

臺灣銀行 110 年新進人員甄試試題

**進用職等／甄試類別【代碼】：8 職等／利率、匯率或股權衍生性金融商品交易人員【S1406】、
8 職等／海外資安儲備人員【S1409】、
8 職等／資訊安全人員(一)【S1410】、
5 職等／資訊安全人員(二)【S1411】、
7 職等／程式設計人員(一)【S1412】、
5 職等／程式設計人員(二)【S1413】、
7 職等／系統管理人員(一)【S1414】、
5 職等／系統管理人員(二)【S1415】、
8 職等／網路管理人員【S1416】、
7 職等／中介軟體/資料庫管理人員【S1417】、
5 職等／大陸地區程式設計人員【S1418】、
5 職等／大陸地區系統管理人員【S1419】、
7 職等／會計人員【S1422】、6 職等／建築工程人員【S1431】、
6 職等／機電工程人員【S1432】、5 職等／採購人員【S1433】、
5 職等／客服人員【S1434】、
5 職等／一般金融人員【S1435-S1442】、
6 職等／理財專員【S1501-S1506】**

科目一：國文及英文

*入場通知書編號：_____

注意：①作答前先檢查答案卡，測驗入場通知書編號、座位標籤、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本試卷為一張雙面，測驗題型為四選一單選擇題 50 題，每題 2 分，共 100 分。
③選擇題限以 2B 鉛筆於答案卡上作答，請選出一個正確或最適當答案，答錯不倒扣；以複選作答或未作答者，該題不予計分。
④請勿於答案卡書寫應考人姓名、入場通知書編號或與答案無關之任何文字或符號。
⑤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、儲存程式、文數字編輯、內建程式、外接插卡、攝（錄）影音、資料傳輸、通訊或類似功能），且不得發出聲響。應考人如有下列情事扣該節成績 10 分，如再犯者該節不予計分。1.電子計算器發出聲響，經制止仍執意續犯者。2.將不符規定之電子計算器置於桌面或使用，經制止仍執意續犯者。
⑥答案卡務必繳回，未繳回者該節以零分計算。

壹、國文【第 1-25 題，每題 2 分，共計 25 題，占 50 分】

【2】1.下列各組詞語「」內的字，何者讀音全部相同？

- ①怙惡不「俊」／大橋「竣」工／疏「浚」河道 ②「跌」宕生姿／瓜「瓞」綿綿／四時更「迭」
③龍「蟠」虎踞／白髮「蟠」蟠／「幡」然悔悟 ④「諄」諄教誨／民風「淳」樸／「敦」品勵學

【3】2.下列何者用字完全正確？

- ①英國 2021 年正式脫歐，多達六家台資銀行與所署子行在倫敦設有分支銀行
②台資銀行主管表示，未來若規劃在歐陸增設分行，可能優先評沽法、德等國
③從中央銀行發布的許可外匯業務名單中，赫見純網路銀行已由樂天拔得頭籌
④金管會核擲台灣三家純網路銀行名單，包含將來商銀、樂天商銀、連線商銀

【2】3.為善最樂的「為」用法和意思，與下列何者相同？

- ①指鹿「為」馬 ②見義不「為」 ③不「為」酒困 ④「為」民服務

【4】4.下列文句「」中的慣用語，何者使用不恰當？

- ①經過一番苦練，他的鋼琴終於彈得「頂呱呱」 ②不要隨便搭乘野雞車，以免無故被「放鴿子」
③每次出紕漏長官究責，大家就大打「太極拳」 ④溫馨美滿的家是讓我成長、茁壯的「象牙塔」

