

# 台中商業銀行委託台灣金融研訓院辦理 98 年儲備行員甄試試題

共同科目：英文

入場通知書編號：\_\_\_\_\_

注意：①作答前須檢查答案卡、入場通知書編號、桌角號碼、應試類組是否相符，如有不同應立即請監試人員處理，否則不予計分。

②本試卷正反兩頁共 50 題，每題 2 分，限用 2B 鉛筆在「答案卡」上作答。

③本試卷之試題皆為單選選擇題，請選出最適當答案，答錯不倒扣；未作答者，不予計分。

④答案卡務必繳回，違者該科以零分計算。

## 一、字彙【請依照句子前後文意，選出最適當的答案】

- You should wear a smile on your face rather than keep a \_\_\_\_\_ face all day long.  
① picky                      ② scared                      ③ straight                      ④ wooden
- Most parents do not \_\_\_\_\_ their children to watch violent films.  
① object                      ② restrict                      ③ handle                      ④ allow
- Some people use \_\_\_\_\_ sweeteners in their coffee instead of sugar.  
① shiny                      ② artificial                      ③ creative                      ④ technical
- She is your only relative left in the world, so she'll \_\_\_\_\_ help you with your trouble.  
① definitely                      ② possibly                      ③ barely                      ④ likely
- Movies, sports, and reading are forms of \_\_\_\_\_. They help us relax.  
① application                      ② interaction                      ③ entertainment                      ④ accomplishment
- It's no use trying to pretend that the financial problem doesn't \_\_\_\_\_. Let's do something about it.  
① exist                      ② occupy                      ③ master                      ④ produce
- In the last quarter of 2008, many companies suffered from a foreign \_\_\_\_\_ loss.  
① exchange                      ② exercise                      ③ excess                      ④ examination
- Almost all airlines provide free checked baggage \_\_\_\_\_ within weight limit. Passengers will have to pay for the overweight or oversized baggage.  
① appendix                      ② alliance                      ③ allowance                      ④ approval
- \_\_\_\_\_ have the legal right to receive financial reports about the company and declared dividends.  
① Financial Analysts                      ② Accountants                      ③ Policyholders                      ④ Stockholders
- The grocery store chain decided not to \_\_\_\_\_ the contract with several of their suppliers.  
① renew                      ② recall                      ③ resign                      ④ rely

## 二、文法測驗【請在下列各題中選出最適當的答案】

- I will never forget \_\_\_\_\_ you for the first time.  
① to meet                      ② meeting                      ③ being met                      ④ to have met
- Mary seems not be interested in all \_\_\_\_\_ you have told her.  
① that                      ② what                      ③ when                      ④ which
- One of my teeth is so \_\_\_\_\_ that it is going to be missing soon.  
① lose                      ② loose                      ③ loss                      ④ lost
- Can we begin by discussing matters \_\_\_\_\_ from the last meeting?  
① rise                      ② arising                      ③ raised                      ④ having risen
- Language is subject to dynamic changes. \_\_\_\_\_ had never been heard and used before is now widely accepted.  
① Which                      ② That                      ③ What                      ④ It
- He hurried to the coffee shop to get some coffee, \_\_\_\_\_ that he had left his wallet at home.  
① only to find                      ② but find                      ③ or found                      ④ so to find
- If I \_\_\_\_\_ you were not proofreading the document, I would have done that myself.  
① knew                      ② should know                      ③ have known                      ④ had known
- When the smoke alarm was set off, I \_\_\_\_\_ my colleagues in the meeting room.  
① was briefing                      ② have briefed                      ③ would brief                      ④ briefed
- \_\_\_\_\_ the different circumstances, we may not be able to provide as much funding as we previously agreed.  
① To give                      ② Giving                      ③ Given                      ④ For giving
- \_\_\_\_\_ how well the employees know the system, it is pivotal that all of them participate in the training program.  
① Regardless                      ② Regardless of                      ③ In that regard                      ④ With no regard

### 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：

Advertising has gradually taught most of us to adopt a questioning attitude about what we view on television commercials. We take it for granted that a product is probably not as good 21 the manufacturers claim, and that the detergent does not take out every dirty spot immediately without a lot of hard work. You know you will never become a star tennis player just by 22 a certain kind of tennis shoes. The shoes may, 23, turn out to be a well-made brand that will improve the quality of your tennis game. In any case, 24 people question the information they receive from advertisers and do not assume it is accurate. They are aware that advertising agencies do not 25 make soap powder or baked beans or motor cars. Instead, they are hired to make the products more appealing.

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|-----------------|---------------|------------|---------------|
| 21. ① as        | ② so          | ③ to       | ④ with        |
| 22. ① dressing  | ② wearing     | ③ clothing | ④ dressing up |
| 23. ① though    | ② through     | ③ thorough | ④ although    |
| 24. ① agitated  | ② elderly     | ③ wealthy  | ④ sensible    |
| 25. ① liberally | ② continually | ③ actually | ④ extensively |

#### 第二篇：

A polygraph, also called a lie 26, is used a lot in courts, in the government, and in private businesses. Polygraph tests are like interviews. Examiners ask subjects questions. When subjects answer, their body 27 are recorded. During interviews, examiners note how the lines on the paper change after each question. Later, the results can help deduce whether the subject was lying. In many ways, polygraphs are 28. Many people do not think polygraphs can 29 identify whether a person is lying. Others believe that polygraphs are simply tools to make people 30 to guilt.

