

112年第一銀行第二次新進行員甄試試題及解答

一般行員A.B.C組

共同科目

功名文教機構

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。

一、字彙【請依照句子前後文意，選出最適當的答案】

- (3)01. When you light a candle, the flame's heat melts the wax, _____ the liquid wax, and turns it into a hot gas.
(1)distills (2)immortalizes (3)vaporizes (4)falsifies
- (3)02. Between 1988 and 1994, Congress passed _____ authorizing the president to proclaim March of each year as Women's History Month.
(1)dissolutions (2)revolutions (3)resolutions (4)normalizations
- (1)03. A _____ behavior is an action that a person feels "compelled" or driven to do over and over again.
(1)compulsive (2)comprehensive (3)consultative (4)congruent
- (2)04. Hoarding is the _____ saving of items and the inability to discard any of those items.
(1)expensive (2)excessive (3)explicit (4)exchange
- (1)05. More than 40 million federal student loan borrowers could be _____ for up to \$20,000 in debt forgiveness, if the Supreme Court rules in favor of President Joe Biden's proposed relief program.
(1)eligible (2)agile (3)reliable (4)capable
- (2)06. Distributive justice concerns the fair _____ of resources among diverse members of a community.
(1)arraignment (2)allocation (3)misdemeanor (4)alleviation
- (1)07. The ultimate goal of political socialization is to ensure the survival of the democratic political system even during times of extreme stress, such as economic _____ or war.
(1)depression (2)impression (3)sensation (4)appreciation
- (3)08. Children of _____ parents are more likely to attain college -level educations, which tend to develop higher levels of political knowledge and interest.
(1)fluctuant (2)lucent (3)affluent (4)confluent
- (4)09. harnessing _____ support at local levels to bring about policy changes at local, regional, national, or international levels, grassroots movements are considered bottom-up, rather than top-down efforts.
(1)detrimental (2)antagonistic (3)decimated (4)spontaneous
- (3)10. _____ is a philosophy based on equality, namely that all people are equal and deserve equal treatment in all things.
(1)Criticism (2)Feudalism (3)Egalitarianism (4)Authoritarianism
- (1)11. People with obsessive-compulsive _____ are typically aware of their behaviors and are bothered by the knowledge that they have no logical reason for doing them.

- (1)disorders (2)decrees (3)commandment (4)imperative
- (3)12.The principles of art have been _____ by different artists, art historians, and art critics in all sorts of way.
 (1)mandated (2)eliminated (3)enumerated (4)denounced
- (2)13.All companies need to _____ their employees in accordance with their work performance and experience.
 (1)resume (2)remunerate (3)retrieve (4)repudiate
- (2)14.Even though malpractice _____ is exceedingly common among doctors, it is still a thorny topic to discuss openly, and usually carries an air of shame and secrecy.
 (1)mitigation (2)litigation (3)instigation (4)minimization
- (4)15.People trust that elected leaders who overstep their authority or engage in illegal activity will be held accountable through processes such as _____.
 (1)appeasement (2)malpractice (3)implementation (4)impeachment

