

臺灣土地銀行 112 年新進一般金融人員甄試試題

職等／甄試類組【代碼】：五職等／一般金融人員【V8601-V8608】

科目一：國文、英文及邏輯推理

*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，該節不予計分。
②本試卷為一張雙面，測驗題型分為【四選一單選擇題 35 題，第 1-20 題，每題 1.5 分；第 21-35 題，每題 2 分，共 60 分；非選擇題 2 大題，每題 20 分，共 40 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，並請依標題指示之題號於各題指定作答區內作答。
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。

壹、國文

第一題：

請擬制服採購簽呈一份：由於本公司將有新進員工 80 位，須為其訂製公司制服，其尺寸及數量分別如下：S 號 20 件，M 號 25 件，L 號 20 件，XL 號 10 件，2L 號 5 件。請依採購流程如：廠商報價(附件)、主管評估等，進行採購、進貨、驗收等工作，擬此採購簽呈。【20 分】

第二題：

《荀子·勸學》中寫道：「鏗而捨之，朽木不折；鏗而不捨，金石可鏤。」(捨也作「舍」)意思是如果我們對一件事很容易就放棄了，那麼即使是雕刻一根朽木，也終究是雕不成；但如果我們持之以恆、努力不懈，那麼即使是金屬、石頭如此堅硬之物，最終也能雕出我們要的東西來，顯見「鏗而不捨」乃人生信念之所在。你/妳的人生是否曾鏗而不捨過？或未來將對哪件事鏗而不捨？請以「鏗而不捨」為題，寫作一篇短文，文長約 300~400 字左右。【20 分】

貳、英文

一、字彙【請依照句子前後文意，選出最適當的答案】

【4】1. It's important to understand the _____ value of different foods to maintain a balanced diet.

- ① postal ② lunar ③ autumn ④ nutritional

【1】2. The decision to _____ a small amount of money regularly to a charity is a personal one that can have a profound impact.

- ① donate ② digest ③ obey ④ argue

【4】3. The _____ of the economy is a primary concern for the government.

- ① height ② color ③ length ④ stability

【3】4. It's crucial to get a _____ for COVID-19 to prevent the disease from spreading.

- ① question ② puzzle ③ vaccine ④ riddle

【1】5. He has a _____ to interrupt others, which is considered rude by many people.

- ① tendency ② house ③ story ④ song

二、文法測驗【請在下列各題中選出最適當的答案】

【2】6. The manager, along with his team members, _____ with the proposal drafted by the senior clerk.

- ① disagree ② disagrees ③ having disagreed ④ disagreeing

【2】7. She enjoys _____ in the morning to clear her mind before starting her day.

- ① to meditate calmly ② meditating calmly ③ calm to meditate ④ calmly meditate

【4】8. She _____ on this project for several weeks now.

- ① worked ② is working ③ had worked ④ has been working

【2】9. _____ that caused the delay.

- ① Because the train was late ② It was the late train
③ The train was late ④ The lateness of the train

【3】10. A life lived with integrity is a shining star in _____ light others may follow in the years to come.

- ① the ② which ③ whose ④ that

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

The most important financial news this year is that prices in the United States are not increasing as fast as before, even though the economy is still strong. This is 11 because the job market is not as tight. This means that job growth has slowed down and 12 in wages is not as high. New information coming out this Friday will show if this is still happening in July.

Economists believe that around 180,000 jobs 13 in the US last month. That would be the lowest number in a month since 2020, but it is close to the average before the pandemic. At the same time, they think wages have gone up by 4.2% compared to last year, the slowest growth in two years. If the increase is even smaller, investors might start to worry and 14 whether slowing inflation is actually a good thing. On the other hand, the Federal Reserve, 15 interest rates, might be concerned if wages go up more than expected. It could mean that they need to increase interest rates to keep inflation under control.

【1】11. ① mainly ② slightly ③ doubtfully ④ suspiciously

【2】12. ① the decrease ② the rise ③ the length ④ the top

【2】13. ① added ② were added ③ have added ④ were adding

【3】14. ① favor ② prefer ③ doubt ④ choose

【1】15. ① which controls ② which controlling ③ controls ④ that controls

【請接續背面】

四、閱讀測驗

A gradual reverse migration is under way, from Zoom to the conference room. Wall Street firms have been among the most forceful in summoning workers to their offices, but in recent months even many tech titans—Apple, Google, Meta and more—have demanded staff show up to the office at least three days a week.

David Atkin and Antoinette Schoar, both of the Massachusetts Institute of Technology, and Sumit Shinde of the University of California, Los Angeles, randomly assigned data-entry workers in India to work either from home or the office. Those working at home were 18% less productive than their peers in the office.

Michael Gibbs of the University of Chicago and Friederike Mengel and Christoph Siemroth, both of the University of Essex, found a productivity shortfall, relative to prior in-office performance, of as much as 19% for the remote employees of a large Asian IT firm. Another study determined that even chess professionals play less well in online matches than face-to-face tilts. Yet another used a laboratory experiment to show that video conferences inhibit creative thinking.

From the stance of employees, several surveys have found employees are willing to accept pay cuts for the option of working from home. Having satisfied employees on slightly lower pay, in turn, might be a good deal for corporate managers. For many people, then, the future of work will remain hybrid. Nevertheless, the balance of the work week is likely to see more people returning to the office instead of working from home—not because bosses enjoy seeing employees in traffic, but because better productivity lies in that direction.

【2】16. Which industry is leading the movement from remote work back to the office?

