

# 112年台灣中小企業銀行新進人員甄試試題及解答

一般行員

普通科目

功名文教機構

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。

## 一、字彙【請依照句子前後文意，選出最適當的答案】

- (1)01. A famous \_\_\_\_\_ of Nike is "Just do it."  
(1)slogan (2)tablet (3)proposal (4)extent
- (3)02. When you \_\_\_\_\_ this medicine, pay attention to the right dosage!  
(1)eat (2)drink (3)take (4)make
- (3)03. After the lengthy training, all the players \_\_\_\_\_ when the coach asked them to practice for another four hours.  
(1)reversed (2)reserved (3)complained (4)considered
- (4)04. The supervisor has not \_\_\_\_\_ when the project deadline will be.  
(1)indexed (2)contained (3)perplexed (4)indicated
- (2)05. A \_\_\_\_\_ camera allows users to take many pictures and select the preferred ones.  
(1)sturdy (2)digital (3)classic (4)traditional
- (2)06. Jason is a person full of positive thoughts and much energy; he \_\_\_\_\_ up my life.  
(1)impresses (2)lights (3)raises (4)piles
- (2)07. My mom \_\_\_\_\_ agreed to our proposal about taking a trip to Japan this coming summer.  
(1)unanimously (2)totally (3)hopefully (4)vigorously
- (2)08. When facing difficult problems, many people \_\_\_\_\_ for an easy way out.  
(1)send (2)opt (3)grant (4)grow
- (3)09. \_\_\_\_\_ one's boss at work does not necessarily bring the person career success.  
(1)Replenishing (2)Justifying (3)Flattering (4)Acquainting
- (1)10. Saving the \_\_\_\_\_ from his parents every month, Jennifer finally was able to get herself an iPad.  
(1)allowance (2)permission (3)consumption (4)transaction
- (1)11. The warm winter has had a very \_\_\_\_\_ impact on the ski industry.  
(1)negative (2)chemical (3)talkative (4)convenient
- (3)12. The little boy knows how to add, subtract and \_\_\_\_\_, but he cannot divide.  
(1)omit (2)complete (3)multiply (4)govern
- (1)13. The recent free elections mark the next step in the country's \_\_\_\_\_ towards democracy.  
(1)progress (2)appetite (3)expert (4)spinach

- (1)14.The country has refused to allow United Nation troops to be stationed in its \_\_\_\_\_.  
(1)territory (2)minority (3)expression (4)similarity
- (4)15.We were caught in a thunderstorm without anywhere to \_\_\_\_\_.  
(1)polish (2)encounter (3)illustrate (4)shelter

二、文法測驗【請在下列各題中選出最適當的答案】

- (4)16.Wow, that smells great! What \_\_\_\_\_?  
(1)you eat (2)do you eat (3)you eating (4)are you eating
- (3)17. I \_\_\_\_\_ say that to her if I were you.  
(1)will not (2)can not (3)would not (4)should not
- (1)18.That movie \_\_\_\_\_ by David Fincher.  
(1)was directed (2)directed (3)did directed (4)had directed
- (4)19.Could you tell me \_\_\_\_\_?  
(1)it is what time (2)is it what time (3)what is it time (4)what time it is
- (3)20.Judy \_\_\_\_\_ have curly hair, but it is straight now.  
(1)is used to (2)was used to (3)used to (4)used to be
- (4)21.Bring an umbrella with you \_\_\_\_\_ it rains later.  
(1)then (2)for (3)when (4)in case
- (1)22.I will wire you the money \_\_\_\_\_ I get paid this month.  
(1)as soon as (2)in case (3)until (4)even if
- (4)23.Joe \_\_\_\_\_ ever works as \_\_\_\_\_ as he should.  
(1)hard ... hardly (2)hard ... hard (3)hardly ... hardly (4)hardly ... hard
- (3)24.It's high time that the workers \_\_\_\_\_ a raise.  
(1)given (2)have given (3)were given (4)must give
- (4)25.Let's send a big hug to those children who passed the test, \_\_\_\_\_?  
(1)isn't it (2)will you (3)don't we (4)shall we
- (1)26.Cynthia is so innocent \_\_\_\_\_ believe Jasper will marry her in five years.  
(1)as to (2)for (3)who (4)that
- (3)27.We stopped \_\_\_\_\_ birthday cards or holiday cards to reduce paper waste.  
(1)buy (2)to buy (3)buying (4)bought
- (2)28.An accident involving over ten vehicles \_\_\_\_\_ on the highway.  
(1)was occurred (2)has occurred (3)has been occurred (4)has occurring
- (3)29.In the talent show, Harry saw one lady \_\_\_\_\_ he thought was his high school teacher.  
(1)which (2)when (3)who (4)whom
- (4)30. If my friend had sold their condo in 2021, she \_\_\_\_\_ a profit of 10%.  
(1)will earn (2)would earn (3)would be earned (4)would have earned

