

臺灣土地銀行 106 年新進一般金融人員甄試試題

甄試類別【代碼】：一般金融人員【K8501】

科目一：國文及英文

*入場通知書編號：

注意：①作答前先檢查答案卡，測驗入場通知書編號、座位標籤號碼、甄試類別、需才地區等是否相符，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，不予計分。
②本試卷為一張雙面，測驗題型為四選一單選擇題 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，請選出最適當答案，答錯不倒扣；未作答者，不予計分。
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、工程函數功能、儲存程式功能)，但不得發出聲響；若應考人於測驗時將不符規定之電子計算器放置於桌面或使用，經勸阻無效，仍執意使用者，該節扣 10 分；該電子計算器並由監試人員保管至該節測驗結束後歸還。
⑥答案卡務必繳回，未繳回者該節以零分計算。

壹、國文【四選一單選擇題 25 題，占 50 分】

【2】1.「以摘星手慕容瑀為代表的逍遙劍派，在慕容瑀死後，由弟子蕭景琰接任掌門。他們的劍法，基本上並未超出疾風劍派的範圍。慕容瑀師承捲兩僧嚴峻，而嚴峻為追魂客林燮的門徒，正是疾風劍派的正宗嫡傳。」有關文中人物彼此間的傳承，下列敘述何者正確？

- ①嚴峻→林燮→慕容瑀→蕭景琰
- ②林燮→嚴峻→慕容瑀→蕭景琰
- ③慕容瑀→蕭景琰→林燮→嚴峻
- ④慕容瑀→蕭景琰→嚴峻→林燮

【3】2.「唉呀！『大人不計小人過』，你就寬宏大量別再跟他一般見識了。」上句『』中的文字，最適合替換成文意較類似的下列何者？

- ①一樣米養百樣人
- ②路遙日久見人心
- ③宰相肚裡能撐船
- ④公道自在眾人心

【1】3.下列各組「」的字，何者前後為相同字形？

- ①無所「尸」事／不「尸」生產
- ②含「一」弄孫／「一」誤終身
- ③流言「亡」語／「亡」聞滿天
- ④天花亂「乚」／臨危「乚」慄

【2】4.同義複詞是指由兩個意義相同的字組合成的複詞，如：聆聽。下列各組複合詞何者皆屬同義複詞？

- ①火熱、雪白
- ②改革、優良
- ③聲音、專業
- ④遏止、風暴

【3】5.下列文句「」內的詞，何者具有實義？

- ①天氣太熱，連動物園裡的「老」虎都變得無精打采
- ②我們要北上，你可別糊「裡」糊塗地跑到南下月臺
- ③以年輕「世」代為主力的改革風潮，大膽向權威挑戰
- ④這家餐廳運用各色玻璃瓶「子」組合，打造特殊風格

【4】6.下列「」中的字，何者字形正確？

- ①重「到」覆轍
- ②一語成「懺」
- ③「鍛」羽而歸
- ④追根究「柢」

【2】7.「對沒有道德感的罪犯而言，當下的軀殼可以再生，因此縱使身遭刑戮，仍然可以有『』的期待。」上述引文的『』裡，填入何者最為恰當？

- ①樹葉的一生只是為了歸根
- ②二十年後又是一條好漢
- ③君子報仇十年不晚
- ④曾經滄海難為水

【3】8.下列文句「」中的成語，何者使用正確？

- ①百貨公司週年慶期間，逛街人潮多，經常是「摩頂放踵」
- ②爸爸每天在院子裡「揠苗助長」，花草樹木全都欣欣向榮
- ③臺灣的伴手禮鳳梨酥「名聞遐邇」，觀光客幾乎人手一袋
- ④眼看總冠軍獎盃就「迫在眉睫」，全場球迷一時歡呼四起