二、文法測驗【請在下列各題中選出最適當的答案】

- (1)16.Typically _____ the unprovoked use of military force, imperialism has historically been viewed as morally unacceptable.
 (1)involving (2)involved (3)it involves (4)it involved
- (1)17._____ admitting that he had originally been motivated to act in part because he knew he might qualify for a large award, the whistleblower came to believe that it was more important to hold the guilty executives accountable than to recover the money for himself.
 (1)Despite (2)In spite (3)Despite of (4)Due to
- (4)18._____ to deal with the over-production and under-consumption economic consequences of the Industrial Revolution, the European nations pursued an aggressive plan of empire building.
 (1)Driving by their need (2)Driven by his needs
 (3)Driving the need (4)Driven by their need
- (1)19.Habits typically develop over time through a natural process called “habituation,” _____ repetitive actions that must be consciously initiated eventually become subconscious and are carried out habitually without specific thought.
 (1)during which (2)which (3)for which (4)that
- (2)20.Air pollution is common in many large cities, _____ particulates and gases from transportation, heating, and manufacturing accumulate and linger.
 (1)who (2)where (3)but (4)thus
- (3)21.Basic liberties can only be restricted if this is done for the sake of protecting liberty either in a manner that strengthens “the total system of liberties shared by all,” _____ a less than equal liberty is acceptable to those who are subject to this same lesser liberty.
 (1)and (2)nor (3)or (4)but
- (4)22.All other factors being equal, the loss of utility to a person caused by theft will have a greater impact on that person's happiness _____ the gain in utility to another person from a gambling win of the same monetary value.
 (1)like (2)then (3)as (4)than
- (3)23.The world would have become more peaceful and made great progress _____ the warning of the devastation of

wars.

- (1)if had powerful leaders in the past heeded (2)should powerful leaders in the past heed
(3)had powerful leaders in the past heeded (4)if powerful leaders in the past heeded

(1)24. Ballot initiatives and other forms of direct democracy aside, most political decisions are made not by the citizens, but by the politicians _____ to represent them in legislative assemblies like the U.S Congress.

- (1)elected (2)who elected
(3)whom were elected (4)electing

(2)25. _____ is sometimes a great challenge for hyper-active kids.

- (1)To finish sitting down a meal (2)Sitting down to finish a meal
(3)Sit down to finish a meal (4)A meal finishes sitting down

(3)26. To participate, _____ turn on the lights in your front yard from 8:30pm to 9:30pm every night in your local time zone from December 10th to 25th.

- (1)you'll need to do all (2)all will need done that you
(3)all you'll need to do is (4)to do all will you need

(1)27. The manager said _____ the new employee to resign.

- (1)he was sorry to have to ask (2)he has to sorry to ask
(3)he asked that was sorry (4)sorry he is for asking he has to

(3)28. The pair, _____ for over a decade, decide to go on their separate ways.

- (1)they have been working together (2)having been worked together
(3)who have been working together (4)working together who are

(2)29. _____ from the company, the new product was offered exclusively online.

- (1)Not liking every other product (2)Unlike any other product
(3)Other products do not like (4)No liking all others

(1)30. _____ promoted last year, I would have been able to save more money each month.

- (1)Had I been (2)If I have been (3)Having been (4)To have been

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

Plastic money lasts anywhere from two to five times longer than paper money and performs better in vending machines. And, 31 paper currency, plastic money doesn't shed tiny bits of ink and dust that can disable ATMs by confusing their optical readers.

Polymer bills are much more complicated to 32. They include a number of security features including difficult-to-copy transparent windows, hidden numbers, metallic holograms, and text printed in a minuscule font.

Plastic money also stays cleaner and becomes less grubby than paper money, because the non-porous surface doesn't absorb 33, body oils, or liquids. In fact, the plastic money is virtually waterproof, so the bills won't be ruined if they are left in a pocket by mistake and end up in the washing machine. Actually, plastic money can take a lot of abuse. You can bend and twist plastic currency without damaging it.

The new plastic money is also 34 likely to spread disease because it's harder for bacteria to cling to the slick, nonabsorbent surface.

The government will also pay less for its new plastic money. While the plastic bank notes cost more to print than

their paper 35, their longer life means the country will end up printing far fewer bills and save a substantial amount of, well, money in the long run.

- | | | | |
|-----------------------|-------------------|------------------|-------------------|
| (4)31.(1)alike | (2)similarly | (3)like | (4)unlike |
| (3)32.(1)contend | (2)counterbalance | (3)counterfeit | (4)contradict |
| (1)33.(1)perspiration | (2)inspiration | (3)transpiration | (4)expiration |
| (3)34.(1)fewer | (2)more | (3)less | (4)most |
| (2)35.(1)equalities | (2)equivalents | (3)possibilities | (4)municipalities |

第二篇：

Schemas help us interact with the world efficiently. They help us 36 incoming information so we can learn and think more quickly. As a result, if we encounter new information that fits an existing schema, we can efficiently understand and interpret it with 37 cognitive effort.

