

# 112年兆豐銀行新進行員甄試試題及解答

六、八職等辦事員

共同科目

功名文教機構

英文

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◎科成績以零分計。

壹、四選一單選選擇題40題（每題1.25分）

一、閱讀測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

When it comes to money, couples face a big question: Combine finances, keep them separate or do a combination of both? A recent study found that those who do pool their money are more likely to stay together. The study found that whether or not couples combine their money may make or break a relationship. “We did see that couples who pool their finances are less likely to break up than couples who keep their finances separate,” said the author of the study. According to the study, having joint accounts benefited all couples, though the effect was stronger with some couples versus others. Low-income couples, for example, tended to see greater benefits of pooling their money. The same was also true for couples in more collectivist versus individualistic cultures, based on differences the researchers observed between Japan and the U.S.

The study also looked at online discussions regarding how couples handle money. Those who combine their finances were more likely to refer to “our money” versus those who kept it separate and were more likely to say “my money.” These simple pronouns over time reinforce these perceptions of being on a team versus not. According to the study, couples who openly talk about money are more likely to be on the same page and are better able to achieve their financial goals. Those who openly address money issues typically also manage their debts better than those who keep them separate. “On average, couples who end up talking about their finances reach some sort of consensus, and then it makes them feel like they're on the same team. Feeling like you're on a team together with your partner promotes relationship satisfaction,” explained the author.

(2)01.What is the passage mainly about?

- (1)The importance of communication
- (2)A study on money and relationship
- (3)How two heads are better than one
- (4)Problems caused by cultural differences in relationships

(1)02.Which of the following is supported by the passage?

- (1)Talking about money helps couples build better relationships.
- (2)Couples who support the same sports team are more likely to stay together.
- (3)People with similar backgrounds can enjoy a stronger relationship.
- (4)People in Japan do not like to open joint bank accounts.

(3)03.What can be inferred from the passage?

- (1)Couples with lower incomes like to keep their individual bank accounts.

- (2) Banks prefer that couples open separate accounts because it means more business for them.
- (3) Working together towards a common goal promotes satisfaction in a relationship.
- (4) English pronouns have a deep impact on people's relationships.

(3)04. According to the passage, which of the following is good for couples?

- (1) Discussing financial issues with others in online forums
- (2) Finding a Japanese wife or husband
- (3) Talking about money issues openly and regularly
- (4) Setting a common financial goal but managing money separately

(4)05. Where is the passage most likely taken from?

- (1) A research paper on how people from different cultures manage money
- (2) A book on how to make more money out of a marriage
- (3) A personal finance column that offers advice on how to maintain financial independence
- (4) A newspaper article on money issues in relationships

第二篇：

Whether you are just starting your journey of homeschooling, or you have been doing it for some time, probably the number one question you get asked is about socialization: How will the kids be properly socialized if they are learning at home rather than in a school environment? It's an understandable concern. After all, most of us spent our childhoods in more traditional educational settings, attending brick and mortar schools, surrounded by other kids daily, and where social interaction was an essential part of our educational experience. How can this be simulated if children are being taught at home?

While socialization certainly looks different for homeschooled kids, most parents will tell you that their kids who learn at home are doing just fine in socialization. Why? It's partly because homeschooling usually doesn't take place exclusively at home, and homeschoolers actually interact frequently with others. It's also because homeschool parents usually make an effort to bring socializing into the mix, with positive results.

Research about homeschoolers and socialization is, unfortunately, not abundant at this time. However, the available research does point to mostly positive outcomes when it comes to socialization and homeschooled children. For example, a systematic review of the available research on homeschooling found that not only do homeschoolers fare very well academically, but they also appear to be well adjusted and well socialized. Out of fifteen available studies that look at socialization of home-educated kids, thirteen of them showed “clearly positive outcomes for the homeschooled children compared to those in conventional schools.” Two studies showed an even more positive outcome for homeschooled children than conventionally educated children. Research shows that homeschooled kids are less likely to engage in risky behavior such as alcohol consumption. An older study in 1992 also found that homeschooled kids had fewer behavioral problems than their conventionally schooled counterparts.

(1)06. What is the passage mainly about?

- (1) Homeschoolers and socialization
- (2) Homeschooling as a social studies project
- (3) Homeschooled children and their school educated parents
- (4) The importance of schools in developing children's social skills

(4)07. Who is most likely the target audience of the passage?