【1】9.下列所舉「十年」時間量詞中，何者具有精研累積之意？

- ①十年磨一劍，霜刃未曾試
- ②桃李春風一杯酒，江湖夜雨十年燈
- ③長笑士林因宦別，一官輕是十年回
- ④十年生死兩茫茫，不思量，自難忘

【2】10.「井蛙不可語於海，夏蟲不可語於冰」，此段文字旨在說明：

- ①觀念一旦錯誤語言便無作用
- ②生存條件常會限制人的見識
- ③畫地自限必然難以成長突破
- ④族群不同往往無法有效溝通

【3】11.「有些人相信，只要達成某些難以達到的目標，快樂就會湧現。如果一個人的快樂，是以生活的情況為條件，註定會失敗，因為一旦真實生活與理想預期無法同步時，很容易就會產生不滿。而且，即便真的達到目標了，也沒有人可以保證，這件事帶來的滿足感會如同預期。」依據文意，下列說明何者正確？

- ①生活要有理想，完成目標後一定會有快樂自然而來
- ②快樂的滿足感稍縱即逝，所以常令人沮喪
- ③人常因為無法得到想要的東西，而心生不滿
- ④一味追求快樂的人，反會忽視身邊的小確幸

【4】12.「靠窗左邊是一張烏木大書桌，桌上的文房四寶一律齊全。一個漢玉鯉魚筆架，一塊天籟閣珍藏的古硯，一隻透雕的竹筆筒裡插著各式的毛筆，桌上單放著一部翻得起了毛的線裝《資治通鑑》。靠窗的右邊，有一個几案，案頭擱著一部《大藏金剛經》，經旁有一隻饕餮紋三腳鼎的古銅香爐，爐內積滿了香灰，中間還插著一把燒剩了的香棍。」從「書房陳設」觀察，以下的解讀何者正確？

- ①由文房四寶俱全，可見主人為書畫名家
- ②由香爐、金剛經，可見此人已皈依宗教
- ③由古銅香爐、天籟閣古硯，可知主人為古董商人
- ④由翻得起了毛的《資治通鑑》，可知主人曾再三研讀

【2】13.「做為一個飲者，仲夏之際，我獨鍾愛菊花茶。是因為那樣一鉢飄浮著菊花的澄淨之水，（甲）似乎具有一種溫和無邊的法力，（乙）就像一朵朵圓滿小巧的菊花，在水霧氤氳之中，（丙）自杯底飛升至淡綠的水面一樣。那時，所有紛亂浮囂的意緒、忙迫勞形的人事，都化作寂淡的煙塵，（丁）自心頭遠去。」依據文意，推論「能使人自酷熱煩躁的死谷中飛升起來，」此句最適合插入至何處？

- ①（甲）
- ②（乙）
- ③（丙）
- ④（丁）

【3】14.「知識分子一向有『潔癖』，多以清高自許，在不自覺中往往容易嚴以責人，所以多成為獨行俠。」下列敘述，何者最符合文中所謂「知識分子一向有『潔癖』」的行為？

- ①不容許個人研究有瑕疵
- ②難忍受自己操守被質疑
- ③看不慣他人行為的疏失
- ④聽不進立場不同的看法

【4】15.「布衣暖，菜根香，詩書滋味長。」最適合用來闡述讀書的什麼？

- ①重要
- ②方法
- ③目的
- ④樂趣

【3】16.「由夏天一天一天地，一時一時地，一分一分地，一秒一秒地移向冬，其間實在沒有顯著的痕跡可尋。」這段文字的意義，和下列何者相同？

- ①往事只能回憶
- ②月有陰晴圓缺
- ③流年暗中偷換
- ④四季風貌遞嬗

【3】17.（甲）雖是毫末技藝，卻是頂上功夫（乙）相逢皆萍水，小住息風塵（丙）刻刻催人資警醒，聲聲勸爾惜光陰。上列對聯，依序對應的相關行業，下列何者正確？

- ①理髮店／便利商店／車站
- ②帽子店／便利商店／車站
- ③理髮店／旅店／鐘錶店
- ④帽子店／旅店／鐘錶店

【4】18.下列文句，何者最符合老子「禍莫大於不知足」的觀點？

- ①人無遠慮，必有近憂
- ②是非不計較，天地自然開闢
- ③良藥苦口利於病，忠言逆耳利於行
- ④人生的苦惱，不在擁有太少，而在奢望太多

【3】19.愛默生說：「我所遇見的每一個人，或多或少都是我的老師，因為我從他們身上學到了東西。」下列文句何者含意與此最相近？

- ①前事不忘，後事之師
- ②學如逆水行舟，不進則退
- ③見賢思齊，見不賢而內自省
- ④師者，所以傳道、受業、解惑

【4】20.使用兩個否定詞，有時可用以表達「肯定」的意思，如：「我不會不來」意思是：「我會來」。下列文句何者屬於這種用法？

- ①這個人只要話匣子一開，就沒完沒了
- ②不要因為無心之過，傷了二家的和氣
- ③你不要沒事找事，說一些自找麻煩的話
- ④ 25 歲就創業成功的例子，也不是沒聽過