However, schemas can also impact what we pay attention to and how we interpret new information. New information that fits an existing schema is more likely to attract an individual's attention. 38, people will occasionally change or distort new information so it will more comfortably fit into their existing schemas.

39, our schemas impact what we remember. Scholars William F. Brewer and James C. Treyns demonstrated this in a 1981 study. They individually brought 30 participants into a room and told them that the space was the office of the principal investigator. They waited in the office and after 35 seconds were taken to a different room. There, they were instructed to list everything they remembered about the room they had just been waiting in. Participants' 40 of the room was much better for objects that fit into their schema of an office, but they were less successful at remembering objects that didn't fit their schema. For example, most participants remembered that the office had a desk and a chair, but only eight recalled the skull or bulletin board in the room.

- | | | | |
|------------------------|----------------|------------------|----------------|
| (1)36.(1)categorize | (2) castrate | (3) capsulize | (4) catapult |
| (2)37.(1)maximal | (2) minimal | (3) moralistic | (4) political |
| (4)38.(1)Fortunately | (2) Whatsoever | (3) First of all | (4) In fact |
| (3)39.(1)In conclusion | (2) Beside | (3) In addition | (4) So far |
| (1)40.(1)recall | (2) liking | (3) imagination | (4) repression |

四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

An appreciation of nature is essential to both Japanese and Chinese garden design. Each seeks to interpret the natural landscape in miniature and both convey a sense of calm and serenity. Man's place in the garden is clearly defined with spaces organized by function and views carefully controlled by design. While Japanese gardens were heavily influenced by China, each style is distinct in its look and feel. Chinese gardens were places of tranquility and scholarly pursuit. Here the Chinese scholars pursued the study of calligraphy, poetry, art and philosophy. Key features include a tranquil water feature, unusual rocks, rock gardens and plants with symbolic meanings: the pine (longevity), bamboo (strength and flexibility) and the plum (loyalty). Like Chinese gardens, Japanese gardens are designed to depict a natural landscape in miniature. Japanese gardens vary in appearance depending on the function of the garden. These can include the tea garden, Zen garden or strolling garden. Japanese gardens also contain water, symbolic plants, stones and carefully designed views.

The most important elements in oriental gardens are stone and water. Stone can be thought of as the skeleton or foundation of the garden. Water in the garden helps offset the weight of stone and provides melody, movement and open reflective spaces. The shape, size and placement of rocks are extremely important. Great care is taken to achieve

asymmetric balance. Stone work can also be found in paths, steps and bridges. Plants in oriental gardens are chosen not only for their beauty but for their symbolism as well. Often they are shaped into forms to represent clouds or islands. Unlike western gardens with their abundant use of colorful flowers, oriental gardens are usually very green. Greenery is the primary design element with flowers serving a secondary role.

(2)41. What is the first paragraph mainly about?

- (1) Oriental and western gardens
- (2) Japanese and Chinese gardens
- (3) Water and stone in oriental gardens
- (4) Greenery and flowers in gardens

(1)42. Which of the following is true?

- (1) Chinese and Japanese gardens both convey a sense of calm and tranquility.
- (2) Chinese gardens have more colorful flowers than greenery.
- (3) Chinese gardens are heavily influenced by Japanese gardens.
- (4) Chinese gardens focus on stone and water, while Japanese gardens focus on flowers and views.

(4)43. What can be inferred from the passage?

- (1) Flowers and bridges are the most important elements in oriental gardens.
- (2) Stone bridges cannot be found in Japanese gardens.
- (3) Japanese gardens all look very much alike.
- (4) Longevity and loyalty are valued in Chinese culture.

(2)44. How are western gardens different from oriental gardens?