- ① Tech industry
- ② Wall Street firms
- ③ Asian IT firms
- ④ Research institutions

【3】17. According to the study conducted by Atkin, Schoar, and Shinde, how did the productivity of home-based data-entry workers in India compare to those in the office?

- ① 18% more productive
- ② No difference in productivity
- ③ 18% less productive
- ④ 19% less productive

【1】18. Which of the following is **NOT** a finding related to remote work as mentioned in the text?

- ① Chess professionals play better in online matches.
- ② Video conferences inhibit creative thinking.
- ③ Remote employees of an Asian IT firm showed a productivity shortfall.
- ④ Employees are willing to accept pay cuts to work from home.

【3】19. How do employees generally feel about the option of working from home, based on surveys?

- ① They are indifferent.
- ② They dislike it and prefer the office.
- ③ They are willing to take pay cuts for the option.
- ④ They feel it hampers their productivity.

【4】20. What is the main idea of the text?

- ① Working from home is preferred by most employees.
- ② Remote work results in an increase in productivity.
- ③ Employees are demanding higher pay for working from the office.
- ④ Companies are asking employees to return to the office for better productivity.

參、邏輯推理

【3】21. 從 1 寫到 100，2 這個數字會出現幾次？

- ① 18 次
- ② 19 次
- ③ 20 次
- ④ 21 次

【4】22. 甲、乙、丙、丁四人分別搭不同的交通工具去旅遊，他們利用的工具有火車、飛機、汽車、和郵輪。已知乙會暈船、丁要上網租他的交通工具，甲一早需到車站。請問丙利用什麼交通工具去旅行？

- ① 火車
- ② 飛機
- ③ 汽車
- ④ 郵輪

【2】23. 「甲班的學生都擅長英文；乙班的學生也有擅長英文的人。」請問根據上述，下列何者正確？

- ① 不擅長英文的人就是乙班的學生
- ② 不擅長英文的學生就不是甲班的學生
- ③ 擅長英文的學生就是甲班或乙班的學生
- ④ 擅長英文而不屬於甲班的學生就是乙班的學生

【2】24. 甲、乙、丙、丁四人比賽吃派，甲吃得比乙慢，但他不是吃最慢的。丙比丁吃得快，乙緊追在丙之後，請問目前吃派由快到慢的順序為何？

- ① 乙丙甲丁
- ② 丙乙甲丁
- ③ 丙丁甲乙
- ④ 丁甲丙乙

【4】25. 某甲和某乙比賽下棋，每一盤賭 100 元，最終某甲贏了 3 盤，而某乙贏了 500 元。請問他們兩人一共下了幾盤棋？

- ① 8 盤
- ② 9 盤
- ③ 10 盤
- ④ 11 盤

【1】26. 某甲買了一盒全新的麥片，昨天他吃了 1/6 盒麥片，今天他再吃了剩下的 1/5，請問還剩下多少盒麥片？

- ① 2/3 盒
- ② 3/5 盒
- ③ 11/30 盒
- ④ 19/30 盒

【3】27. 「所有的演員都是友善的。有些導演是演員。沒有作家是導演。」請問根據上述，下列何者正確？

- ① 沒有作家是演員
- ② 有些作家並不友善
- ③ 有些友善的人是導演
- ④ 所有的導演都是友善的

【1】28. $8 + \square + 28 + 83 + 8\square = 2\square 8$ ， \square 代表 0-9 的一個相同的數字，請問 \square 的數字落在下列哪一個選項？

- ① 0-2
- ② 3-4
- ③ 5-6
- ④ 7-9

【4】29. 某甲某日的行程為：區公所辦事、到醫院看腸胃科，中午去 A 餐廳用餐，下午去文學家紀念館參觀。已知區公所六日沒有開，腸胃科每逢二、五、六看診，餐廳每週三公休，紀念館一、三、五才對外開放。請問某甲選在哪一日才能進行所有的行程？

- ① 星期一
- ② 星期二
- ③ 星期四
- ④ 星期五

【3】30. $ABC + ABC + ABC = CCC$ ，請問 A、B、C 三個數字的和是多少？

- ① 12
- ② 13
- ③ 14
- ④ 15

【3】31. 有甲、乙、丙三人，甲的年齡的十位數與個位數對調，就是乙的年齡，甲的年齡減乙的年齡就是丙的年齡，且甲的年齡是丙的 6 倍。請問丙幾歲？

- ① 7 歲
- ② 8 歲
- ③ 9 歲
- ④ 10 歲

【3】32. 一台觀光巴士上，會說中文的有 6 人，會說英文的有 15 人，會說日文的有 6 人。除了這三種語言外，巴士上沒有人會說其他語言。已知這三種語言都會說的有 1 人，會說 2 種語言的有 2 人。請問這台巴士總共有幾人？

- ① 20 人
- ② 22 人
- ③ 23 人
- ④ 24 人

【4】33. 在某密文中，dionot 代表「橡樹果實」，blyonot 代表「橡樹葉子」。blycrin 代表「楓樹葉子」。請問下列何選項有可能是「楓樹糖漿」的密文？

- ① blymuth
- ② crinweel
- ③ onotpoot
- ④ pattocrin

【2】34. 將數字 1、2、3、4 排列如：1，1，2，2，3，3，4，4，1，1，2，2，3，3，4，4，…。請問第 100 個數字是多少？

- ① 1
- ② 2
- ③ 3
- ④ 4

【3】35. 班上的座號按 1 號、2 號、3 號…排列。班上除了某甲外，其餘所有的同學座號加起來剛好是 1000，請問某甲的座號為幾號？

- ① 15 號
- ② 25 號
- ③ 35 號
- ④ 45 號