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|---------------------|------------------|--------------|--------------|
| 26. ① fertilizer    | ② detector       | ③ translator | ④ glitter    |
| 27. ① attention     | ② specifications | ③ medication | ④ reactions  |
| 28. ① controversial | ② universal      | ③ extrovert  | ④ opposite   |
| 29. ① nervously     | ② anxiously      | ③ extremely  | ④ accurately |
| 30. ① commit        | ② permit         | ③ admit      | ④ submit     |

### 四、會話測驗

31. Waiter: Good evening, sir. Here's your menu.

Sam: OK. \_\_\_\_\_

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|-------------------------|---|
| ① Take your time.       | ② You're welcome!                           |
| ③ Anything for dessert? | ④ Give me a minute to look it over, please. |

32. Kevin: Hey, Julie, let's go to a movie tonight.

Julie: \_\_\_\_\_

- |                                     |                                       |
|-------------------------------------|---------------------------------------|
| ① I've heard it's a fantastic film. | ② Great, let's see Disney-Pixar's Up! |
| ③ Who directed it?                  | ④ What's it about?                    |

33. Donna: Hi, Winnie. How are you?

Winnie: Donna? Hi. It's good to see you. \_\_\_\_\_

Donna: Pretty good. How about you?

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|----------------------|---------------------------|
| ① How've you been?   | ② Long time no see.       |
| ③ What's the matter? | ④ Why are you in a hurry? |

34. Jess: Lenny, how about going to the shopping mall this afternoon?

Lenny: OK. \_\_\_\_\_

Jess: I will stop there, too. The monthly payment on my loan is due today.

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| ① But I have to go to my friend first.                                   |
| ② But first I have to go to the bank and take out some money.            |
| ③ But I have to stop off at the branch on Roosevelt Road, Sec. 2.        |
| ④ But I promised my friend that we would go to a movie in the afternoon. |



44. Which of the following cannot describe the new trend discussed in the passage?  
① Frugality                      ② Thriftiness                      ③ Economizing                      ④ Extravagance
45. What is most likely the driving force of such a new trend?  
① Business boom                      ② Economic recession  
③ Traditional values                      ④ Environmental sustainability

**第二篇：**

A third of all youngsters in the U.S. are now overweight or obese, well on their way to joining the two thirds of adults whose weight also raises a red alert. Now a new study found that fat kids consume significantly more calories when they eat with friends who are also overweight than when they eat with lean friends. In the study, researchers randomly paired 23 overweight and 42 normal-weight children between the ages of 9 and 15 with either a friend or a kid they did not know. There were 33 friend pairs and 39 stranger pairs. Each pair of kids spent 45 minutes in a room that contained puzzles, games, and bowls of both healthy snacks (in this case, baby carrots and grapes) and calorie-rich treats (potato chips and cookies). The kids could eat as much as they wanted, but only from their own bowls. The researchers monitored the youngsters on closed-circuit TV. Afterward they weighed the uneaten snacks to figure out how many calories the kids had consumed.

The results showed that in general, friends who ate together took in more calories than youngsters who were unfamiliar with their partner. That was true for both fat and thin kids. Not surprisingly, overweight kids ate more than lean kids, whether or not they were paired with a friend. And they ate even more when they were paired with another overweight youngster. The greatest number of calories was consumed by two overweight friends eating together "Being friends increased food intake, being overweight and eating with an overweight [person] increased eating, and when you combined those, the overweight friends were eating about 700 calories," the researcher says. (The lean kids consumed several hundred fewer calories.) In fact, researchers believe that a normal-weight child is more likely to be a positive influence on a fat youngster than the other way around.

46. What is the main idea of the above passage?  
① Children should eat home-cooked meals, not junk food.  
② School should help children establish good eating habits.  
③ To keep children from junk food is inhumane.  
④ Eating with overweight friends tend to make children eat more.
47. Which of the following is NOT true in the study?  
① Some normal-weight children are paired with their overweight friends.  
② Overweight children are selected to pair with their overweight friends.  
③ Friend pairs and stranger pairs are both observed in the study.  
④ All children in the study are given healthy and high-calorie snacks.
48. Which of the following is NOT the result of the study?  
① Children tend to eat more when they feel uneasy to be with strangers.  
② When overweight children eat with their overweight friends, their calorie intake is the highest among others.  
③ Overweight children can more likely have a negative influence on their friends in eating.  
④ Normal-weight children eat more than they usually do when they are around their overweight friends.
49. Which of the following is TRUE about obesity in the U.S.?  
① American adults are now managing their health much better while children are not.  
② Two-thirds of the entire U.S. population is faced with health threats due to overweight.  
③ Obesity is a problem not just in the adult population but also in the youth.  
④ When children are banned from their overweight friends, they stop eating unhealthy snacks.
50. What is the purpose of this study?  
① To understand why junk food is so appealing to youngsters.  
② To examine the role of peer influence on the intake of food among children.  
③ To explore how and why children eat excessive junk food with so little control.  
④ To identify the culprit of obesity.