

臺灣銀行 111 年新進人員甄試試題

進用職等／甄試類別【代碼】：**8 職等／海外資安儲備人員【T6908】**、**5 職等／資訊安全人員(二)【T6910】**、**7 職等／大陸地區系統管理人員【T6919】**、**5 職等／客服人員【T6932】**、**5 職等／一般金融人員【T6933-T6942】**、**6 職等／理財專員【T7101-T7106】**

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、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。
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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。

壹、國文【第 1-25 題，每題 2 分，共計 25 題，占 50 分】

【4】1.「每個人常常都會覺得自己很有本領，但真正優秀的人往往□□□□，並不容易遇見。」空格處最適合填入下列何者？

- ①相濡以沫 ②雪泥鴻爪 ③筆路藍縷 ④鳳毛麟角

【4】2.「王家華雖然才年過四十，但個人修養已到了□□□□的地步，把功名利祿都看得很平淡。」空格處最適合填入下列何者？

- ①求全之毀 ②頤指氣使 ③降志辱身 ④寵辱不驚

【4】3.下列敘述中，何者沒有錯別字？

- ①凡事退讓的處事態度，只會讓惡人的劣跡變本加利
- ②你論文中的主張，和你的指導教授是一脈相成的
- ③當警方趕到時，一干賭徒已消聲溺跡，逃得無影無蹤了
- ④若通貨膨脹太過快速，老百姓的生活就會越來越痛苦

【1】4.「渭城朝雨浥輕塵，客舍青青柳色新。勸君更進一杯酒，西出陽關無故人。」詩中之所以要勸人喝酒最可能的原因是下列何者？

- ①因日後很難見到舊友 ②巧遇久未見面的老友
- ③在春天不免想到死去的朋友 ④慶幸能與好友在春日共遊

【2】5.「也只有沿著堅硬的環節／向天空／步步高升／才是你不變的志向／也只有綠／才是你一生想說的／那句話／在忠臣傳裡／才能讀到／茹冰飲雪／終於成為你生命的全部／雖然偶爾你也喜歡化裝／穿好一襲墨衣／去鄭板橋畫裡。」本詩所描寫的植物，最可能為下列何者？

- ①松 ②竹 ③梅 ④桃

【2】6.在〈陌上桑〉一詩中，有「羅敷年幾何？」「二十尚不足，十五頗有餘。」的問答。下列何者較羅敷年齡為大？

- ①及笄 ②弱冠 ③垂髫 ④總角

【3】7.下列敘述中的「隨機」，何者意思與其他三者不同？

- ①你之所以會被挑中，是上天「隨機」的安排 ②進行民調，我們應使用「隨機」抽樣的方式
- ③本公司賣出的新筆電，「隨機」都配有變壓器 ④本部門員工，可以「隨機」挑選一部電腦工作

【3】8.「入夜後／甲、人手一杯熱茶 乙、溫度急遽下降 丙、室外林木森森 丁、屋裡人影幢幢／蒼白的日光燈，成了群山中唯一的溫暖／不知不覺的，遂團團圍坐高談」依據文意排列先後順序，則下列何者正確？

- ①甲乙丙丁 ②乙丁甲丙 ③丙乙丁甲 ④丁甲乙丙

【2】9.子曰：「君子無所爭，必也射乎！揖讓而升，下而飲，其爭也君子。」意謂「君子之爭」的主要重點於下列何者？

- ①以不爭為手段 ②有風度的競爭 ③具有公平規則 ④為了精準表現

【2】10.晏子曾說：「夫患者多悔，不肖者自賢。溺者不問隊，迷者不問路；溺而後問隊，迷而後問路，譬之猶臨難而遽鑄兵，臨噎而遽掘井，雖速亦無及已。」下列何者最適合形容晏子所謂的患者及不肖者特色？

- ①未雨綢繆 ②江心補漏 ③早為之所 ④曲突徙薪

【3】11.韓愈的〈師說〉中說：「巫醫、樂師、百工之人，不恥相師；士大夫之族，曰師、曰弟子云者，則群聚而笑之。」依據上文，下列敘述何者正確？

- ①巫醫、樂師與百工都不願意相互拜師學習 ②居官在職的人，常常相互取笑彼此的學生
- ③反諷士大夫自以為是，而不願向他人學習 ④在凸顯地位低的人，其實對社會更有貢獻

【2】12.雅淇在家中撿到一頁殘詩：「入夜以後，準備放水燈了／我隨著遊行的行列／來到招孤魂的水邊／隨行的水炬高高舉起／與百萬盞的燃燈相映」依據上文，下列哪一首詩與本詩所描述的節日最為相近？