### 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：

Portland has been known as the “City of Roses” for more than a century — but why? Roses are not native to the region, 31 did any Portland gardeners reach international stardom by breeding the best rose blossoms. 32, Portland's affinity for roses started with a wedding gift and resulted in a WWI safe haven for European roses. According to the Oregon Encyclopedia, the first rose bush in the Pacific Northwest was sent to Anna Marie Pittman in 1837 33 she married Jason Lee, a missionary near Champoeg. Clippings from that bush were planted in Champoeg Park, Willamette University and the surrounding area. 34 visitors to the exposition, the City of Portland planted around 10,000 bushes of the revered Madame Caroline Testout rose along Portland's streets. The voluptuous Madame Caroline Testout rose is perhaps the most popular 35 of hybrid tea rose, named after a nineteenth century French dressmaker in 1890.

- |                   |               |              |                |
|-------------------|---------------|--------------|----------------|
| (1)31.(1)nor      | (2)and        | (3)or        | (4)but         |
| (3)32.(1)Besides  | (2)Whatever   | (3)In fact   | (4)For example |
| (2)33.(1)although | (2)when       | (3)unless    | (4)because     |
| (4)34.(1)Attract  | (2)Attracting | (3)Attracted | (4)To attract  |
| (1)35.(1)breed    | (2)carrier    | (3)drill     | (4)knuckle     |

第二篇：

Wildlife conservation and climate action are often considered as separate environmental issues, but the two are actually closely connected. Many people know that combatting climate change helps save wildlife populations around the 36, but the opposite situation is also true. That is, wildlife conservation plays an important 37 in regulating the climate. Through saving wildlife, we help save the planet, including ourselves. Today, the earth is 38 its sixth mass extinction event, caused by human activity and global temperature rise. A research report has pointed out that, in less than 50 years, the world has already 39 69% of all mammal, fish, bird, reptile, and amphibian populations. This has threatened humans because the presence of a rich variety of life on earth is critical for the health of this planet. 40 biodiversity, all species work together within their respective ecosystems to maintain a necessary balance and support life.

- |                    |                 |             |                |
|--------------------|-----------------|-------------|----------------|
| (2)36.(1)time      | (2)globe        | (3)course   | (4)scene       |
| (1)37.(1)role      | (2)situation    | (3)position | (4)account     |
| (2)38.(1)replacing | (2)experiencing | (3)relating | (4)controlling |
| (3)39.(1)amounted  | (2)aided        | (3)lost     | (4)deduced     |
| (4)40.(1)Unless    | (2)While        | (3)Of       | (4)With        |

### 四、閱讀測驗【請在下列各題中選出最適當的答案】

第一篇：

Education in our society serves many purposes, but there are three main functions. First, students learn skills that will help prepare them for society. Writing, reading, and mathematics are all essential in today's workplace and many people learn these skills in school. Second, schools serve communities. Whether by functioning as polling locations during elections or providing safe places for students in temporary living situations, public schools add value to communities. Third, public schools provide a structured environment for children to engage in productive activities during many days of the year while their adult caretakers are working. In other words, public schools also play the role of “daycare” places. These are three of the primary reasons why we have schools in our society.

In 1821, the first public high school in the United States was started in Boston. By 1900, 31 states required children

to attend school from the ages of 8 to 14. As a result, by 1910, 72% of American children attended school. Half the nation's children attended one-room schools. In 1918, every state required students to complete elementary school. In 1954, the Supreme Court in *Brown v. Board of Education* unanimously declared that separate facilities were unconstitutional and desegregation began.