- (1) Researchers interested in studying homeschooled children and their parents
- (2) Children who do not like to spend time with peers at home

- (3) Teachers of students with homeschooled parents  
 (4) Parents considering or are already homeschooling their children
- (2) 08. What can be inferred from the passage?  
 (1) Plenty of evidence can be found in studies on how homeschooling benefits development of academic performance.  
 (2) Lack of social interaction is one of the main concerns of homeschooling for most people.  
 (3) Children learn social skills mainly from interacting with parents.  
 (4) Homeschooled children tend to do better academically but not socially.
- (4) 09. Which of the following is supported by the passage?  
 (1) Conventionally educated children are more aware of the risks of certain behaviors because they learn from other children's experiences.  
 (2) Parents with better social skills are more likely to homeschool their children.  
 (3) A school environment is generally better for outgoing children.  
 (4) Not a lot of research can be found on homeschoolers and socialization.
- (1) 10. Which of the following statements will the author most likely agree with?  
 (1) Socialization is not a problem for homeschooling.  
 (2) Sending children to school is a better option than homeschooling.  
 (3) Researchers have difficulty studying homeschooled children because there are not many of them.  
 (4) Homeschooled children do not need to learn social studies.

二、文法測驗【請在下列各題中選出最適當的答案】

- (3) 11. With the machine running, I \_\_\_\_\_.  
 (1) heard hardly him (2) heard he barely could  
 (3) could barely hear him (4) could hear him hard
- (1) 12. When it comes to training for marathon, no one \_\_\_\_\_.  
 (1) understands it better than Chris (2) is understanding more than Chris  
 (3) but Chris understand well (4) but understand well can Chris
- (1) 13. I don't remember \_\_\_\_\_ you in class. Is this your first lesson?  
 (1) seeing (2) to see (3) I had seen (4) be seeing
- (4) 14. The little boy is crying because he misses his mother very much. \_\_\_\_\_ his mother can make him stop right now.  
 (1) Anyone but (2) Everyone but (3) Someone but (4) No one but
- (3) 15. We will need the equipment you borrowed from us by four o'clock in the afternoon, so please make sure you return it \_\_\_\_\_.  
 (1) not sooner than that (2) as soon as that (3) no later than that (4) that is sooner
- (3) 16. You really have no right to criticize him. Your behavior \_\_\_\_\_.  
 (1) was not better than actually him (2) was not good as he is actually  
 (3) was actually no better than his (4) no good he actually was
- (2) 17. Nearly \_\_\_\_\_ of the votes were for Abraham so far, so we were pretty sure that he was going to win.  
 (1) two out of threes (2) two thirds (3) second third (4) two three

- (1)18.Sarah's husband couldn't even boil eggs, \_\_\_\_\_ a cake.
- |                          |                         |
|--------------------------|-------------------------|
| (1)not to mention baking | (2)let him alone baking |
| (3)so can he not bake    | (4)bake much less than  |

- (1)19.It's too late to start studying right now. You \_\_\_\_\_ last night.
- |                          |                     |
|--------------------------|---------------------|
| (1)should have studied   | (2)should study     |
| (3)ought have to studied | (4)studied ought to |

- (3)20.\_\_\_\_\_ I see him in person \_\_\_\_\_ he has arrived safely.
- |                                     |                                    |
|-------------------------------------|------------------------------------|
| (1)When... that I will believe only | (2)When only... I believe will     |
| (3)Only when...will I believe that  | (4)That only...when I will believe |

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：

The main difference between kimbap and sushi is that sushi is a Japanese rice roll seasoned with vinegar while kimbap is a Korean rice roll mixed with sesame oil. Kimbap has a slightly sweeter taste to it when 21 sushi. Kimbap and sushi 22 each other in their fillings and the use of rice. However, if you are a sushi lover who has not tried kimbap yet, you would find it really difficult to understand the difference between the two 23 of rice rolls. Kimbap is a popular Korean sushi roll made with cooked rice and some other ingredients that are all rolled in dried seaweed sheets. 24, kimbap is actually another version of Japanese sushi. Kimbap dish is usually taken as a light lunch along with danmuji (yellow pickled radish) and kimchi. Moreover, kimbap is a frequent take-out food as it is easy to 25 and you can carry it without much difficulty.

