

臺灣中小企業銀行 106 年度新進人員甄選試題

甄選類別【代碼】：風險管理人員【K3501】、理財專員【K3502-K3503】、
金融交易人員【K3504】、數位銀行暨電子支付行銷企劃人員【K3506】、
數位銀行暨電子支付產品企劃人員【K3507】、
銀行業務系統程式開發人員【K3508】、電腦操作人員【K3509】、
法務人員【K3510-K3514】、徵授信人員【K3515-K3518】、
外匯人員【K3519-K3521】、一般行員(一)【K3522-K3527】、
一般行員(二)【K3528】

普通科目：英文

*請填寫入場通知書編號：_____

注意：①作答前應先檢查答案卡，測驗入場通知書號碼、桌角號碼、應試科目是否相符，如有不同應立即請監試人員處理。使用非本人答案卡作答者，該節不予計分。
②本試卷一張雙面，皆為四選一單選選擇題。共 50 題，每題 2 分，限用 2B 鉛筆在「答案卡」上作答，請選出最適當答案，答錯不倒扣；未作答者，不予計分。
③請勿於答案卡上書寫應考人姓名、入場通知書編號或與答案無關之任何文字或符號。
④本項測驗僅得使用簡易型電子計算器(不具任何財務函數、工程函數功能、儲存程式功能)，但不得發出聲響；若應考人於測驗時將不符規定之電子計算器放置於桌面或使用，經勸阻無效，仍執意使用者，該科扣 10 分；該電子計算器並由監試人員保管至該節測驗結束後歸還。
⑤答案卡務必繳回，未繳回者該科以零分計算。

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【3】1. This medicine is for patients of a special disease. You cannot get it without a doctor's _____.
① silence ② budget ③ prescription ④ victory
- 【4】2. The flood had damaged quite a few houses and bridges, but luckily there's no one killed or _____.
① increased ② interested ③ inspired ④ injured
- 【1】3. After a long suspension for over a year, there is still no sign that the agency will _____ the project.
① resume ② consume ③ presume ④ assume
- 【2】4. "Moonwalk" is the _____ dance move of the late pop music star Michael Jackson.
① careful ② classic ③ convenient ④ chilly
- 【3】5. The worldwide craze for Pokémon GO has become a _____ with both applause and complaint.
① nutrition ② technician ③ phenomenon ④ motivation
- 【4】6. The document is _____. Be sure that no one gets to read it except you.
① respectful ② lucrative ③ irritable ④ confidential
- 【1】7. Donald cannot drive anymore because his driver's license was _____ as a result of drunk driving.
① revoked ② lamented ③ diverged ④ sustained
- 【3】8. The _____ disease has killed more than 4,000 people worldwide in the past 6 months.
① legal ② gentle ③ fatal ④ jealous
- 【3】9. Death penalty has long been a _____ that often results in heated debate.
① biology ② frequency ③ controversy ④ minority
- 【2】10. The issue of cyber crime has _____ much attention as more and more people fall victims.
① harassed ② drawn ③ forbidden ④ paid
- 【2】11. Milk, butter, cheese and yogurt are all _____ products.
① daily ② dairy ③ diary ④ dizzy
- 【4】12. Scientists have _____ useful tools and products with nanotechnology to make our life easier.
① influenced ② invited ③ insulted ④ invented
- 【1】13. The scandal took a toll on the CEO, and led to his _____ from the company.
① resignation ② nomination ③ dedication ④ intervention
- 【4】14. Many people were angry when there was _____ any progress in improving children's welfare.
① obviously ② likely ③ recently ④ hardly
- 【3】15. The country has suffered a long drought as the _____ for the past 14 months has been none.
① quarantine ② starvation ③ precipitation ④ manipulation

