

臺灣中小企業銀行 111 年度新進人員甄試試題

甄試類別【代碼】：資訊人員【T3703】、海外資訊儲備人員【T3704】、資訊儲備人員【T3705】、
法務儲備人員（法令遵循、洗錢防制、催收）【T3706-T3711】、
一般行員（一）【T3712-T3721】

普通科目：英文

*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。
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】

- 【3】1. The leader of this team is amazing; he always _____ his mistakes without any hesitation or excuses.
① aligns ② persists ③ admits ④ prevents
- 【1】2. When visiting the national park, Judy was scolded by her father for _____.
① littering ② removing ③ leaning ④ chattering
- 【2】3. In her inauguration speech, the president _____ that more financial aid would be made available to the poor in the country.
① poured ② stated ③ copied ④ injected
- 【4】4. During this pandemic, people are mandated to _____ their whereabouts, typically through scanning the QR codes of the establishments.
① include ② accomplish ③ convince ④ register
- 【4】5. As a person who likes to exercise, Rose enjoys running outside more than on the gym's _____ track.
① secular ② permanent ③ effective ④ indoor
- 【1】6. As a member of his team, David's performance has been _____ good, making him a reliable teammate.
① consistently ② personally ③ strictly ④ properly
- 【4】7. That group of bank robbers _____ all the money into a suitcase and fled the crime scene.
① hijacked ② divided ③ crumbled ④ stuffed
- 【1】8. The handwriting in this letter is so poor that I cannot _____ what the letter tries to express.
① make out ② make use of ③ make believe ④ make room for
- 【3】9. According to psychology, it is through _____ that people are able to examine their feelings.
① commencement ② adolescence ③ introspection ④ fulfillment
- 【1】10. The _____ of the products doesn't seem right. You'd better check again how many of them there are.
① quantity ② sample ③ duration ④ temperature
- 【3】11. Please fill in the _____ of your parents on the form; the school needs to know what they do for a living.
① residence ② interest ③ occupation ④ nationality
- 【1】12. The boxer got hit by a heavy punch and was _____ for a few minutes lying on the floor.
① unconscious ② unemployed ③ universal ④ unknown
- 【4】13. Her wound on the shoulder will hopefully _____ after a few months of treatment and rest.
① prevent ② worsen ③ swipe ④ heal
- 【3】14. Do you see how _____ that oil tanker is? It's definitely the biggest ship I've ever seen in my life.
① considerate ② disposable ③ gigantic ④ exclusive
- 【2】15. John broke in his neighbor's house at the age of 14, so he was sent to a _____ jail.
① bilateral ② juvenile ③ medieval ④ versatile

二、文法測驗【請在下列各題中選出最適當的答案】

- 【1】16. Tom's PE class was cancelled _____ the rain.
① due to ② because that ③ thanks that ④ owing of
- 【4】17. It's New Year Eve tonight. _____ you get home, we'll be having dinner.
① In time ② On time ③ At time ④ By the time
- 【1】18. Jennifer _____ late, for she is stuck in traffic.
① will be arriving ② will be arrived ③ will arriving ④ will have arrived
- 【3】19. Many people are not aware that Flag Day is a legal holiday in the state of Pennsylvania, _____ Betsy Ross sewed the first flag.
① which ② that ③ where ④ what
- 【1】20. That young man at the library counter _____ very strangely.
① speaks ② looks ③ appears ④ seems
- 【1】21. Jonathan Edwards enjoyed success and influence _____ among writers in his era.
① unparalleled ② are unparalleled ③ were unparalleled ④ is unparalleled
- 【4】22. My Seiko watch is _____ than his Rolex.
① more cheap ② more cheaper ③ much cheap ④ much cheaper
- 【4】23. There are eight players _____ for the championship at the end of every year.
① compete ② competed ③ will compete ④ competing
- 【4】24. If there's something wrong with your laptop computer, you can use _____.
① my ② my's ③ me's ④ mine
- 【2】25. We look forward to _____ you during this Christmas season.
① have seen ② seeing ③ see ④ saw
- 【3】26. Passengers must board the plane 15 minutes before _____ scheduled time for departure.
① they ② them ③ their ④ themselves
- 【3】27. The two students _____ by the teacher will enroll in the contest next month.
① will be choosed ② will be chosen ③ chosen ④ choosing
- 【4】28. I _____ this for over 30 years before I retired in 2020.
① have did ② had doing ③ have done ④ had been doing
- 【1】29. The rumor _____ my father has a mistress really bothers me.
① that ② which ③ who ④ whom
- 【3】30. I think tomorrow's party will be a success, _____ that everyone comes and everything goes as planned.
① if ② provide ③ provided ④ to provide