- |                      |               |                 |                 |
|----------------------|---------------|-----------------|-----------------|
| (1)21.(1)compared to | (2)made into  | (3)crossed with | (4)prepared for |
| (3)22.(1)turn over   | (2)depend on  | (3)vary from    | (4)merge into   |
| (4)23.(1)additions   | (2)testaments | (3)concords     | (4)varieties    |
| (2)24.(1)To date     | (2)In brief   | (3)Above all    | (4)For example  |
| (3)25.(1)condense    | (2)grow       | (3)pack         | (4)estimate     |

第二篇：

What makes for a good seat on an airplane? Some say the window view, 26 others believe legroom is the most important and will even pay substantially more for a few 27 inches of space. Airlines know that comfort is your top 28, but a growing number of them are opting for less comfortable, cost-effective seats, including some without the reclining option altogether. Many travelers aren't 29 the change, but some aviation experts say the move could benefit flight attendants who often play schoolyard monitor over disputes 30 seat reclining etiquette.

- |                        |                     |              |                 |
|------------------------|---------------------|--------------|-----------------|
| (2)26.(1)for           | (2)while            | (3)since     | (4) thus        |
| (2)27.(1)quick         | (2)extra            | (3)secondary | (4) banned      |
| (1)28.(1)priority      | (2)destination      | (3)worship   | (4) appointment |
| (3)29.(1)attributed to | (2)credible for     | (3)fond of   | (4) smooth over |
| (4)30.(1)to involve    | (2)that is involved | (3)involved  | (4) involving   |

四、字彙【請依照句子前後文意，選出最適當的答案】

- (3)31.Tom was really glad that Helen considered him a friend, not just \_\_\_\_\_.
- |              |                 |                    |              |
|--------------|-----------------|--------------------|--------------|
| (1)a forgoer | (2)an ultimatum | (3)an acquaintance | (4)a terrace |
|--------------|-----------------|--------------------|--------------|
- (2)32.\_\_\_\_\_ is the key to his success. He always tries hard and never gives up.

- (1)Preservation                      (2)Perseverance                      (3)Camouflage                      (4)Compensation
- (4)33.The information was of \_\_\_\_\_ value to the researchers. It led them to one of the greatest findings over the years.  
 (1)elective                      (2)fleeting                      (3)obscure                      (4)tremendous
- (2)34.The man was \_\_\_\_\_ for making long boring speeches, so nobody wanted to invite him to parties.  
 (1)respectful                      (2)notorious                      (3)transparent                      (4)indirect
- (1)35.Don' t be so \_\_\_\_\_. Look on the bright side and you'll see that there's still hope.  
 (1)pessimistic                      (2)attentive                      (3)strategic                      (4)manipulative
- (3)36.\_\_\_\_\_ by the enormous amount of information, the students feel confused and lost.  
 (1)Devoted                      (2)Implemented                      (3)Overwhelmed                      (4)Suspended
- (4)37.The device is to be used for \_\_\_\_\_ purposes only. No commercial use will be allowed.  
 (1)deserted                      (2)industrious                      (3)haphazard                      (4)recreational
- (2)38.Jack has not \_\_\_\_\_ the bookshelf yet because he had trouble finding all the parts needed.  
 (1)repented                      (2)assembled                      (3)intruded.                      (4)plundered
- (2)39.The students said a lot of the questions on the test were \_\_\_\_\_ and they weren't sure how to answer them.  
 (1)entrenched                      (2)ambiguous                      (3)safeguarded                      (4)modest
- (1)40.With the success of the company's new products, all employees are ready to \_\_\_\_\_ the rewards of their hard work.  
 (1)reap                      (2)sear                      (3)dangle                      (4)tramp

貳、非選擇題2大題【每題25分】

第一題：【中翻英】

亞洲是世界消費成長的引擎——錯過亞洲，可能會錯過全球一半的消費經濟前景，也就是在下一個十年的10兆美元的消費成長機會。亞洲消費市場的關鍵就是它的規模，然而未來十年及之後的情況會隨著社會、人口和科技的重大變革，消費市場改變而日益多樣化。隨著亞洲各國收入的增加，更多的消費者將到達收入金字塔的頂端，同時消費階層內的流動也可能成為消費增長的驅動力。【25分】

第二題：【英翻中】

The London Interbank Offered Rate (LIBOR), serving as the benchmark for borrowings, loans and derivative contracts, used to be the most important pricing reference rate in the international financial market, entered history by the end of 2021. One factor of its cessation is that it is easy to be manipulated, causing the market to question the representativeness of LIBOR. The Central Bank pointed out that since the 2008 financial crisis, there had been quite a few cases of banks manipulating LIBOR quotations, prompting a wave of reforms. Regulators globally have been working on alternative Risk-Free Rates (RFRs) with the underlying promise of better governance and oversight around major interest rate benchmarks. 【25分】