二、文法測驗【請在下列各題中選出最適當的答案】

- 【2】16. I can't find my cellphone. Mary can't find _____, either.
① her ② hers ③ her's ④ she's
- 【3】17. _____ TV all day will hurt your eyes.
① Watch ② Watched ③ Watching ④ If you watch
- 【4】18. Despite _____, Kathy went to work without her umbrella this morning.
① it rains ② it was raining ③ rainy ④ the rain
- 【3】19. Excuse me. I'm not familiar with this building. Do you know _____?
① the restroom is where ② the restroom where is ③ where the restroom is ④ where is the restroom
- 【1】20. Although this movie has won many awards, _____ don't want to see it in the theater.
① I still ② but I still ③ however I still ④ so I still
- 【4】21. I can't believe Helen married our Math teacher Mr. Lu _____ she hated most in high school.
① who ② whom ③ ,who ④ ,whom
- 【3】22. Trees, meadows and green plants _____ here, but they were cut down and replaced by skyscrapers.
① were used to growth ② were used to grow ③ used to grow ④ used growth
- 【3】23. _____ all the money he had, he didn't know what to do.
① To lose ② Being lost ③ Having lost ④ He lost
- 【2】24. Could you hurry up a little? I want my car _____ by 3 o'clock this afternoon.
① to fix ② fixed ③ fixing ④ be fixed
- 【1】25. The labor union demanded that the company's president _____ to all the employees for his rudeness.
① apologize ② apologizes ③ to apologize ④ apologized
- 【4】26. The more you think about it, _____ decision you'll make.
① the good ② the more good ③ the gooder ④ the better
- 【2】27. Not until Steve lost his health _____ the importance of it.
① he didn't realize ② did he realize ③ he realized ④ so he realized
- 【1】28. Today, many poor children still live in _____ countries or areas.
① war-torn ② war-tore ③ war-tear ④ war-tearing
- 【3】29. My parents met each other and got married in Japan, _____ I was born and grew up.
① which ② when ③ where ④ that
- 【4】30. If I _____ ten million dollars last month, I would have bought a sports car right away then.
① have ② have had ③ had ④ had had

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：

Perhaps a bit odd looking at first, the QR code is something which small business owners and entrepreneurs need to be aware of since it is increasingly becoming an important tool. The QR code is basically a natural extension of the conventional barcode, 31 has been around since the mid 1970s on everything from supermarket groceries to large container shipments. It was designed in 1994 for Japanese auto-makers to track car parts. Now it is 32 by big companies and small businesses. The QR code has many advantages 33 a conventional barcode. The main advantage is that you can store up to a hundred times more information on a QR code than on a conventional horizontal barcode. 34, QR codes can be scanned from any direction for 360 degrees. This makes them easier for your device to read and lessens the possibility of background interference. The third main 35 is that from a marketing point of view, the code's appearance is unique and interesting, increasing the likelihood of engaging the customer in any campaign where it might be deployed.

- 【2】31. ① where ② which ③ while ④ who
【1】32. ① being used ② having made ③ making ④ using
【4】33. ① of ② off ③ on ④ over
【3】34. ① Despite that ② By contrast ③ In addition ④ With this
【1】35. ① advantage ② code ③ information ④ possibility

【請接續背面】

第二篇：

For many years, Christopher Reeve had been known for playing the movie character Superman in the Hollywood movies. But in 1995, he broke his neck in a horseback riding accident and spent 36 in a wheelchair, almost completely unable to move. He also needed a machine to help him breathe. 37, in spite of his disabilities, Reeve refused to be depressed and fought back. Four years after his terrible 38, he received an award for his autobiography, Still Me. It is a humorous story of his life, showing both his courage and his 39. That same year, he also won recognition for starring in the movie Rear Window. “40,” he said. He died in 2004, after a heart attack. His example should provide encouragement and inspiration for people everywhere.

- 【3】36. ① all his money ② his childhood ③ the rest of his life ④ every holiday
【4】37. ① Accordingly ② Likewise ③ Relatively ④ However
【2】38. ① crime ② tragedy ③ blockbuster ④ fraud
【1】39. ① optimism ② divorce ③ sympathy ④ laziness
【4】40. ① No man is an island ② No one is perfect
 ③ No news is good news ④ Nothing is impossible

四、閱讀測驗【請在下列各題中選出最適當的答案】

第一篇：

A bicycle-sharing system, or public bicycle system, is a service in which bicycles are made available for shared use to individuals on a very short-term basis. Many such systems offer subscriptions that make the first 30–45 minutes of use either free or very inexpensive. Bicycles are parked at various terminals around a city. In some systems, the bicycles are locked and a cash deposit unlocks them. Deposits are returned when the bicycles are returned at different terminals. In some other systems, users have to register before taking a bicycle. Sometimes credit cards are charged.

The intention of the service is to provide environmentally friendly and economical transportation in inner city areas. People who choose to cycle instead of drive help to reduce traffic congestion, air pollution, and noise pollution. They save money and get exercise, without worrying about their own bicycle being stolen.

Bike-sharing emerged in Europe in the 1960s, but its wider use and development came in the mid-2000s thanks to the introduction of information technology. As of June 2014, public bike systems were available in 50 countries on five continents, including 712 cities. As of May 2011, China’s Wuhan and Hangzhou bike-sharing systems were the largest in the world, while the one in Paris was the largest outside of China. And the countries with the most systems are Spain (132), Italy (104), and China (79).