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：

Ayurveda, which originated in India more than 3,000 years ago, is a natural system of medicine. The term can be 31 back to the Sanskrit words *ayur* (life) and *veda* (science or knowledge). Thus, Ayurveda translates to "knowledge of life." Ayurveda was quite 32 in India in the past. Unfortunately, it has been neglected since the country's independence. The government of India is, therefore, making serious 33 to revive Ayurveda. Thanks to these efforts, Ayurveda is once again ready to be 34 into this country's health and medical care system. The government has given Ayurveda top 35 to ensure that it transforms into a modern health and medical system. It is hoped that Ayurveda may help the government's fight against deadly diseases such as COVID-19.

- 【2】31. ① dated ② traced ③ stemmed ④ regarded
【4】32. ① familiar ② strategic ③ authentic ④ prevalent
【1】33. ① attempts ② mistakes ③ contracts ④ strengths
【3】34. ① referred ② thrust ③ incorporated ④ replaced
【2】35. ① award ② priority ③ communication ④ extension

【請接續背面】

第二篇：

The refugee crisis at America's southern border with Mexico has become untenable. Thousands of people have chosen to leave their homes in Central and even South America. They often have to walk hundreds of miles in order to 36 violence, war, gangs, and other life-threatening problems. However, the US government has put these refugees in cages, instead of receiving these refugees with 37 and care. When dealing with the refugees, the US government has separated the children from their parents and 38 them as if they are less than human. These people are put into detention sites, and the stories of disease, malnutrition, and death 39 daily. What measures have been taken to take care of these refugees, particularly the refugees who are under age? Reports have now been 40 that the government has lost over a thousand children and that hundreds of other children have had to endure sexual abuse while in custody. Clearly, the refugees need our help.

- 【1】36. ① escape ② encounter ③ retrieve ④ contain
【3】37. ① indulgence ② resentment ③ compassion ④ indignation
【1】38. ① treated ② asserted ③ rescued ④ fermented
【2】39. ① arising ② arise ③ to arise ④ arisen
【4】40. ① leased ② exchanged ③ awarded ④ released

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：

You may not think of coffee as a healthy drink, but recent research shows that it is. In fact, coffee is good for the heart. According to nutrition scientists, drinking one or two cups of coffee every day works best to prevent heart diseases because coffee contains something called antioxidants, which help blood move more freely.

Coffee has other benefits in our life, too. If you have a bad headache, try a cup of hot coffee. Coffee has caffeine in it, and would work as a natural painkiller. Want to have better memory for school or work? Again, drink some coffee, and both the caffeine and antioxidants give you a clear brain and a better focus.

Too much cream and sugar in coffee, of course, may certainly increase your calorie in-take and thus your weight and make coffee look unhealthy. But black coffee or coffee with just a little bit of cream and sugar can **go a long way** in keeping you healthy.

Researchers also discovered that dark chocolate is great for the body. Like coffee, it has antioxidants and protects the heart. But do you know it also protects the skin? Cocoa, the main ingredient of chocolate, works as a shield against UV rays, which can be very harmful and even cause skin cancer. In one study, two groups of people spent the same amount of time in the sun: One group drank a chocolate drink for some time, and the other group did not at all. The results showed that those who drank chocolate had less sun burns than those who didn't.