【2】21.下列敘述，何者推論最合理？

- ①交通部是主管機關，故發生空難事件應完全歸罪於它
- ②只要人的慾望無法節制，偷搶拐騙等行為就很難根絕
- ③益生菌多不耐高溫，所以放入熱咖啡中同飲效果最佳
- ④如果大家都做好防颱準備，就不會再發生嚴重災情了

【4】22.「不知不覺，去了九次印度。印度安頓了我。毛躁起來時，閉眼想起聖牛踱步的火車站月台，流水悠悠的恆河，心就靜定一點。我開始覺得雲門的工作不是磨難。得失心淡了以後，作品慢慢成熟。一次次的出走，孤獨的背包旅行，讓我看到許多山川和臉孔，見識到不同的文化，以及不同文化背後共通的人性。旅行為我打開一扇扇門。」依據文意，下列何者是作者出走的真正原因？

- ①逃避工作壓力
- ②追隨上師修行
- ③尋求創作的靈感
- ④認識自己和世界

【4】23.「反己者，觸事皆成藥石；尤人者，動念即是戈矛。一以闢眾善之路，一以濬諸惡之源，相去霄壤矣。」這段文字旨在說明什麼？

- ①動心忍性，努力減少人我的衝突
- ②容納異己，藉以針砭個人的錯誤
- ③除惡務盡，以避免小人製造爭端
- ④反求諸己，不斷修正改進而成善

【4】24.「五官莫明於目。面有黑子而目不知，烏在其為明也？目能見物而不能見吾之面，假於鏡而見焉。鏡之貴不如目；鏡不求於目，而目轉求助於鏡。然世未嘗以鏡之助目，而咎目之失明。」依據文意，下列說明何者正確？

- ①目雖能視物，但需藉助於鏡始得以望遠
- ②目須恃鏡之相助，故世人多貴鏡而賤目
- ③鏡可助目見面上之黑子，足見鏡優於目
- ④目雖藉鏡以視面，人不以此而責目之失

【4】25.下列文句，何者最適合用來詮釋「堅持操守信念」？

- ①人之為學，不日進則日退
- ②人不知而不慍，不亦君子乎
- ③弱者養之，以至於剛；虛者養之，以至於充
- ④忠信禮義之所在，雖剖心碎首，君子利而行之

貳、英文【四選一單選選擇題 25 題，占 50 分】

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【2】26. The newly- released advertisements are intended to improve the company's _____.
① proof ② image ③ entry ④ victim
- 【1】27. Excellent sale results meant that Jenny was _____ of a higher place in the company.
① assured ② featured ③ cherished ④ mended
- 【4】28. The company has suffered from several years of bad _____ so it has not gained lots of profits.
① ceremony ② majority ③ equality ④ management
- 【4】29. Employees will usually be more _____ if their opinions are taken seriously.
① internal ② political ③ tricky ④ cooperative
- 【4】30. The gallery is quite famous because it hosts various _____ and a permanent collection all the year round.
① responses ② palaces ③ deadlines ④ exhibitions
- 【4】31. After reading the magazine, the actress accused the press photographers of _____ her privacy.
① switching ② digesting ③ scolding ④ violating
- 【1】32. The closure of the factory was the single most important _____ in the town's decline.
① factor ② rank ③ bond ④ frame
- 【3】33. The couple spent as much money as was needed, sparing no _____, to make their wedding perfect.
① product ② behavior ③ expense ④ concept

