

# 112年台灣銀行第二次新進人員甄試試題及解答

一般金融人員

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## 壹、國文【第1-25題，每題2分，共計25題，佔50分】

(4)01.下列成語「」中的讀音，何者正確？

- (1)鞭「辟」入裡：ㄅㄧˋ  
(3)「文」過飾非：ㄨㄣˊ

- (2)鴻「鵠」之志：ㄏㄠˋ  
(4)前「倨」後恭：ㄐㄩˋ

(1)02.下列「」內的字，何者讀音前後相同？

- (1)提綱「挈」領／「鍥」而不捨  
(3)自怨自「艾」／方興未「艾」

- (2)不「伎」不求／手段「伎」倆  
(4)不落「窠」臼／「果」不其然

(3)03.下列成語中，何者選項的意思與其它成語在應用時不相同？

- (1)狼狽為奸 (2)一丘之貉 (3)駑馬十駕 (4)蛇鼠一窩

(1)04.「王大華□□□□、努力向上，在這次高考中終於不負家人期待，考出理想成績。」請問□□□□最適合填入下列哪個成語？

- (1)焚膏繼晷 (2)買櫝還珠 (3)夜郎自大 (4)牖中窺日

(3)05.下列「」中成語的應用，何者錯誤？

- (1)這次選舉，各個候選人為了勝選「花招百出」，手法令人眼花撩亂  
(2)他看似驚鈍，其實乃「善刀而藏」，曾是個大企業老闆呢  
(3)這家公司的會計十分精明，常能「寅吃卯糧」，難怪公司對她非常信任  
(4)這位領導「尸位素餐」，占據高位，卻沒有治理方針，難怪公司營運每況愈下

(1)06.下列成語何者可用來泛指謀官的便捷門路？

- (1)終南捷徑 (2)曲徑通幽 (3)行不由徑 (4)目不見睫

(1)07.大雄想寫信給許久未見的兒時同齡玩伴小夫，請問提稱語應用下列何者較為適當？

- (1)惠鑒 (2)鈞鑒 (3)尊鑒 (4)賜鑒

(3)08.余光中〈聽聽那冷雨〉中寫道：「驚蟄一過，春寒加劇。先是□□□□，繼而雨季開始，時而淋漓瀉瀉，時而□□□□，天潮潮地溼溼，即連在夢裡，也似乎把傘撐著。而就憑一把傘，躲過一陣瀟瀟的冷雨，也躲不過整個雨季。連思想也都是潮潤潤的。」請問空格之處，依余光中詩意，最適合填入下列何者選項？

- (1)清清爽爽／點點滴滴 (2)細細嗅嗅／間間歇歇  
(3)料料峭峭／淅淅瀝瀝 (4)虛虛幻幻／瑣瑣屑屑

(3)09.蘇軾有一闕詞〈江城子〉，其內容寫道：「十年生死兩茫茫，不思量，自難忘。千里孤墳，無處話淒涼。縱使相逢應不識，塵滿面，鬢如霜。夜來幽夢忽還鄉，小軒窗，正梳妝。相顧無言，惟有淚

千行。料得年年腸斷處，明月夜，短松岡。」請問蘇軾這首詩在寫何種內容？

- (1)思鄉愁緒 (2)感懷胞弟蘇轍  
(3)悼念亡妻 (4)嘆息不受皇帝重用

(3)10.下列成語中，何者有錯字？

- (1)熙熙攘攘 (2)孜孜矻矻 (3)汲汲盈盈 (4)戰戰兢兢

(1)11.文學史家劉大杰曾對一本書評價說：「他用客觀的態度，描寫他熟知的當日的知識份子和他體驗最深的黑暗的炎涼的社會……書中留給我們的全是黑暗、傷痕、諷刺和悲憤。……實在是一本最不愉快的社會寫實的書。」依照上面這段文字的敘述，請問這本書最有可能是指下列何者？

- (1)儒林外史 (2)三國演義 (3)搜神記 (4)花間集

(1)12.下列「」內的字，何者讀音前後相同？

- (1)「刨」根究底／如法「炮」製 (2)「韜」光養晦／赴湯「蹈」火  
(3)長「吁」短嘆／「紆」尊降貴 (4)好高「鶩」遠／「驚」鴻一瞥

(2)13.下列各組詞語，□讀音皆為「ㄍㄨㄛˋ」，且字形相同的為下列何者？

甲.大□晚成 乙.不可□及 丙.投鼠忌□ 丁.屏□凝神 戊.君子不□

- (1)甲乙丙 (2)甲丙戊 (3)丙丁戊 (4)乙丁戊

(2)14.「愛酒苦無阿堵物，尋春奈有主人家？」詩中「阿堵物」所指為何？

- (1)好友 (2)金錢 (3)配菜 (4)機會

(4)15.《禮記·中庸》：「萬物並育而不相害，道並行而不相□。」□字形應為下列何者？

- (1)被 (2)背 (3)駁 (4)悖

(2)16.下列成語何者前後語意相反？

- (1)千篇一律／一成不變 (2)正本清源／捨本逐末  
(3)走筆成文／一揮而就 (4)齒豁頭童／老態龍鍾

(3)17.下列文句，何者完全沒有錯別字？

- (1)這年輕人認真上進，許多長輩都稱讚他儒子可教  
(2)在我看來，他實足就是個驅炎附勢的機會主義者  
(3)這人都已經三十歲了，說話作風仍一派天真爛漫  
(4)他生性膽小儒諾，遇事憂柔寡斷，實難擔當大任

