

臺灣土地銀行 108 年新進一般金融人員及專業人員甄試試題
甄試類組／職等【代碼】：五職等／法務人員(一)【Q1706】
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(卷)，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(卷)作答者，不予計分。
②本試卷為一張雙面，國文考【公文簽及函，每題配分各 25 分，共 50 分】、英文考【四選一單選選擇題 25 題，每題 2 分，共 50 分】，總計 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非選擇題限以藍、黑色鋼筆或原子筆於答案卷上採橫式作答，請參照答案卷所載注意事項，於各題指定作答區內作答，並標明題號及小題號。
⑤請勿於答案卡(卷)上書寫姓名、入場通知書編號或與答案無關之任何文字或符號。
⑥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.將不符合規定之電子計算器置於桌面或使用，經制止仍執意續犯者。
⑦答案卡(卷)務必繳回，未繳回者該節以零分計算。

◎請勿於答案卡(卷)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。

壹、國文【公文簽及函，每題 25 分，共計 2 題，占 50 分】

第一題：公文(簽)

一般人恐怕一生都未必進過銀行金庫，「國立臺灣博物館土銀展示館」(地址：臺北市襄陽路 25 號)係臺灣土地銀行委由國立臺灣博物館經營，館內保存舊土銀總行(即勸業銀行台北支店舊廈)之金庫可供緬懷。至於展示館內區分為：一樓「古生物大展——生命的史詩與演化共舞」(展場並配置大型恐龍模型)，以及二樓行史展區，保存銀行成立後早期帳冊、土地測量儀器、土地實物債券、公地放領手冊、金融事務機器等難得一見之珍貴文物史料，可藉此看到臺灣近代金融發展、土地改革、國家建設、經濟成長之歷史脈絡，深具增長學識與觀賞興味之意義、價值。

參考以上資料，依據行政院「文書處理手冊」有關「簽」之格式，請代臺灣土地銀行股份有限公司○○部專員吳必先撰擬為配合「擴大秋冬國民旅遊獎勵計畫」優惠方案，擬辦理「本國國民 12 歲以下兒童憑證得不限次數免費參觀本行行史館」活動相關事宜(含旨意、實施要點、活動期間、預算)，簽請總經理核示。【25 分】

第二題：公文(函)

臺灣土地銀行為不動產專業銀行，房屋擔保貸款為該行核心業務。故不動產景氣之變化對該行授信業務影響甚鉅，該行房貸業務除開發優質客群擴大利基外，亦著重防範授信品質惡化及落實風險管理機制。其因應措施：在動態調整授信政策方面，如依據「擔保品地區」、「借款人條件」，訂定不同貸放成數，並落實將資金、作業成本及風險因素等納入放款訂價之措施。至於在持續監控資產品質方面，該行「各行業別授信風險承擔限制比率表」訂有「私人」放款授信限制比率，監控個人授信限額，避免業務過度集中及有效控管風險；而對於借款用途合理性及資金流向一致性，除貸放前徵審外，並落實事後查核機制，如發現用途不符時，應適時採取契約加速條款等主張，以維該行權益。其餘詳見該行所訂「業務集中所面臨之風險及因應措施」。

依上述資料，請代業務承辦人陳士佳撰擬臺灣土地銀行總行致各分行函：重申辦理房貸業務除開發優質客群擴大利基外，亦須依據本行所訂「業務集中所面臨之風險及因應措施」，著重防範授信品質惡化及落實風險管理機制，以維本行權益。【25 分】

貳、英文【四選一單選選擇題，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】

- 【1】 1. The small lane is too _____ for any kind of car to pass through.
① narrow ② natural ③ naughty ④ nervous
- 【3】 2. The company hires best workers and uses best materials in order to make products of the highest _____.
① menu ② circle ③ quality ④ opinion
- 【2】 3. When bad things happen to us, we need to look on the _____ side to get over them.
① empty ② bright ③ private ④ official
- 【3】 4. The delivery service returned the package because the mailing _____ was incorrect and did not exist.
① traffic ② weight ③ address ④ channel
- 【4】 5. Lots of people celebrated the holiday by walking, singing and having fun on the streets in a _____.
① treasure ② religion ③ failure ④ parade
- 【1】 6. Students _____ in Ms. Lin's class because they feel her lecture is really boring.
① yawn ② giggle ③ cough ④ tremble
- 【2】 7. A good photographer knows the timing to _____ the best moments with his or her camera.
① relieve ② capture ③ impress ④ withdraw
- 【1】 8. Water is _____ in this area during summer because there is almost no rainfall at this time of the year.
① scarce ② vertical ③ abundant ④ prestigious

