡變本加利
(2)你論文中的主張，和你的指導教授是一脈相成的
(3)當警方趕到時，一干賭徒已消聲溺跡，逃得無影無蹤了
(4)若通貨膨脹太過快速，老百姓的生活就會越來越痛苦
- (1)04.「渭城朝雨浥輕塵，客舍青青柳色新。勸君更進一杯酒，西出陽關無故人。」詩中之所以要勸人喝酒最可能的原因是下列何者？
- (1)因日後很難見到舊友 (2)巧遇久未見面的老友
(3)在春天不免想到死去的朋友 (4)慶幸能與好友在春日共遊
- (2)05.「也只有沿著堅硬的環節／向天空／步步高升／才是你不變的志向／也只有綠／才是你一生想說的／那句話／在忠臣傳裡／才能讀到／茹冰飲雪／終於成為你生命的全部／雖然偶爾你也喜歡化裝／穿好一襲墨衣／去鄭板橋畫裡。」本詩所描寫的植物，最可能為下列何者？
- (1)松 (2)竹 (3)梅 (4)桃
- (2)06.在〈陌上桑〉一詩中，有「羅敷年幾何？」「二十尚不足，十五頗有餘。」的問答。下列何者較羅敷年齡為大？
- (1)及笄 (2)弱冠 (3)垂髫 (4)總角
- (3)07.下列敘述中的「隨機」，何者意思與其他三者不同？
- (1)你之所以會被挑中，是上天「隨機」的安排 (2)進行民調，我們應使用「隨機」抽樣的方式
(3)本公司賣出的新筆電，「隨機」都配有變壓器 (4)本部門員工，可以「隨機」挑選一部電腦工作
- (3)08.入夜後／甲、人手一杯熱茶 乙、溫度急遽下降 丙、室外林木森森 丁、屋裡人影幢幢／蒼白的日光燈，成了群山中唯一的溫暖／不知不覺的，遂團團圍坐高談」依據文意排列先後順序，則下列何者正確？
- (1)甲乙丙丁 (2)乙丁甲丙 (3)丙乙丁甲 (4)丁甲乙丙

- (2)09.子曰：「君子無所爭，必也射乎！揖讓而升，下而飲，其爭也君子。」意謂「君子之爭」的主要重點於下列何者？
- (1)以不爭為手段 (2)有風度的競爭 (3)具有公平規則 (4)為了精準表現
- (2)10.晏子曾說：「夫愚者多悔，不肖者自賢。溺者不問隊，迷者不問路；溺而後問隊，迷而後問路，譬之猶臨難而遽鑄兵，臨噎而遽掘井，雖速亦無及已。」下列何者最適合形容晏子所謂的患者及不肖者特色？
- (1)未雨綢繆 (2)江心補漏 (3)早為之所 (4)曲突徙薪
- (3)11.韓愈的〈師說〉中說：「巫醫、樂師、百工之人，不恥相師；士大夫之族，曰師、曰弟子云者，則群聚而笑之。」依據上文，下列敘述何者正確？
- (1)巫醫、樂師與百工都不願意相互拜師學習 (2)居官在職的人，常常相互取笑彼此的學生
(3)反諷士大夫自以為是，而不願向他人學習 (4)在凸顯地位低的人，其實對社會更有貢獻
- (2)12.雅淇在家中檢到一頁殘詩：「入夜以後，準備放水燈了／我隨著遊行的行列／來到招孤魂的水邊／隨行的水炬高高舉起／與百萬盞的燃燈相映」依據上文，下列哪一首詩與本詩所描述的節日最為相近？
- (1)無雲世界秋三五，共看蟾盤上海涯。直到天頭天盡處，不曾私照一人家
(2)道場普渡妥幽魂，原有孟蘭古意存。卻怪紅箋貼門首，肉山酒海慶中元
(3)獨在異鄉為異客，每逢佳節倍思親。遙知兄弟登高處，遍插茱萸少一人
(4)清明時節雨紛紛，路上行人欲斷魂。借問酒家何處有，牧童遙指杏花村
- (2)13.在詩文中常以自然的景物用來比喻某項事物，下列哪個選項中的「浮雲」是用來比喻不足掛心的事物？
- (1)浮雲一別後，流水十年間 (2)不義而富且貴，於我如浮雲
(3)總為浮雲能蔽日，長安不見使人愁 (4)論者稱其筆勢，以為飄若浮雲，矯若驚龍
- (2)14.杜甫的《贈衛八處士》詩：「人生不相見，動如參與商。今夕復何夕，共此燈燭光。少壯能幾時，鬢髮各已蒼。訪舊半為鬼，驚呼熱中腸。」下列何者非屬詩中所呈現的感懷？
- (1)人間聚少離多，不易相見 (2)悔恨時間流逝，一事無成
(3)能與老友相見，無限感懷 (4)舊識多半死亡，心中悲傷
- (4)15.下列「」內的字，何者讀音前後相同？
- (1)賄「賂」／「恪」遵職責 (2)「茜」草／夫子「晒」之
(3)言語「囁」嚅／「攝」影入門 (4)不「伎」不求／雙方對「峙」
- (1)16.在這盛夏「𠄎ㄨˋ」暑的天氣裡，來根冰棒，最是沁涼消暑了。「」中的字應為下列何者？
- (1)溽 (2)緦 (3)禡 (4)僣
- (4)17.漢樂府中有一首〈飲馬行〉，內容有一句：「客從遠方來，遺我雙鯉魚。呼兒烹鯉魚，中有尺素書。」這裡的「雙鯉魚」指的是下列何者？
- (1)胭脂 (2)耳環 (3)手帕 (4)書信
- (3)18.謝靈運的山水詩善於用對偶描摹自然實景，佳句清新可愛。依前文說法，「池塘生春草」下句最適宜的應是下列何者？
- (1)天高秋月明 (2)朔氣勁且哀 (3)園柳變鳴禽 (4)巖高白雲屯
- (1)19.有關「春」的成語，下列敘述何者正確？
- (1)雨後春筍：比喻新事物大量湧現，迅速發展
(2)妙手回春：比喻按摩師按摩技巧高超，令人通體舒暢
(3)時雨春風：比喻官員勤政愛民，以百姓安居為首要任務
(4)寸草春暉：比喻老師深款教化，讓學生感念不已
- (3)20.「由於陳董事長的____，讓公司遭逢重大損失，不得不關門大吉，真是令人不勝唏噓啊！」空格處應填入