(2)18.「富而可求也，雖執鞭之士，吾亦為之。如不可求，從吾所好。」請問孔子的意思為下列何者？

- (1)人不應自降身價 (2)君子愛財取之有道  
(3)為富不仁，為仁則不富 (4)富貴不能淫，貧賤不能移

(1)19.下列何者同為「眼看他起朱樓，眼看他宴賓客，眼看他樓塌了」的感嘆？

- (1)朱雀橋邊野草花，烏衣巷口夕陽斜。舊時王謝堂前燕，飛入尋常百姓家  
(2)銀燭秋光冷畫屏，輕羅小扇撲流螢。天階夜色涼如水，坐看牽牛織女家  
(3)畢竟英雄起布衣，朱門不是舊黃畿。飛來燕子尋常事，開到李花春已非  
(4)小桃無主自開花，煙草茫茫帶晚鴉。幾處敗垣圍故井，向來一一是一家

(2)20.《淮南子·人間》：「海大魚，網弗能止也，釣弗能牽也，蕩而失水，則螻蟻皆得志焉。」請問「螻蟻得志」比喻：

- (1)人各有志 (2)小人得勢 (3)麻雀雖小 (4)萬物齊一

(3)21.「這話未免說得太重太狂，太傷人的自尊，火山的爆發，溶岩飛漿，四濺傷人，破壞了美的印象。」

發怒是心虛的表示。你心虛，她也心虛。」畫線處的寫作手法屬於下列何者？

- (1)頂真 (2)象徵 (3)譬喻 (4)雙關

(2)22.人們常說：「君子不立危牆之下」的原因是君子：

- (1)生性多疑 (2)防患未然 (3)初生之犢 (4)杞人之憂

(2)23.下列何者適合形容上位者求才的急切之心？

- (1)項莊舞劍，意在沛公 (2)一沐三握髮，一飯三吐哺  
(3)桃李不言，下自成蹊 (4)燕雀安知鴻鵠之志

(2)24.「天下傷心處，勞勞送客亭。春風知別苦，不遣柳條青。」詩人言：「不遣柳條青」是基於下列何種情感？

- (1)悲憤 (2)不忍 (3)憂鬱 (4)無奈

(2)25.《二刻拍案驚奇》：「就是族中支派，不論親疏，但與他財利交關，錙銖必較，一些面情也沒有的。」請問「錙銖」指的是：

- (1)較無用途的金屬 (2)極小的度量單位 (3)空有名聲的頭銜 (4)可有可無的職位

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】

(4)26.Understanding basic mathematics is \_\_\_\_ to building a strong foundation for more advanced scientific concepts.

- (1)gracious (2)luxurious (3)mechanical (4)fundamental

(2)27.The activists rallied together to \_\_\_\_ the construction of a harmful industrial plant in their community.

- (1)amuse (2)oppose (3)enforce (4)involve

(3)28.Faced with mounting pressure, the candidate decided to \_\_\_\_ from the political campaign.

- (1)tolerate (2)sacrifice (3)withdraw (4)volunteer

(3)29.Each year, the College of Science awards one \_\_\_\_ professor to recognize his/her outstanding contributions to the field of astrophysics.

- (1)literary (2)glorious (3)distinguished (4)corresponding

(4)30.Navigating through the complex \_\_\_\_ of government regulations can be a challenging and time-consuming process.

- (1)franchise (2)migration (3)delegation (4)bureaucracy

(1)31.The \_\_\_\_ images in the documentary depicted the harsh realities of war, leaving a lasting impact on the viewers.

- (1)graphic (2)juvenile (3)contagious (4)sustainable

(4)32.You look prettier in person than in the pictures. These photos didn't do you \_\_\_\_.

- (1)harm (2)good (3)fantasy (4)justice

(2)33.Anyone who has been apart from his or her loved ones for over a year would \_\_\_\_ for a reunion with them.

- (1)linger (2)yearn (3)despise (4)waver

二、文法測驗【請在下列各題中選出最適當的答案】

(3)34.The policeman is quite concerned about \_\_\_\_ or not the suspect is telling the truth.

- (1)how (2)when (3)whether (4)whichever

(1)35.\_\_\_\_ the government removes the ban, the environmental protection group will keep protesting.

