

合作金庫商業銀行 109 年度新進人員甄試試題

甄才類別【代碼】：一般金融人員【Q7202-Q7213】

普通科目：英文

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 ②本試卷為一張雙面，測驗題型為四選一單選選擇題 50 題，每題 2 分，共 100 分。
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 ④請勿於答案卡上書寫姓名、入場通知書編號或與答案無關之任何文字或符號。
 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。

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【1】1. The exhibition shows how the _____ inhabitants and culture were destroyed in this island after the invasion.
 ① aboriginal ② demanding ③ irritable ④ savvy
- 【3】2. The economists assert that the stock market crash may predict another wave of global _____.
 ① admission ② prosecution ③ recession ④ reputation
- 【4】3. The speaker encouraged the graduate class to believe in themselves and follow their _____.
 ① pension ② justification ③ gratitude ④ intuition
- 【3】4. Inappropriate use of electronic gadgets is likely to _____ our sleep at night.
 ① probe ② indulge ③ interrupt ④ approve
- 【4】5. An increasing number of college graduates are confident and _____ about landing their dream job.
 ① arrogant ② miraculous ③ sinister ④ optimistic
- 【2】6. The plant manager is considering buying a new grinding machine to replace the old one to ensure _____ with the plant's high-quality standards.
 ① thrift ② compliance ③ resistance ④ illiteracy
- 【1】7. The most recent reports from climate scientists give us only a decade to reduce carbon _____ by forty-five percent to avoid the irreversible environmental destruction that will threaten all of humanity.
 ① emissions ② emotions ③ enzyme ④ energy
- 【3】8. An _____ number of fires were recorded in Brazil this year. There have never been so many fires reported before.
 ① inflammable ② aspiring ③ unprecedented ④ ordinal
- 【4】9. More facilities for _____ and relaxation should be provided in the community to meet the needs of the local residents.
 ① institution ② simulation ③ termination ④ recreation
- 【1】10. Fourteen people, including performers and audience, were injured when the stage _____ in an outdoor concert last night.
 ① collapsed ② interred ③ trumped ④ radiated
- 【3】11. The practice, while considered unacceptable in big cities, was actually pretty common in _____ areas.
 ① visible ② merry ③ rural ④ anticipated
- 【2】12. Environmentalists believe that we ought to leave a clean and healthy environment for our _____ to live in.
 ① patriarchs ② descendants ③ creditors ④ attorneys
- 【1】13. The manufacturer used biodegradable materials as an _____ for plastic.
 ① alternative ② excursion ③ ultimatum ④ ignition
- 【2】14. The tourist _____ with the vendor over the price of a small souvenir.
 ① merged ② haggled ③ afflicted ④ concealed
- 【3】15. The politician's action was severely criticized as a deliberate attempt to _____ the public.
 ① appraise ② ruminate ③ deceive ④ extricate

二、文法測驗【請在下列各題中選出最適當的答案】

- 【1】16. A measles outbreak in Samoa has killed 53 people and _____ 2% of the population.
 ① infected ② infect ③ infecting ④ infects
- 【2】17. With Christmas now rapidly _____, consumers increasingly jumped on their phones rather than standing in line. Even when shoppers went to stores, they were now buying nearly 41% more online before going to the store to pick up.
 ① to approach ② approaching ③ approached ④ approach
- 【3】18. Amazon may be the gold star winner this Cyber Monday, especially thanks to _____ one-day shipping.
 ① there ② which ③ its ④ an