【1】5.下列何者最不适合用來指稱富貴子弟？

- ①翩翩少年 ②武陵年少 ③膏粱子弟 ④紈褲子弟

【2】6.下列各組詞語，何者意思前後最不相似？

- ①池魚之殃／無妄之災 ②釜底抽薪／抱薪救火
③笑裡藏刀／佛口蛇心 ④眾志成城／聚沙成塔

【1】7.若要祝賀某銀行分支機構開業，下列題辭何者最適當？

- ①鴻猷丕展 ②激濁揚清 ③甲第徵祥 ④斯文有賴

【2】8.斯賓賽(Herbert Spencer)說：「人生就是石材，要把它雕刻成天神或魔鬼的姿態，全聽各人的自由。」下列何者與上文意旨最相近？

- ①不畏艱苦，方能精進技能 ②動念之間，決定人生方向
③積極努力，開創理想人生 ④聽天由命，凡事隨緣自在

【2】9.貫雲石〈清江引〉：「若還與他相見時，道箇真傳示。不是不修書，不是無才思，繞清江買不得天樣紙。」下列何者最貼近這闕小令的言外之意？

- ①心慌意亂 ②紙短情長 ③片紙隻字 ④吉光片羽

【4】10.「人生的秘訣是化絆腳石為踏腳石。」(Jakc.Penn 捷克潘)，下列何者與前文意思最相近？

- ①有志者事竟成 ②隨時把握機會 ③人應因事制宜 ④危機就是轉機

【2】11.對於西方賢哲的名言佳句，下列何者解讀正確？

- ①懷特曼：「藐視別人就是藐視你自己。」—勸人不要妄自菲薄，看輕自己
②羅曼羅蘭：「每個創傷都標示著又向前邁一步。」—不經一事，不長一智
③雪萊：「我們愈是學習，愈發覺自己的貧乏。」—不可因窮困貧賤而易志
④尼采：「受苦的人，沒有悲觀的權利。」—只有逆來順受，才能隨緣自在

【1】12.「春風一夜到衡陽，楚水燕山萬里長。莫道春來便歸去，江南雖好是他鄉。」上述詩句所描述的對象為下列何者？

- ①雁 ②蟬 ③蜂 ④燕

【4】13.一位畫家去拜訪阿道夫·門采爾(十九世紀德國畫家)，向他訴說：「我真不明白，為什麼我畫一幅畫只要一天，可是賣掉它，卻要等上整整一年！」「請倒過來試試，親愛的。」門采爾認真地說：「要是您花一年的工夫去畫它，那麼只要一天，就準能賣掉它了！」下列何者最適合形容上述文章？

- ①不懂推銷，事倍功半 ②尺有所短，寸有所長
③未逢伯樂，知己難求 ④一分耕耘，一分收穫

※閱讀下文後，回答第 14-15 題

中國人是最怕旅行的一個民族。鬧饑荒的時候都不肯輕易逃荒，寧願在家鄉吃青草啃樹皮吞觀音土，生怕離鄉背井之後，在旅行中流為餓殍，失掉最後的權益——壽終正寢。至於席豐履厚的人更不願輕舉妄動，牆上掛一張圖畫，看看就可以當「臥遊」，所謂「一動不如一靜」。說穿了「太陽下沒有新鮮事物」。號稱山川形勝，還不是幾堆石頭一汪子水？我記得做小學生的時候，郊外踏青，是一樁心跳的事，多早就籌備，起個大早，排成隊伍，擎著校旗，鼓樂前導，事後下星期還得作一篇〈遠足記〉，才算功德圓滿。旅行一次是如此的莊嚴！（梁實秋〈旅行〉）

【1】14.把「山川形勝」視為「幾堆石頭一汪子水」的行為，最適合用下列哪一個詞語來形容？

- ①焚琴煮鶴 ②洞燭入微 ③大言不慚 ④吐屬不凡

【2】15.根據文中所述，中國人害怕旅行的主要因為下列何者？

- ①風俗習慣不同 ②怕客死在異鄉 ③籌備費時費力 ④經濟能力較差

【3】16. □中的量詞應依序填入下列何者？ A.一□春風千萬枝，嫩於金色軟於絲 B.數枝門柳低衣桁，一□山花落筆床 C.平生心緒無人識，一□金梭萬丈絲 D.三聲猿後垂鄉淚，一□舟中載病身

- ①樹、隻、片、葉 ②樹、葉、片、隻 ③樹、片、隻、葉 ④葉、片、樹、隻

【1】17.下列何者用字完全正確？ 甲、心浮氣躁 乙、豁然開朗 丙、固步自封 丁、再接再厲 戊、騷首弄姿 己、罄竹難書

- ①甲乙丁 ②甲乙丙 ③乙丁己 ④丙戊己

【3】18.「一出塞無奈就天高地邈／一把慷慨的琵琶／憑她纖纖的手指／撥撥刮刮／能彈壓幾千里的飛沙？／羊群細嚼的黃昏／馬前掠過了多少雁陣？／鞍上那宮人一路回首／為何蹄印盡處／不見了長安的蜃樓？／衛大將軍與霍標姚／高盔厚甲都承受不了／那樣沉重的邊恨與鄉愁／卻要這一對蛾眉彎彎／在風暴將到的向晚／哦，獨自去承受」這首新詩所歌詠的對象，是古代四大美女之一。根據內容判斷，最有可能是下列何者？