When the bike-sharing programs first started, theft was a problem. In 1993, in Cambridge, U.K., so many bicycles were stolen the first day that the city stopped the program temporarily. Since then, cities have taken creative measures to prevent the theft of bicycles. In some programs, the bicycles are painted a single color, often white or another very visible colors such as orange or yellow. Brand names are painted over. Spokes and tire rims are painted. It would be difficult for thieves to get much money for these bicycles. In other programs, the bicycles are designed with special parts that cannot easily be combined with parts from other bicycles.

- 【1】41. What is the main idea of this article?
① The nature, history and development of bicycle-sharing systems.
② The advantages and disadvantages of bicycle-sharing systems.
③ The problems faced by bicycle-sharing systems in the past and now.
④ The differences between bicycle-sharing systems in China and those outside China.
- 【4】42. Which of the following is TRUE about a bicycle-sharing system?
① Its major purpose is to provide people with more opportunity to exercise.
② It became more common and better developed in the 20th century.
③ It has long been troubled with stolen bikes since it first started.
④ It was available in over 700 cities in 50 countries as of June 2014.
- 【3】43. What is NOT one of the benefits brought by bicycle-sharing systems?
① Fewer cars inside the city. ② Quieter urban environment.
③ Longer distance to school or work for riders. ④ Less spending on transportation for riders.

- 【1】44. What is TRUE about the bicycle-sharing systems across different parts of the world as of May 2011?

- ① China ranks third in the number of public bike systems.
② The public bike system in Paris was larger than any other city’s.
③ Italy has fewer public bike systems than China.
④ The world’s largest public bike system was in Spain.

- 【2】45. Which of the following is NOT used to solve the problem of public bicycle thefts?

- ① Using special parts on public bikes.
② Painting public bikes with black color.
③ Making brand names highly visible on public bikes.
④ Painting the spokes and tire rims of public bikes.

第二篇：

Chad Pregracke grew up in Moline, Illinois, less than 100 feet away from the Mississippi River, which supplies drinking water to about 18 million people in more than 50 U.S. cities. As he got older, he noticed the river was becoming more and more polluted with plastic, trash, and other junk floating around in it. One weekend, he decided to collect the trash he could from the river – by hand. He waded into the water and removed items that shouldn’t have been in it and filled his backyard with them. Someone reported his activities to a local news station, and as a result, a group wrote Chad a check for over \$8,000. Chad used the money to buy a boat and to start a nonprofit organization to continue the work he had started. He named his organization Living Lands and Waters.

Over the years Chad has sponsorship from over 60 corporations and foundations. The organization has nine full-time employees and many volunteers, and has removed more than 1,000 tons of garbage from America’s largest rivers. Chad and his team have pulled tires, refrigerators, air conditioners, and even toilets from the water. In the summer of 2008, the Midwestern United States suffered terrible flooding, and Cedar Rapids was particularly **hard hit**. Living Lands and Waters was there on the Cedar River after the flood, helping with the clean-up efforts. In 2013, the news network CNN named Chad one of the top 10 heroes of the year.

Even till today, Chad himself remains involved in the actual physical cleaning of rivers – one river at a time, one piece of garbage at a time. He also writes a newspaper column that has a readership primarily in Iowa and Illinois, and he often speaks to audiences about the importance of rivers and of keeping them clean and tells his story, reminding people that an initial step taken by one person can make a real difference.

- 【4】46. What would be the best title for this article?

- ① The Importance of a Clean Environment.
② The Autobiography of Chad Pregracke.
③ CNN Top 10 Heroes of 2013.
④ A Life’s Mission of Cleaning Rivers.

- 【3】47. What is TRUE about Chad Pregracke?

- ① Now he writes newspaper columns to numerous readers nationwide.
② He grew up in Illinois and moved to Mississippi later in life.
③ He bought a boat and started his nonprofit organization with an \$8,000 check from a group.
④ He founded his nonprofit organization and has supported it with his own money.

- 【1】48. What has his organization done over the years?

- ① It helped clean Cedar River after a serious flood in 2008.
② It has picked up 1,000 kilos of junk from America’s largest rivers.
③ It has gathered support from about just a few companies and foundations.
④ It has removed from the rivers all kinds of things excluding tires, refrigerators, toilets, etc.

- 【2】49. What does Chad’s story tell us?

- ① A humble and normal kid can become a multimillionaire one day.
② A simple action started by a single person may lead to a big change.
③ Collecting garbage should never be something to be ashamed of.
④ Anyone who throws garbage into the rivers must be punished.

- 【3】50. What does the phrase “**hard hit**” in Paragraph 2 mean?

- ① Highly popular. ② Rarely defeated.
③ Severely damaged. ④ Harshly questioned.