下列何者？

- (1)不恥下問 (2)立雪神傷 (3)剛復自用 (4)路不拾遺

(1)21.下列成語，何者前後意思相同？

- (1)如臨深淵／如履薄冰 (2)如切如磋／如蹈水火
(3)如花似玉／如膠似漆 (4)如潮涌至／如操左券

(2)22.「函」是公文類型的一種，許多公文的往來均使用函的形式，但下列哪一種公文內容不適合以函來進行？

- (1)下級機關向上級機關遞送計畫書
(2)對總統有所呈請或報告時
(3)上級機關對所屬下級機關有所指示、交辦、批復等
(4)民眾與機關間的申請與答復時

(4)23.下列「」中的詞語，何者非屬狀聲詞？

- (1)我「達達」的馬蹄是美麗的錯誤
(2)冷風「颼颼」，氣象報告說今晚最低溫只有3度
(3)每當看到了她，我的心就加速「怦怦」亂跳
(4)這個吝嗇鬼都病那麼重了，竟還「念念」不忘他那些金銀珠寶

(3)24.陳之藩〈哲學家皇帝〉：「第一筆用淡藍畫出湖水來；第二筆加了一些顏色，用深藍畫出山峰；第三筆又減去一些顏色，用淺藍畫出天空來。」這一段文字中很明顯使用下列哪一種修辭法？

- (1)誇飾 (2)映襯 (3)層遞 (4)回文

(3)25.所謂的正史，一般認知是指各朝政府之史官對前朝歷史進行詳實之編修，乃不同於私家編撰之史書（即所謂野史）。若依此定義，下列何者不會列入正史之中？

- (1)三國志 (2)宋史 (3)資治通鑑 (4)新唐書

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.After intense _____ between lawyers from both sides, the jury's final decision was unanimous that the man is guilty.

- (1)fists (2)debates (3)contracts (4)networks

(1)27.In the recent popular TV series, _____ was gradually built up with questions revolving around who may have killed the protagonist.

- (1)suspense (2)succession (3)superstition (4)sovereignty

(1)28.The CEO should state clearly what information she possesses to base her decision on, instead of relying on her illusive _____.

- (1)hunch (2)spark (3)loyalty (4)priority

(2)29.After ten years of collective hardship in the military, Winston's old army _____ become his lifelong friends.

- (1)bachelors (2)comrades (3)dictators (4)gangsters

(1)30.To show off wealth, the host presents a lavish _____ with an endless supply of gourmet food and champagne.

- (1)banquet (2)celebrity (3)franchise (4)documentary

(1)31.Hanging a national flag outside one's home used to be considered a _____ act, but nowadays people tend not to show love for their country.

- (1)patriotic (2)relentless (3)prehistoric (4)recreational

- (4)32.Popular songs mark specific periods and generations. They are often _____ of one's good old days.
 (1)captive (2)notorious (3)imperative (4)reminiscent
- (2)33.In the face of hostile threats, the well-trained troops exercised _____ and did not to respond to provocative actions.
 (1)veterans (2)restraint (3)temptation (4)successions