- ①西施 ②貂蟬 ③王昭君 ④楊貴妃

【3】19.古人以十二地支計時，孟浩然〈宿建德江〉「移舟泊煙渚，日暮客愁新。野曠天低樹，江清月近人。」詩中所描寫的景色，其時辰最有可能是下列何者？

- ①巳時 ②未時 ③酉時 ④亥時

【1】20.「蟬噪林逾靜，鳥鳴山更幽」是藉由聲音的描寫，來反襯周遭環境的寂靜。下列哪一個詩句也採用這種寫作技巧？

- ①空山不見人，但聞人語響 ②春眠不覺曉，處處聞啼鳥
③江靜潮初落，林昏瘴不開 ④落日照大旗，馬鳴風蕭蕭

【4】21.孔子曰：「見賢思齊焉，見不賢而內自省也。」這段文字的旨意，與下列哪一句意涵最相近？

- ①君子欲訥於言，而敏於行 ②里仁為美，擇不處仁，焉得知
③事其大夫之賢者，友其士之仁者 ④擇其善者而從之，其不善者而改之

【4】22.「青青園中葵，朝露待日晞。陽春布德澤，萬物生光輝。常恐秋節至，焜黃華葉衰。百川東到海，何時復西歸？少壯不努力，老大徒傷悲。」有關本詩之敘述，下列何者錯誤？

- ①「青青園中葵，朝露待日晞」藉露水被朝陽曬乾，感嘆生命之短暫
②「常恐秋節至，焜黃華葉衰」指萬物由盛而衰，是內心時有的憂懼
③「百川東到海，何時復西歸」比喻時光一去不復回，勸人珍惜時光
④此詩所要表達的主旨近似於「若非一番寒徹骨，焉得梅花撲鼻香」

【請接續背面】

【1】23.〈古詩十九首〉：「為樂當及時，何能待來茲。」句中「待」字，與下列哪一句的「與」字意思相同？

- ①日月逝矣，歲不我「與」
- ②天道無親，常「與」善人
- ③諸侯以禮相「與」，大夫以法相序
- ④此明君且常「與」，而賢臣且常取也

【1】24.有關書信用語的敘述，下列何者正確？

- ①自稱家族晚輩宜用「舍」，如「舍妹」
- ②自稱家族長輩宜用「尊」字，如「尊慈」
- ③自稱家族已經過逝的晚輩宜用「先」字，如「先弟」
- ④稱自己的兒女用宜用「令」字，如「令兒」

【1】25.下列成語解析，何者錯誤？

- ①「箠路藍縷」指生活艱困、三餐不繼
- ②「白雲蒼狗」比喻世事變化無常
- ③「投袂而起」形容精神振作，立即行動起來的神態
- ④「吳越同舟」指因共同利害而放棄舊仇，彼此友好合作

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. Students are often encouraged to work _____ on the tasks they are given because care and effort are valued.

- ① visually ② globally ③ confidently ④ diligently

【1】27. A lot of sportswear is made of _____ material, so it could be stretched and returned to its original shape.

- ① elastic ② absolute ③ complex ④ defensible

【3】28. Brenda's performance is okay, but the ups and downs in quality make her work _____ and unreliable.

- ① illegitimate ② impartial ③ inconsistent ④ indispensable

【2】29. With modern air conditioning, cooled air is _____ throughout the room to provide comfort in every corner.

- ① glittered ② circulated ③ promoted ④ nourished

【2】30. The government prohibits the passage of foreign troops and planes across its _____.

- ① headline ② territory ③ migration ④ population

【3】31. If you want a quick idea, this biography offers a _____ of the celebrity's life before he became famous.

- ① luxury ② folklore ③ glimpse ④ password

【3】32. Her headaches started to increase in _____. The pain was so severe that she needs to see a doctor right away.

- ① analysis ② disaster ③ intensity ④ hardship

二、文法測驗【請在下列各題中選出最適當的答案】

【3】33. _____ some people buy lotteries during Chinese New Year holidays, many choose to save their money.

- ① If ② However ③ Although ④ Because of

【3】34. The coffee beans _____ to a fine powder; then you pour boiled water onto the powder.