- (1)Unless (2)Except (3)Without (4)Nevertheless
- (4)36. \_\_\_\_\_ about the danger of fire by his mother, Tom is now more cautious when he uses lighters  
 (1)To warn (2)Warning (3)Having warned (4)Having been warned
- (1)37.Many \_\_\_\_\_ buildings in Taiwan are not equipped with elevators.  
 (1)five-story (2)five-stories (3)fifth-floor (4)fifth-floors
- (3)38. \_\_\_\_\_ for three times, the research article finally got accepted for publication.  
 (1)Review (2)Reviews (3)Reviewed (4)Reviewing
- (1)39.After the CEO was blasted for his poor leadership, he quitted the job himself before being fired as a \_\_\_\_\_ solution  
 (1)face-saving (2)face-saved (3)saving-face (4)saved-face
- (1)40.Most airline companies request that every passenger \_\_\_\_\_ his or her cellphone before takeoff.  
 (1)turn off (2)turns off (3)to turn off (4)turning off

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

An organization's human resource (HR) policies and practices represent important forces for shaping employee behavior and attitudes. If properly designed, the HR practice can identify competent candidates and accurately match 41 to the job. Organizations should try to design their selection systems to maximize the 42 that the right person-job fit will be achieved. 43 errors are made, the chosen candidate's performance may be less than satisfactory. Extra training may be necessary to improve the candidate's skills. 44, the candidate will prove unacceptable and a replacement will need to be found. Similarly, where the selection process 45 the hiring of less qualified candidates, those chosen are likely to feel anxious, tense, and uncomfortable. This, in turn, is likely to increase dissatisfaction with the job.

- (3)41.(1)it (2)him (3)them (4)those
- (1)42.(1)likelihood (2)importance (3)observation (4)significance
- (1)43.(1)When (2)What (3)Which (4)Whose
- (2)44.(1)In contrast (2)At worst (3)Nevertheless (4)On the other hand
- (3)45.(1)turns to (2)applies for (3)results in (4)combines with

四、閱讀測驗【請在下列各題中選出最適當的答案】

Ajay Banga is the new president of the World Bank. He recently shared his journey from a young man without a clear calling to his current position. In a keynote address at the Indian Institute of Ahmedabad, he reflected on his time as a student at the same institution. Ajay admitted that, when he graduated, he had no idea what he wanted to do with his life.

Born in Pune, India, in November 1959, Ajay grew up in a Sikh family. He completed his economics degree with honors at St. Stephen's College in Delhi. Later, he pursued a postgraduate degree at a prominent business school in India. He embarked on his professional career in 1981 as an intern at Nestlé and spent 13 years in various roles before transitioning to PepsiCo. At PepsiCo, he played a crucial role in introducing Pizza Hut and KFC to the Indian market during a time of economic liberalization. In 1996, he joined Citigroup, eventually moving to the United States and becoming a U.S. citizen in 2007. Two years later, he joined Mastercard and swiftly rose to the position of CEO.

During his tenure at Mastercard, Banga emphasized the importance of emerging markets, particularly in Asia. Under his leadership, the company experienced remarkable growth. The company's revenue tripled. Profits increased

six-fold. Moreover, market capitalization expanded from under \$30 billion to over \$300 billion.

Banga believes that in today's rapidly evolving world, leaders must act with a sense of urgency and avoid procrastination. However, he also emphasizes the value of listening to others and taking "thoughtful risks" rather than waiting for perfect information, which is rarely attainable. He advocates for a mindset of being "competitively paranoid," constantly questioning assumptions and potential blind spots.

In his address, Banga encouraged the graduating class to not be overly concerned if they lacked a detailed plan for their lives. He emphasized that anyone can have a good idea or plan, but true greatness lies in execution.

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

- (1) An execution plan.
- (2) A personal history.
- (3) An evolved calling.
- (4) A business venture.

(4)47. Which of the following is true about Banga's early development?

- (1) He had a habit of procrastination.
- (2) He did not perform well academically.
- (3) He worked for a huge local Indian company.
- (4) He spent 15 years in the food and beverage industry.

(1)48. What is one key aspect of Banga's approach at Mastercard?

- (1) Focusing on emerging markets.
- (2) Doubling down on developed nations.
- (3) Avoiding confrontation with employees.
- (4) Raising capital ten times as much as his predecessors did.

(4)49. What does Banga believe about decision-making in today's world?

- (1) Urgent decisions should be made before listening to subordinates.
- (2) Perfect information is necessary when making important decisions.
- (3) Thoughtful risks should be taken instead of waiting for perfect information.
- (4) Procrastination can help us question unrealistic assumptions and find blind spots.

(2)50. What advice did Banga give to the graduating class?

- (1) Plan ahead.
- (2) Take action.
- (3) Work for World Bank.
- (4) Obtain competitiveness