Dark chocolate also releases a chemical in the brain that makes people feel good, so it can ease stress and anxiety and prevent depression. Next time you want a good snack or drink, it may be a good idea to go for **the healthy C's!**

- 【3】41. What is the main purpose of this article?
① to report the latest research on the risks of a drink and a snack
② to compare the good and bad things about a drink and a snack
③ to introduce and recommend the benefits of a drink and a snack
④ to break the myths and clear the names for a drink and a snack
- 【4】42. Which of the following effects **CANNOT** be achieved by drinking coffee?
① Your headache could go away.
② You may learn and remember things better.
③ You are less likely to have heart attacks.
④ You can lose a lot of weight.
- 【1】43. What does the phrase “**go a long way**” in paragraph 3 most likely mean?
① be sufficient and helpful for certain time and purposes
② be slow and time-consuming to achieve a wanted effect
③ be creative and surprising as no one ever tried before
④ be difficult and strict for people to carry something out
- 【2】44. Which of the following facts about dark chocolate is true?
① It contains lots of cocoa but no antioxidants.
② It makes you less tense and worrisome.
③ Its anti-UV capability has no scientific proof.
④ It gives you less sun burns if you apply it on your skin.

【3】45. What do “**the healthy C's**” in the last paragraph refer to?

- ① confidence and convenience ② concise and compelling
③ coffee and chocolate ④ caffeine and calcium

第二篇：

In northern Thailand, right at the border of Myanmar, lives a tribe of Karenni people called Kayan Lahwi. The Kayan have become well-known for the striking appearance of their women wearing brass rings or coils around the neck that make it seem to be long and stretched and their head floating on top.

How did the tradition start? Some say the rings would offer protection from tiger attacks that often aim for the neck. Others speculate that it would keep rival tribes from abducting the women by lessening their beauty. But the most common reason is the beauty and pride in putting emphasis on the women's necks as a long neck symbolizes grace and wealth to the Kayan people. However it may be, many tourists travel to northern Thailand every year to see the so-called “giraffe women.” And this has become a great source of income for local governments and an opportunity for the women to sell their artisan crafts.

But many of the Kayan men and women are not allowed to leave these artificial villages without a Thai ID card, and as they are Burmese civil war refugees fleeing into Thailand, they cannot apply for one to build up a future elsewhere. Without legal citizenship, they have limited access to water, electricity, infrastructure, health care and education. No schooling is offered to them above 6th grade, and a visit to the hospital is not affordable for the small wages they make by selling handicrafts to tourists.

An estimated 40,000 tourists per year pay between US\$ 8 to 16 each person to stop by these tribes to gaze upon the women's unusual look and take pictures with them. Unfortunately, the entry fees are rarely dispensed to the villagers directly, but instead they receive an allowance of food and toiletries and profits from handicraft sales. Even though women wearing brass rings earn an extra salary, in fact the coils often cause injuries to their back and neck. But without health insurance and easy access to hospitals, many cannot but chew betel nuts and leaves for pain relief and become highly addicted.

- 【4】46. Which of the following is true about the Kayan people?
① They are Thai aborigines who want to invade Myanmar.
② They are also known as the “giraffe tribe” or “giraffe people.”
③ They chew betel nuts and leaves because of an ancient tradition.
④ They are Burmese who moved into Thailand to avoid war.
- 【3】47. Which of the following is **NOT** mentioned as a possible reason for Kayan women to wear neck rings?
① protecting women's necks against tiger strikes
② making women uglier to turn their enemy tribes off
③ paying respect to a giraffe god that saved their tribe
④ making women look pretty and rich with a long neck
- 【2】48. What is indicated about the tourism in the Kayan tribal villages?
① Few tourists come to visit because the villages are close to a war zone.
② Tourists need to pay to see and photograph with the neck-ring-wearing women.
③ The Kayan people get a big share of the money from the entrance fees.
④ The Kayan women usually have more income by selling their neck coils.
- 【2】49. Which of the following is **NOT** true about how the Kayan people are treated in northern Thailand?
① They live in particularly made villages and mostly cannot leave at their own will.
② They have enough water and electricity but have very little health insurance.
③ They can receive education only till they finish elementary school.
④ Many of them cannot get a Thai ID and move to somewhere else.
- 【1】50. What could be the best title of this article?
① The intriguing tradition and the sad situation of the Kayan people
② The neck coils worn by the Kayan women: Their origin and functions
③ Cast away: How the Kayan refugees fled to and live in Thailand
④ A model of cultural tourism – the revival of the Kayan neck rings