臺灣土地銀行 113 年新進一般金融及專業人員甄試試題

職等／甄試類組【代碼】：五職等／一般金融人員【W4801-W4806】、
五職等／證券營業員【W4807-W4812】、
八職等／海外分行資訊人員【W4814】

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。

◎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

第一題：公文（簽）

美好銀行總行為因應 AI 急遽發展化之網路金融資訊安全，現有資訊人才明顯不足以應付未來之發展，需聘任相關高階技術人員，主要職務為加固銀行內部網路安全與對外 AI 資訊發展，擬請長官同意聘任技術人員 2 名，請代該行職員林可可，檢附相關資料並草擬聘任條件與甄選辦法，簽請長官核可。【20 分】

第二題：

《論語・學而》：「吾日三省吾身：為人謀而不忠乎？與朋友交而不信乎？傳不習乎？」記載了曾子每日反省自身的三個準則與實踐方法；據說宋朝人趙概有「投豆」之習，每日以黑白兩種豆子來檢視自己的日常行為，藉此警惕與勉勵自己；台積電創辦人張忠謀除以誠信聞名海外，每日不間斷地閱讀學習，但求精進，可謂是現代人最好的學習模範。一個人是否能實現自己的人生價值，改善自身是必經的歷程，也因此這些人往往能夠更清晰地擘劃自己的日常生活與預見未來。請以「自省之道」為題，撰一篇約三百字短文，試述爾見。【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】

【3】1. Nobody can _____ without taking in any food for more than 14 days.
　① withdraw　　② expand　　③ survive　　④ surrender

【4】2. It would be ideal if a person can find a job which he/she is _____ about.
　① interested　② disappointed　③ optional　④ passionate

【2】3. When two people are in love, it is difficult to keep them _____.
　① lonely　　② apart　　③ indirectly　　④ repeatedly

【4】4. Many details in this project are not clear, so please _____ the content.
　① memorize　② mesmerize　③ modulate　④ modify

【1】5. If you don't want to _____ morning traffic, you should try to get onto the highway before 7am.
　① get stuck in　② take part in　③ stay away from　④ gain access to

二、文法測驗【請在下列各題中選出最適當的答案】

【2】6. Lauren would rather practice yoga than _____.
　① going running　② go running　③ go run　④ gone running

【3】7. He is probably _____ tennis player on the school team.
　① the bad　② the worse　③ the worst　④ the most worst

【4】8. To be honest _____ you, your brother probably won't get that job.
　① for　② at　③ about　④ with

【4】9. The burglar _____ the house when the police arrived.
　① has already left　② already leaving　③ was already left　④ had already left

【4】10. Not only my father but also my grandparents _____ against my idea of quitting college.
　① has　② have　③ is　④ are

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Children should know that the chores their parents have them do around the house may actually be quite good for them. According to research conducted at the City University, children who are ___11___ for taking out the trash, mowing the lawn, keeping their rooms tidy, and other tasks to help around the house turn out to be well-adjusted adults. According to researchers, chores are instrumental in ___12___ children learn how to complete an assigned job. They also help teach organizational ___13___, discipline, cooperation, and social responsibility. Children with chores are less likely to get involved with drugs and alcohol, too. Based on a study done in Minnesota, "the best predictor of young adults' ___14___ in their mid-twenties is that they participated in household tasks" starting as young as three years old. In contrast, the study found that those children who weren't given chores by their parents on a ___15___ basis turned out to be, well, a little bratty. Therefore, while you may not be happy about washing those dishes now, you will probably thank your parents later.

【2】11. ① daring　② responsible　③ challenged　④ requesting
【4】12. ① enabling　② pushing　③ assigning　④ helping
【1】13. ① skills　② desire　③ traits　④ persona
【4】14. ① stories　② jobs　③ option　④ success
【3】15. ① common　② general　③ regular　④ naming

四、閱讀測驗

What do you do with your orange peels and corn cobs after you are done eating? Most people throw them into a trash can. However, most food leftovers do not have to go into the trash. They are biodegradable, which means that they can be broken down by bacteria into natural materials.

For people who like to garden, they often put their fruit and vegetable scraps in a special place known as a compost pile. A compost pile is an outdoor spot where food waste can break down into compost for gardeners to use. This process usually takes several months. Once the compost is created, people spread this mixture in their gardens to add nutrients to the soil. The compost in the soil helps new plants grow in gardens.

How can people take care of a compost pile? It needs air, water, and heat. Bacteria and other microorganisms break the food waste down into more basic elements, like water and carbon dioxide. This process requires oxygen, so people use a shovel to turn compost regularly and help air reach all parts of the pile. The pile cannot dry out, so it has to be covered to keep moisture in. Finally, heat speeds up the process. This means a compost pile should be in the sun for at least part of the day.

Food leftovers are not the only things that can turn into compost. People can also add yard waste, like grass clippings, dried leaves, and straw. In fact, people should add these things to create a healthy balance in their compost. One reminder is not to add any weeds to a compost pile! Sometimes, seeds are left behind in the compost. This can be a welcome surprise if people later find a tomato plant sprouting where they had not planted one. The tomato seed was hiding in the compost, waiting to begin a new life in the garden.

【2】16. Which of the following can be a good title for this passage?
① How to Enrich One's Garden
② A New Way to Make Use of Food Waste
③ Management of the Biodegradable
④ Know-how of a Good Gardener

【4】17. According to the passage, why do gardeners use a compost pile?
① To save money
② To reduce food waste
③ To make use of bacteria
④ To provide nutrients to the soil

【3】18. Which of the following is **NOT** biodegradable?
① orange peels　　　② leftover foods　　　③ plastic utensils　　　④ corn cobs

【3】19. To take care of a compost pile, which of the following is suggested?
① Avoid turning the compost pile so it can be kept in an intact state.
② Expose it to the natural environment for good ventilation.
③ Make sure it is in the sun for at least part of the day.
④ Leave it to develop naturally into a rich source of nutrients.