二、文法測驗【請在下列各題中選出最適當的答案】

- 【4】34. Stay healthy. Try _____ constantly in the same position as you work.
① to not stand ② not stand ③ don't stand ④ not to stand
- 【1】35. Stop crying! Just tell me _____ and I'll get it for you.
① what you want ② what do you want ③ what did you want ④ which is you want
- 【4】36. While she _____ with her friend on the phone, her boss suddenly walked in.
① was gossiped ② is gossiping ③ has gossiped ④ was gossiping
- 【3】37. We hear that next year's convention _____ in Los Angeles.
① to be held ② take place ③ will be held ④ hold
- 【4】38. It is time that the government _____ some steps to improve the traffic problems.
① will take ② has taken ③ to take ④ should take
- 【4】39. In recent years, there _____ a tendency to favor authentic Korean dishes.
① had ② has ③ have been ④ has been
- 【3】40. Nearly everyone in the committee felt _____ that John refused such a coveted position.
① puzzle ② puzzling ③ puzzled ④ to puzzle

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Technology activists are appealing to tech companies and their leaders to build a future 41 the effect of machinery on humans is lessened. Some workers have long feared that machines are coming to 42 their jobs. Robots now are doing more work than ever before. Tim O'Reilly heads O'Reilly Media, a technology advisory service. He says, "It's so important that we have to think about 43 technology to replace people -- but to augment them, to do something that was previously impossible." Jonathan Brewer is a trainer at the Network Startup Resource Center, a non-profit group based at the University of Oregon. He believes the next step in technology should improve on the one before it. Speaking at the conference, he noted that 44 factories began to be built in large numbers, many people were left with undrinkable water and unbreathable air. Today, Brewer said, technology experts must consider 45 people. There are other "life-saving devices that cost very, very little money." He added there is not much reason to have machines do difficult work if people are not able to use and enjoy the results of their labor.

- 【3】41. ① on which ② that ③ in which ④ on that
- 【2】42. ① find out ② take away ③ put on ④ pull over
- 【1】43. ① not using ② using not ③ not used ④ not to use
- 【3】44. ① how ② why ③ when ④ which
- 【4】45. ① how can their inventions help ② their inventions can help how
③ can how help their inventions ④ how their inventions can help

四、閱讀測驗

The history of advertising can be traced back to a few centuries ago, when people started to rely more and more on commercial activities than on traditional agriculture. Today advertisements have become ubiquitous in people's daily life, and advertising has also undergone some major changes. Centuries ago, painters and artists were the craftsmen behind advertisements. They were hired to create eye-catching pictures and drawings which also featured slogans or brand names. These would then be printed on posters or flyers and circulated among the public. Later, with the advent of radios and TVs and more recently the Internet, advertisements became the business of advertising agencies, where not only artists but also writers, editors, actors, graphic artists, website designers, and many other professionals worked together to produce more appealing and sophisticated ads.

The format of advertisements has undergone drastic changes as well. Centuries ago, a simple catchy slogan together with an attention-drawing illustration would **suffice** to catch people's eye. However, with advertisements becoming more and more common in daily life, advertisers had to work ever harder to make their products stand out from among a sea of ads. As a result, ads nowadays have become more complicated than ever, with complex storylines, intriguing puzzles, Internet keywords, and cell phone messages all incorporated into less-than-one-minute commercials.

The history of advertising is itself a testament to the transformation and advancement of human society and technology. And it is certain that advertising will keep moving into a future that is beyond our wildest dreams!

- 【2】46. What is the best title of this passage?
① The Future of Advertising
② The Development of Advertising
③ The Challenges Advertisers are Faced With
④ The Impact of Advertisements on People's Lives
- 【4】47. Which of the following is **NOT** mentioned in the article as one of the changes in the art of advertising?
① The people behind the advertisements.
② The media through which products are advertised.
③ The ever-increasing sophistication of advertisements.
④ The amount of money invested in the production of advertisements.
- 【1】48. What does the word "**suffice**" in the second paragraph probably mean?
① To be enough.
② To reduce.
③ To increase.
④ To emphasize.
- 【2】49. According to the article, why have advertisements become more and more complicated?
① Because catchier advertising slogans are needed.
② Because advertisements have flooded the market.
③ Because people are relying more and more on commercial activities.
④ Because the pictures that artists used to draw were not eye-catching enough.
- 【4】50. We can infer that the author of this article believes that _____.
① advertisers should keep advertisements simple
② too many things are incorporated into commercials
③ advertisements have become an annoying nightmare
④ future advertisements will go beyond what we can imagine today