- (1) Western gardens present natural landscape in miniature.
- (2) A lot of colorful flowers can usually be found in western gardens.
- (3) Unusual rocks can often be found in western gardens.
- (4) Western gardens are places for scholars to pursue calligraphy, poetry, and philosophy.

(3)45. Which of the following is LEAST likely to be found in a Chinese garden?

- (1) Stone paths, steps, and bridges
- (2) Bamboos and plums
- (3) Flowers in the shapes of moons and stars
- (4) Rock gardens and fish ponds

第二篇：

Controversy over the benefits of recycling bubbled up in 1996 when columnist John Tierney posited in a *New York Times Magazine* article that “recycling is garbage.” “Mandatory recycling programs offer mainly short-term benefits to a few groups—politicians, public relations consultants, environmental organizations and waste handling corporations—while diverting money from genuine social and environmental problems. Recycling may be the most wasteful activity in modern America.”

Environmental groups were quick to dispute Tierney on the benefits of recycling, especially on assertions that recycling was doubling energy consumption and pollution while costing taxpayers more money than disposing of plain old garbage.

The Natural Resources Defense Council and Environmental Defense, two of the nation's most influential environmental organizations, each issued reports detailing the benefits of recycling. They showed how municipal recycling programs reduce pollution and the use of virgin resources while decreasing the sheer amount of garbage and the need for landfill space—all for less, not more, than the cost of regular garbage pickup and disposal.

But in 2002, New York City, an early municipal recycling pioneer, found that its much-lauded recycling program was losing money, so it eliminated glass and plastic recycling. According to Mayor Michael Bloomberg, the benefits of recycling plastic and glass were outweighed by the price—recycling cost twice as much as disposal. Meanwhile, low

demand for the materials meant that much of it was ending up in landfills anyway, despite best intentions.

Other major cities watched closely to see how New York City was faring with its scaled-back program (the city never discontinued paper recycling), ready to perhaps **jump on the bandwagon**. But in the meantime, New York City closed its last landfill, and private out-of-state landfills raised prices due to the increased workload of hauling away and disposing of New York's trash.

As a result, the benefits of recycling glass and plastic increased, and glass and plastic recycling became economically viable for the city again. New York reinstated the recycling program accordingly, with a more efficient system and more reputable service providers than it had used previously.

(2)46. What was the position John Tierney took in terms of the commonly known mandatory recycling program?

- (1) He supported the idea because it brought a lot of benefits to various kinds of people.
- (2) It was actually a waste of money because it benefited few people but could not solve the real social and environmental problems.
- (3) Despite the imperfect recycling program, it still brought some short term benefits to the city.
- (4) Recycling could also take care of the genuine social and environmental problems.

(4)47. Which of the following is not mentioned in the benefits of recycling according to the Natural Resources Defense Council and Environmental Defense?

- (1) The municipal recycling programs can reduce pollution
- (2) It will increase the use of virgin resources while decreasing the amount of garbage
- (3) It will reduce the need for landfill space
- (4) The cost of regular garbage pickup and disposal will be completely eliminated.

(4)48. Why did New York City stop recycling plastic and glass?

- (1) The benefits of recycling plastic, glass and paper were overlooked by the public.
- (2) The city could not find the right landfills.
- (3) More and more people thought recycling was only beneficial to politicians, and environmental groups.
- (4) It was much more expensive to recycle plastic and glass than disposal.

(3)49. In the second line of the fifth paragraph, what does the phrase “**jump on the bandwagon**” mean?

- | | |
|------------------------------|--|
| (1) join the celebration | (2) prepare a parade |
| (3) follow the same practice | (4) abolish the entire recycling program |

(2)50. According to this passage, what is the most crucial factor that determines whether a recycling program should be implemented or not?

- (1) When they can find a more efficient system and more reputable service providers.
- (2) When the financial benefits of recycling outweigh the cost of it.
- (3) When people care more about the environmental pollution problem of the city.
- (4) When they can find more landfills to dispose the waste.