二、文法測驗【請在下列各題中選出最適當的答案】

- 【3】 9. _____ you ready to take the final exam?
① Whether ② Would ③ Are ④ Do
- 【2】 10. Rabbits _____ a very lovely and gentle animal.
① am ② are ③ is ④ be
- 【4】 11. _____ a pet is good to the health of the elderly, especially those who live alone.
① Keep ② Keeps ③ Kept ④ Keeping
- 【4】 12. I feel hungry _____ I haven't eaten anything for over 10 hours.
① so ② or ③ but ④ because
- 【3】 13. It's a little cold in the room. Do you mind _____ the window?
① close ② closed ③ closing ④ to close
- 【1】 14. Do you remember _____?
① when Mary called me ② when did Mary call me
③ when Mary was called me ④ when was Mary called me
- 【4】 15. I was born in 1985, and my little brother in 1990. He is _____.
① more young than me five years ② five more years than me younger
③ more than me younger five years ④ five years younger than me

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

India is perhaps the most colorful country on earth. Every item, from the smallest hair decoration to the largest temple, is in bright colors. Even in the poorest areas of India, where people live in huts with no electricity, water, or modern comforts, the women still 16 to buy colorful "saris"---long, wide pieces of cloth that are wrapped around the body like a dress---in vivid yellow, orange and pink, and wear lots of brightly colored bracelets to 17 them.

When people get married in India, the weddings are vivid enough to impress the guests. The bride often has colorful patterns on her hands and feet, and the whole room is 18 streamers, flowers, gold, and silver. Afterwards, many women wear colorful "bindis," small stickers or circles on their foreheads to show that they are married.

As for the streets, too, there are colors everywhere. The buses, trucks, and taxis are often painted in a rainbow of colors, and even the cows are sometimes painted with bright colors. Some colors in India are used for a special purpose: 19, in the city of Jodhpur, all the homes of a certain group of people, known as "Brahmins," are traditionally painted bright blue to let others see 20 their houses.

It seems that wherever you go in India, there are dazzling displays of color looking back at you.

- 【4】 16. ① search ② affect ③ eager ④ manage
- 【3】 17. ① put on ② get over ③ go with ④ pass by
- 【2】 18. ① referred to ② decorated with ③ turned out ④ prepared for
- 【1】 19. ① for example ② once in a while ③ on average ④ without doubt
- 【4】 20. ① how beautiful have they painted ② how beautifully have they painted
③ how beautiful they have painted ④ how beautifully they have painted

四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

We all know that Americans are loud and friendly, the French are romantic, and Japanese people are quiet and polite. But hold on a minute. These common stereotypes, which many people around the world believe, are actually untrue. Recently, a new study has shown that although national stereotypes are widespread, they are usually incorrect.

The results of this study were published in the journal *Science*. In the study, 4,000 people from 49 cultures received surveys instructing them to describe a typical person from their own culture. Then, participants were given another survey and told to describe themselves and people they knew from their culture.

When the two surveys were compared, the results did not match. In other words, the ways in which participants thought of a typical person from their own culture and the ways in which they thought of themselves were quite different.

Germans, for example, are often thought to be orderly and efficient. However, as the study shows, most Germans don't believe that they themselves are that way at all. They might see themselves as wild, passionate, or even lazy. Though they understand that a stereotype about Germans exists and might even believe the other Germans act this way, they think they are the exceptions to it.

So, next time you want to consider someone from any country to be a certain "typical" person, think again. Perhaps one of the researchers from the study said it best: "National stereotypes can provide some information about a culture, but they do not describe people."

- 【3】 21. In most people's minds, how are the Japanese like?
① They follow certain rules and do things fast.
② They speak up and are sociable with others.
③ They are well-mannered and don't talk much.
④ They do crazy things to please their friends.
- 【1】 22. Which of the following is one of the stereotypes about Germans?
① Efficient.
② Stubborn.
③ Sensitive.
④ Passionate.
- 【4】 23. Which of the following is **TRUE** about the study on national stereotypes?
① It involved 4,000 people divided into three groups.
② The participants all answered one long questionnaire for two hours.
③ The results of the study were first published in a German newspaper.
④ The participants were from nearly 50 different countries or areas.
- 【1】 24. What did the study find about national stereotypes?
① They exist, but are often not true.
② They describe people correctly.
③ They do not have any value.
④ They were true in the past, but not today.
- 【2】 25. What does the author of the article think about national stereotypes?
① They could hurt the feelings of people from different cultures.
② They could serve as a reference but do not apply to everyone.
③ They must be abandoned because it leads to discrimination.
④ They should be corrected and updated to a new version.