二、文法測驗【請在下列各題中選出最適當的答案】

- (3)34.Jimmy did not show up in the seminar this evening. _____ Charlotte.
 (1)So as not (2)So did not (3)Neither did (4)Didn' t either
- (4)35.Most teenagers _____ for themselves. Their mothers usually take care of everything.
 (1)not used to cook (2)used not to cook
 (3)do not used to cooking (4)are not used to cooking
- (2)36._____ the assignment, Jennifer uploaded her work on the designated platform.
 (1)Have finished (2)Having finished (3)Have to finish (4)To have finished
- (4)37.To prevent misuse by children, all the medicine _____ in the cupboard.
 (1)must lock (2)has to lock (3)has locked (4)must be locked
- (4)38.Students cannot attend class in person now, but they _____ when the pandemic is over.
 (1)will be (2)are to be (3)are capable (4)will be able to
- (4)39.The most unforgettable journey I _____ is the trip to Sydney with my family last year.
 (1)had ever (2)have ever (3)had ever had (4)have ever had
- (2)40.The relationship between positive thinking and success is clear, but _____ is truly surprising is that the causal arrow may go both ways.
 (1)that (2)what (3)which (4)whereas

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Plant-based meat is meat made from plants. It is created to appear, feel, and taste like 41 meat from animal products. The plant-based meat industry has grown immensely 42 a rise in awareness about meat's impact on the environment and on health. The 43, however, is usually higher compared to animal-based meat. The main reason is that regular meats are mass-produced, while plant-based meats are developed on a 44 smaller scale. In terms of health benefits, alternative meats generally have lower amounts of fat and higher amounts of fiber. But plant-based meats are 45 perfect. They typically have higher amounts of sodium, usually in an attempt to make it more palatable and shelf-stable.

- (3)41.(1)definitive (2)flexible (3)conventional (4)guaranteed
- (2)42.(1)unless (2)due to (3)followed by (4)regarding
- (1)43.(1)price (2)density (3)calorie (4)weight
- (3)44.(1)few (2)little (3)way (4)certain
- (4)45.(1)such as (2)prior to (3)more than (4)far from

四、閱讀測驗【請在下列各題中選出最適當的答案】

More than half a trillion dollars—that's the estimated value of all the stuff that U.S. shoppers bought last year only to return it, more than the economy of Israel or Austria. There's a direct link from returns to the eye-popping scale of U.S. shopping overall. In 2021, U.S. shoppers likely spent a record \$4.4 trillion. People tried new brands with unfamiliar sizes after

seeing them on TikTok or Instagram. They overbought for the holidays and shopped exceedingly online, where returns are between two and five times more likely than with purchases from stores.

Where does it all go? According to experts, most returned goods have a very high probability of being in a landfill. That is what consumers don't realize — the life of a return is **a very sad path**. A lot depends on the product and the store's policies. For example, pricier clothes are very likely to get dry-cleaned and sold again as new. Sealed, never-opened packages might get sanitized and put back on the shelf. Electronics often get resold. Value is the big threshold: Is the product worth the cost of shipping back plus paying someone to inspect, assess damage, clean, repair or test? That's why stores abandon billions of dollars' worth of goods, refunding or replacing them without asking shoppers to send their unwanted items back. Experts estimate that retailers throw away about a quarter of their returns. Every year, U.S. returns create almost 6 billion pounds of landfill waste.

Luckily, many others get resold to a growing web of middleman companies. Some go to discount, outlet and thrift stores. Some go to sellers on eBay or other websites. Some get donated to charity or recycled. These options have ballooned over the past decade, paving the way for more and more returns to find a new home. As companies compete on flexible return policies, **technology** is also slowly getting better at avoiding returns in the first place: helping shoppers buy the right-size sweater or picture a new rug inside their room.

(2)46. What is the passage mainly about?

- (1) An estimate, its measurement, and returns.
- (2) A problem, its causes, and possible solutions.
- (3) A method, its origins, and practical approaches.
- (4) An online shopping system, its technology, and algorithm.

(4)47. What does “**More than half a trillion dollars**” in the first paragraph refer to?

- (1) The value of goods US consumers bought in a year.
- (2) The evaluation of Israel and Austria's economic scale.
- (3) The combined amount of online and offline shopping.
- (4) The total worth of retail products being returned to stores.

(2)48. What does the author mean by “**a very sad path**” in the second paragraph?

- (1) Not all consumer goods are treated equal.
- (2) Lots of new and usable products end up as garbage.
- (3) Returned goods are not treated properly before being resold.
- (4) Most stores have inappropriate policies that take advantage of consumers.

(4)49. According to the passage, which of the following statements is true?

- (1) Sanitization of returned goods is mandatory, especially for pricier electronics products.
- (2) Much of retail stores' annual profits and return on investment depends on online sales.
- (3) To get a refund for damaged goods, the consumers have to go through a middleman.
- (4) It is often costly for retailers to ask their customers to send the unwanted goods back.

(3)50. Which of the following is an example of the “**technology**” mentioned in the final paragraph?

- (1) Sending advertisements to viewers based on their previous browses.
- (2) Recycling returned goods by selling them in various discount outlets.
- (3) Allowing buyers to see how a piece of furniture may look in their homes.
- (4) Keeping track of consumer donations and rewarding them with discounts.