- ① grind ② ground ③ are ground ④ are grounded

【2】35. Compared to empathy and communication, computer skills are considered _____ important ability needed to be a teacher.

- ① fewer ② the least ③ lesser than ④ the most less

【2】36. _____ Tony spoke publicly to guard his rights, all his friends and family were amazed.

- ① What ② When ③ Where ④ Which

【4】37. In the background of the photo, a boy is standing _____ an elderly woman.

- ① right ② right of ③ the right of ④ to the right of

【1】38. The children from a remote village are often late for school due to _____.

- ① bad weather ② weather is bad
- ③ that weather is bad ④ whose weather is bad

【4】39. The suitcase _____ belongs to one of my brothers.

- ① exterior leather ② which exterior leather
- ③ its exterior made of leather ④ whose exterior is made of leather

【4】40. If Emily _____ by her secretary, she would not have missed the meeting yesterday.

- ① was reminded ② has reminded
- ③ has been reminded ④ had been reminded

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Stoicism is a series of mental techniques and ways of life that allow you to decrease negative emotions, while simultaneously building up a tide of pure joy inside you. The 41 of the philosophy seems to be this: To have a good life, you need to overcome your insatiability, i.e. the desire of always wanting more. Most people spend 42 lives in a long pursuit of happiness. So today's successful person writes out a list of desires, and then starts chasing them down and satisfying the desires. The problem is that each desire, when 43, tends to be replaced by a new desire. So the person continues to chase. Yet after a lifetime of pursuit, the person ends up no more satisfied than he was at the beginning. The 44, the Stoics realized, is to learn to want the things you already have, rather than wanting other things. The most interesting 45 that will help you achieve this is negative visualization. That is, imagine losing something you already have.

【1】41. ① core ② flow ③ detail ④ bridge

【3】42. ① his ② her ③ their ④ theirs

【4】43. ① built ② chased ③ decreased ④ satisfied

【1】44. ① solution ② knowledge ③ punishment ④ government

【3】45. ① deposit ② liberty ③ technique ④ polyamine

四、閱讀測驗【請在下列各題中選出最適當的答案】

Digital nomads are people who are location-independent and use technology to perform their job. Such workers often work remotely from foreign countries at coffee shops or public libraries. This is often accomplished through the use of devices that have wireless internet capabilities such as smartphones. One of the earliest known uses of the term was in the book *Digital Nomad* in 1997. Successful digital nomads typically enjoy advantages in freedom and flexibility, and have their financial cushion and high levels of self-discipline.

However, some digital nomads report loneliness as their biggest struggle, followed by burnout. This lifestyle may present other challenges as well, such as maintaining international health insurance with coverage globally. In addition, the work that is available may not always use a person's skills to the fullest or pay all that well. So, one may actually end up working harder for less pay when compared to a traditional office job.

Many digital nomads come from more developed nations with passports allowing a greater degree of freedom of travel. As a result, many tend to travel on a tourist visa. While it is technically illegal for a digital nomad to work in a country on a tourist visa, many reside in locations with a lower cost of living while working remotely on projects outside their country of residence. In most countries, as long as the nomad is discreet and is not taking a job away from a local person, the authorities will **turn a blind eye to** nomad work. Some digital nomads use their status as perpetual travelers to escape the tax liability in their home countries without immigrating to the tax system of another country. This practice is considered controversial.

The digital nomad lifestyle has become significantly more popular in recent years due to a number of factors. Some of these include internet connectivity becoming more widespread and jobs becoming less location-dependent. Others have to do with political unrest, a high cost of living, and the diminishing of long-term employment opportunities in these nomad's home countries.

【1】46. What is the purpose of the first paragraph?

- ① To explain. ② To contrast. ③ To discount. ④ To persuade.

【3】47. Which of the following is essential to digital nomads?

- ① Internet independence.
- ② Health independence.
- ③ Location independence.
- ④ Financial independence.

【2】48. Which of the following has been described as a key problem for digital nomads?

- ① Technology failure.
- ② Stress and exhaustion.
- ③ Multiple tax liabilities.
- ④ Excessive free time.

【3】49. What does "**turn a blind eye to**" in the third paragraph mean?

- ① Erase. ② Praise. ③ Ignore. ④ Silence.

【3】50. On average, which of the following is more likely the home country of a digital nomad?

- ① Mexico. ② Estonia. ③ America. ④ Thailand.