【1】20. Which of the following cannot be added into a compost pile?
① weeds
② grass clippings
③ dried leaves
④ straws

參、邏輯推理

【4】21.請觀察以下序列：1A2，3C4，7E8，＿＿…。請問空格處應填上下列何選項？
① 9G10　　　② 11F12　　　③ 13F14　　　④ 15G16

【2】22.有甲、乙、丙、丁四人。甲說：「我們四個人只有一個人說的是真話。」乙說：「甲說的沒錯。」丙說：「乙在說謊。」丁說：「我說的是真話。」請問以上有幾個人是說真話？
① 1 個　　　② 2 個　　　③ 3 個　　　④ 4 個

【3】23.這次考試的考卷發下來，甲把他的考卷給乙、丙和丁看，但乙丙丁沒把考卷給大家看。乙在心中想：我們四個人起碼有兩個人同分。丙在心中想：我不是最低分的。丁在心中想：我不是最高分的。請問四人中誰考最高分？
①甲　　　②乙　　　③丙　　　④丁

【3】24.請問下列四個選項，根據生長狀態，哪一個選項與其他三個選項性質不同？
①蘋果　　　②芒果　　　③西瓜　　　④梨子

【3】25.有 A、B、C、D 四個整數，A 是 B 的 3 倍，C 是 B 的 4 倍，D 是 B 的 5 倍，請問 A+B+C+D 的值最小是多少？
① 90　　　② 105　　　③ 107　　　④ 117

【2】26.動物園的管理員每天早上 6 點半開始餵食動物。每種動物餵 15 分鐘。管理員在餵食斑馬 15 分鐘後接著去餵熊。獅子的餵食比猴子晚，長頸鹿比猴子早被餵食，但比斑馬晚。請問長頸鹿是在幾點被餵食？
① 6：45　　　② 7：00　　　③ 7：15　　　④ 7：30

【3】27.爸媽帶著甲、乙、丙、丁四個孩子到海邊玩。四人當中有一人去衝浪。爸爸問媽媽是誰去衝浪，媽媽回答：「乙不會一個人去衝浪，若甲去衝浪的話，乙也會去，若丁去衝浪的話，乙和丙也會去。現在乙和丙不是在一起的。」請問四個孩子中誰去衝浪了？
①甲　　　②乙　　　③丙　　　④丁

【4】28.某藝術家用以下的邏輯將正常的顏色改變：雪變成紅色、草地變成黑色、大海變成咖啡色、血液變成白色，煤炭變成綠色。根據上述調色邏輯，請問這位藝術家會將木材表現成什麼顏色？
①紅色　　　②黑色　　　③綠色　　　④藍色

【4】29.「有些數學家是哲學家，有些哲學家是詩人。所有的詩人都是浪漫主義者。」請問根據敘述，下列何選項必定正確？
①有些數學家是詩人
②有些浪漫主義者是數學家
③所有的浪漫主義者都是詩人
④不是浪漫主義者的人就不會是詩人

【2】30.四頂不同顏色的帽子從左到右排成一排，已知紅色帽子不在藍色帽子旁邊；黃色帽子在最右邊，紅色帽子在綠色帽子的右邊。請問最左邊的帽子是什麼顏色？
①紅色　　　②藍色　　　③黃色　　　④綠色

【1】31.12 月的時候，寵物店進了五隻小狗。A 犬是 8 個月前出生的，B 和 C 犬是同一窩的小狗。D 犬是在 B 犬 5 個月大時出生，E 犬比 C 犬大 2 個月。A 犬又比 E 犬大 4 個月。請問 D 犬是幾月出生的？
① 3 月　　　② 4 月　　　③ 8 月　　　④ 10 月

【1】32.甲、乙、丙三人參加丁的生日派對，他們分別準備了帽子、圍巾和手套不同的禮物。並請丁猜他們準備了什麼禮物。丁猜：「甲送的是帽子。乙一定不是送手套。丙不是送帽子。」丁對三人的猜測只有一個是對的。請問下列何者選項正確？
①甲送的是手套　　　　　　　　　②乙送的是帽子
③乙送的是手套　　　　　　　　　④丙送的是圍巾

【2】33.甲需要刻 1 個印章、乙需要打 3 把鑰匙、丙需要刻 2 個印章，三人一起到刻印配鎖店。若刻一個印章需 6 分鐘，打一把鑰匙需 2 分鐘，而當時店裏有 2 位店員可同時服務他們，請問甲、乙、丙三人最少需等多久就可以拿到他們新的印章和鑰匙？
① 9 分鐘　　　② 12 分鐘　　　③ 15 分鐘　　　④ 18 分鐘

【3】34.甲、乙、丙、丁四人玩拔河，乙一人就贏過甲和丙二人合力。甲和乙一組對上丙和丁一組的話是平手，但若甲和丙交換位置，則甲和丁這一組可以輕易的獲勝。請問誰的力氣最小？
①甲　　　②乙　　　③丙　　　④丁

【2】35.2 瓶 A 牌果汁加一瓶 B 牌紅茶會跟 4 瓶 C 牌汽水一樣重，2 瓶 C 牌汽水加一瓶 B 牌紅茶則會與 3 瓶 A 牌果汁一樣重。請問 4 瓶 A 牌果汁會跟多少瓶 B 牌紅茶一樣重？
① 2 瓶　　　② 3 瓶　　　③ 4 瓶　　　④ 5 瓶