- 【3】19. Waking up with a hangover can be awful. The intense headache coupled with random waves of nausea _____ usually enough to make you consider giving up drinking forever.
 ① are ② being ③ is ④ to be
- 【2】20. Research suggests that there are some _____ ways in which we can think more creatively.
 ① surprised ② surprising ③ surprise ④ surprisingly
- 【4】21. I did not get enough sleep last night, _____ did some of my classmates.
 ① hardly ② and either ③ so ④ and neither
- 【3】22. We know that education increases cognitive ability, so it stands to reason that educational television would also _____ a positive effect.
 ① had ② has ③ have ④ to have
- 【2】23. The Costco international stores in ten countries have proven that the Costco formula works just as _____ with consumers outside the U.S..
 ① like ② well ③ good ④ likely
- 【2】24. The doorbell rang while David was running on the treadmill, so he immediately stopped _____ the door.
 ① opening ② to open ③ opened ④ having opened
- 【1】25. _____ a rich background in foreign affairs and policies, he is considered a strong candidate for the position.
 ① With ② To have ③ He has ④ That he has
- 【4】26. I like the gift very much, but you really _____ spent so much money on me.
 ① should not ② ought to not ③ ought not ④ shouldn't have
- 【1】27. In spite of what happened in the past two months, I don't regret _____ here.
 ① coming ② to come ③ I come ④ I had come
- 【4】28. I would have been in real trouble _____ my brother's help.
 ① if not ② if has not ③ but that with ④ but for
- 【3】29. _____ any concern about the matter, please feel free to contact us.
 ① Were you have ② If you have had ③ Should you have ④ That you have
- 【3】30. Because of the bad weather, _____ a great holiday turned out to be a disaster.
 ① it could be ② that it could be ③ what could have been ④ which that could have been

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：

Our lives are connected to the climate. Human societies have adapted 31 the relatively stable climate we have enjoyed since the last ice age. A warming climate will bring changes that can 32 our water supplies, agriculture, power and transportation systems, the natural environment, and even our own health and safety. Some changes to the climate are unavoidable. Carbon dioxide can stay in the atmosphere for nearly a century. So, earth will continue to warm in the 33 decades. The warmer it gets, the greater the risk for more 34 changes to the climate. Although it's difficult to predict the exact impacts of climate change, what's clear is that the climate we are 35 to is no longer a reliable guide for what to expect in the future. By making choices that reduce greenhouse gas pollution, we can reduce risks from climate change.

- 【4】31. ① at ② on ③ in ④ to
 【1】32. ① affect ② release ③ imitate ④ originate
 【3】33. ① past ② pending ③ coming ④ preceding
 【3】34. ① remote ② sober ③ severe ④ productive
 【2】35. ① familiar ② accustomed ③ established ④ superior

第二篇：

Once limited to the professionals, sous vide is a cooking technique that utilizes precise temperature control to deliver consistent, restaurant-quality results. High-end restaurants have been using sous vide cooking for years to cook food to the exact 36 of doneness desired. The technique recently became popular for home cooks with the availability of 37 and easy-to-use sous vide precision cooking equipment. Sous vide, which means "under vacuum" in French, 38 to the process of vacuum-sealing food in a bag and then cooking it to a very precise temperature in a water bath. This technique produces results that are 39 to achieve through any other cooking method. The reason is that when using traditional methods of cooking, you don't have complete 40 over heat and temperature. Consequently, it's very difficult and time-consuming to consistently cook great food.

- 【1】36. ① level ② angle ③ definition ④ reason
 【3】37. ① perplexing ② depreciative ③ affordable ④ tampered
 【2】38. ① caters ② refers ③ directs ④ precludes
 【4】39. ① practical ② undesirable ③ essential ④ impossible
 【3】40. ① privilege ② association ③ control ④ tension

【請接續背面】

四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

Technology is rapidly altering every aspect of the lives of human beings and extending the changes towards economic development. Today, the use of technology has penetrated all sectors in a country, from farming, food processing, healthcare, marketing, resource management, communication, and transportation among others. According to business experts, technology plays a pivotal role in the development of the economy with its numerous changes contributing immensely to the growth of the economy in various ways.

Technology promotes the usage of natural resources. Different countries boast of a wide array of natural resources found in various places in their environment especially below the earth surface. Due to the lack of know-how and ability to detect and retrieve them, numerous countries struggle with sitting on economic treasures such as minerals, oil, and land that are unutilized. However, technology alters this situation by providing various machinery that enables businesses and the government to adequately access and utilize the natural resources efficiently, benefitting businesses and boosting the overall economy of the country.

Technology elicits the saving of time. The utilization of technology such as computerization of data, use of machinery to carry out different jobs, as well as utilization of the internet for communication readily alters the dynamic and operation of a business. It does so by ensuring the utilization of machines powered by technology decreases the production and delivery time of various goods. Additionally, the adoption of technologically fueled communication through the internet ensures the customers can communicate with the production team on placing urgent orders or making changes to orders within a limited period.