These days, students and their caretakers have more choices when it comes to selecting a public school. In addition to the traditional neighborhood schools, charter schools have popped up in major cities across the country. Both charter schools and neighborhood schools fill traditional roles like providing instruction, serving lunch and other meals, and administering the state tests. However, charter schools and neighborhood schools differ in many important ways. One key difference is the amount of time students spend in school. In Chicago, for example, students who attend neighborhood schools do so for about 180 days in a year, each day slightly over six hours long. On the other hand, students who attend charter schools do so for around 200 days in a year, and most charter school days are over eight hours long. While both neighborhood and charter schools provide free public education to students meeting enrollment criteria, students who attend charter schools spend much more time in class.

(2)41. Which is a good title for this passage?

- (1) School Systems in the US
- (2) Purposes and Development of Schools in the US
- (3) Public and Charter Schools
- (4) Different Types of Schools

(2)42. Which of the following is mentioned in this passage?

- (1) Neighborhood schools are more popular than charter schools.
- (2) Schools can function as polling places in communities.
- (3) Desegregation started in the 1940s.
- (4) Students and their caretakers benefit more from public schools.

(3)43. According to this passage, which of the following is **NOT** true?

- (1) Elementary education in the US became mandatory in 1918.
- (2) Schools offer adult caretakers a place to engage their children in positive learning.
- (3) Both charter schools and neighborhood schools have been around for a similar length of time.
- (4) Charter schools operate more days and longer hours than neighborhood schools.

(3)44. Which of the following is closest in meaning to “**unconstitutional**” in Paragraph 2?

- (1) unbalanced
- (2) impeccable
- (3) unlawful
- (4) unstructured

(1)45. What is the purpose of this passage?

- (1) To inform
- (2) To criticize
- (3) To contrast
- (4) To mock

第二篇：

Just by looking at a penguin, it is clear to see that their bodies have been specially adapted for swimming. They have developed a streamlined body shape that reduces drag when they are in the water. Their wings (called “flippers” on penguins) and feet also serve a purpose. Their flippers function like propellers when underwater, allowing them to move forward and increase their speed. While swimming, their feet get tucked away near the tail to be used to navigate through the water. All penguin bodies are covered in oily feathers, which allows the water to flow smoothly over their bodies, thus reducing drag. However, this is not the only thing a penguin's body can do.

Back in 2012, scientists discovered the mystery behind how Emperor Penguins rocket through the water. First, penguins can trap air under their feathers. It was discovered that when Emperor Penguins fluff these tiny feathers

underwater, they release bubbles that act like a lubricant to reduce drag. With this extra boost, these penguins can double or triple the speeds at which they usually travel, which can help to **propel** individuals onto land or help with avoiding a predator. In addition, a penguin's blood helps them to stay underwater for longer. The blood can carry extra oxygen around the body, allowing oxygen to be stored, and therefore helping them to breathe underwater for enough time to hunt.

Not only have these birds evolved and adapted perfectly to being in the water, but they have also developed incredibly successful swimming techniques too. For long journeys, many penguins use a technique known as “porpoising” . This is when a penguin will propel forward out of the water, allowing them to catch a breath as they do so. When penguins do this, they can easily increase their speed by a substantial amount.

(3)46. Which of the following is the most appropriate title for this article?

- (1) Why do penguins live in extremely cold places?
- (2) How do penguins feed their chicks?
- (3) How do penguins swim so well?
- (4) Why do penguins love to eat fish and krill?

(2)47. Which of the following items is **NOT** mentioned as a reason why penguins can rocket through the water?

- (1) their swimming techniques
- (2) their mouths
- (3) their blood
- (4) their wings

(4)48. According to this article, which of the following statements is **NOT** true?

- (1) Their feet are tucked near their tails while swimming.
- (2) They can breathe underwater long enough to hunt.
- (3) They can trap air under their feathers.
- (4) Their wings keep water from flowing smoothly.

(2)49. Which of the following is closest in meaning to the word “**propel**” in Paragraph 2?

- (1) freeze
- (2) move
- (3) renew
- (4) crash

(1)50. According to this article, what is the function of penguins' feathers?

- (1) They can release bubbles underwater
- (2) They can allow oxygen to be restored
- (3) They can decrease swimming speeds
- (4) They can help find their mates