Utilization of technology results in saving of labor. Among the most expensive expense in business is the high cost of labor. However, this has changed as many industries move away from human labor and adopt automation and robotics in their businesses. Consequently, this has lessened the burden of work, thereby resulting in reduced number of employees.

【3】41. Which of the following titles is proper for the passage?

- ① History of Industrial Revolution
- ② Development of Time Machine
- ③ Role of Technology in Economic Development
- ④ How to Use Dynamite in Mining

【4】42. According to the passage, which of the following can cause inefficient access to natural resources?

- ① Using modern technology
- ② Using machinery
- ③ Lacking tour guides
- ④ Lacking know-how

【1】43. According to the passage, which of the following can result in less employment of human labor?

- ① Automation
- ② Lack of know-how
- ③ Natural resources above ground
- ④ Rich and famous boss

【4】44. According to the passage, which of the following may contribute to the saving of time?

- ① Less communication among workers
- ② Employment of foreign workers
- ③ Cutting expenses on labor force
- ④ Communication through the internet

【2】45. According to the passage, which of the following statements is correct?

- ① Technology disables access to natural resources.
- ② Technology is important in economic development.
- ③ The cost of labor is trivial in business.
- ④ Technology increases the time to produce goods.

第二篇：

Humans first started creating music 500,000 years ago, yet speech and language was only developed 200,000 years ago. Evolutionary evidence, as interpreted by leading researchers, indicates that speech as a form of communication has evolved from our original development and use of music. This explains why our music and language neural networks significantly overlap, and why children who learn music become better at learning the grammar, vocabulary and pronunciation of any language.

There has been a growing interest in the advantages that come with learning foreign languages. There are many languages that can benefit us in immense ways, from culture to trade—Chinese, Russian, Arabic, French and Spanish to name but a few—and what better way to ensure your child can pick up all these languages than by teaching them the master language that transcends all others: music.

Music training plays a key role in the development of a foreign language in its grammar, colloquialisms and vocabulary. One recent study found that when children aged nine and under were taught music for just one hour a week, they exhibited a higher ability to learn both the grammar and the pronunciation of foreign languages, compared to their classmates who had learned a different extracurricular activity.

Finnish children are commonly musically trained from a young age with a playful method, but they only start school at age seven and start language learning at nine or older. Despite this "late exposure" to everything excluding music skills, they commonly end up speaking three to five foreign languages. Any English-speaking person who has ever visited Finland can attest to the fact that nearly every Finnish person speaks English without any problems.

Take Ken Stringfellow, the American singer-songwriter, as an example of the impact of music on the ability to learn foreign languages. Ten years ago, well into his thirties, he married a French woman and subsequently picked up a whole new language from scratch. People recording with him in Paris were often amazed at how he had learned it so well without any prior background, but the research explains it. As a musician who made music from toddlerhood, he would have significantly boosted his brain's capacity for learning the syntax, semantics and pronunciation of any new language in adulthood.

【1】46. What is the passage mainly about?

- ① The connection between music and language learning
- ② Why Finland is such a strong country
- ③ How speaking foreign languages can benefit us
- ④ The history of human languages

【2】47. Which of the following is true about Finnish people?

- ① Most of them are musicians.
- ② Most adults can speak foreign languages.
- ③ They mostly start learning languages from a young age.
- ④ They mostly end up becoming recording artists.

【3】48. Why does the author mention Ken Stringfellow in the last paragraph?

- ① To introduce his achievements in the music industry
- ② To show the author's opinions on American music
- ③ To illustrate the relationship between music training and language learning
- ④ To emphasize the importance of sending children to top music schools

【2】49. Which of the following is supported by the passage?

- ① Some languages like Chinese and Russian are extremely complicated in grammar, vocabulary, and pronunciation.
- ② Music training might benefit children in learning the pronunciation of a new language.
- ③ Finnish children are more talented in music than those from other countries.
- ④ Finnish adults often learn music and foreign languages at the same time.

【4】50. Which of the following statements would the author most probably agree with?

- ① Finland is a better place than the U.S. to raise children.
- ② People who have a foreign spouse will learn foreign languages better.
- ③ Parents should have their children take language lessons as early as possible.
- ④ Early music training contributes to people's capacity to learn a foreign language.