- ①無雲世界秋三五，共看蟾盤上海涯。直到天頭天盡處，不曾私照一人家
- ②道場普渡妥幽魂，原有盂蘭古意存。卻怪紅箋貼門首，肉山酒海慶中元
- ③獨在異鄉為異客，每逢佳節倍思親。遙知兄弟登高處，遍插茱萸少一人
- ④清明時節雨紛紛，路上行人欲斷魂。借問酒家何處有，牧童遙指杏花村

【2】13.在詩文中常以自然的景物用來比喻某項事物，下列哪個選項中的「浮雲」是用來比喻不足掛心的事物？

- ①浮雲一別後，流水十年間 ②不義而富且貴，於我如浮雲
- ③總為浮雲能蔽日，長安不見使人愁 ④論者稱其筆勢，以為飄若浮雲，矯若驚龍

【2】14.杜甫的《贈衛八處士》詩：「人生不相見，動如參與商。今夕復何夕，共此燈燭光。少壯能幾時，鬢髮各已蒼。訪舊半為鬼，驚呼熱中腸。」下列何者非屬詩中所呈現的感懷？

- ①人間聚少離多，不易相見 ②悔恨時間流逝，一事無成
- ③能與老友相見，無限感懷 ④舊識多半死亡，心中悲傷

【4】15.下列「」內的字，何者讀音前後相同？

- ①賄「賂」／「恪」遵職責 ②「茜」草／夫子「哂」之
- ③言語「囁」嚅／「攝」影入門 ④不「伎」不求／雙方對「峙」

【1】16.在這盛夏「𠄎ㄨㄛˊ」暑的天氣裡，來根冰棒，最是沁涼消暑了。「」中的字應為下列何者？

- ①溽 ②縟 ③褥 ④僣

【4】17.漢樂府中有一首〈飲馬行〉，內容有一句：「客從遠方來，遺我雙鯉魚。呼兒烹鯉魚，中有尺素書。」這裡的「雙鯉魚」指的是下列何者？

- ①胭脂 ②耳環 ③手帕 ④書信

【3】18.謝靈運的山水詩善於用對偶描摹自然實景，佳句清新可愛。依前文說法，「池塘生春草」下句最適宜的應是下列何者？

- ①天高秋月明 ②朔氣勁且哀 ③園柳變鳴禽 ④巖高白雲屯

【1】19.有關「春」的成語，下列敘述何者正確？

- ①雨後春筍：比喻新事物大量湧現，迅速發展
- ②妙手回春：比喻按摩師按摩技巧高超，令人通體舒暢
- ③時雨春風：比喻官員勤政愛民，以百姓安居為首要任務
- ④寸草春暉：比喻老師深款教化，讓學生感念不已

【3】20.「由於陳董事長的____，讓公司遭逢重大損失，不得不關門大吉，真是令人不勝唏噓啊！」空格處應填入下列何者？

- ①不恥下問 ②立雪神傷 ③剛愎自用 ④路不拾遺

【1】21.下列成語，何者前後意思相同？

- ①如臨深淵／如履薄冰 ②如切如磋／如蹈水火
- ③如花似玉／如膠似漆 ④如潮涌至／如操左券

【2】22.「函」是公文類型的一種，許多公文的往來均使用函的形式，但下列哪一種公文內容不適合以函來進行？

- ①下級機關向上級機關遞送計畫書 ②對總統有所呈請或報告時
- ③上級機關對所屬下級機關有所指示、交辦、批復等
- ④民眾與機關間的申請與答復時

【4】23.下列「」中的詞語，何者非屬狀聲詞？

- ①我「達達」的馬蹄是美麗的錯誤 ②冷風「颼颼」，氣象報告說今晚最低溫只有 3 度
- ③每當看到了她，我的心就加速「怦怦」亂跳
- ④這個吝嗇鬼都病那麼重了，竟還「念念」不忘他那些金銀珠寶

【3】24.陳之藩〈哲學家皇帝〉：「第一筆用淡藍畫出湖水來；第二筆加了一些顏色，用深藍畫出山峰；第三筆又減去一些顏色，用淺藍畫出天空來。」這一段文字中很明顯使用下列哪一種修辭法？

- ①誇飾 ②映襯 ③層遞 ④回文

【3】25.所謂的正史，一般認知是指各朝政府之史官對前朝歷史進行詳實之編修，乃不同於私家編撰之史書（即所謂野史）。若依此定義，下列何者不會列入正史之中？

- ①三國志 ②宋史 ③資治通鑑 ④新唐書

【請接續背面】

貳、英文【第 26-50 題，每題 2 分，共計 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. After intense _____ between lawyers from both sides, the jury's final decision was unanimous that the man is guilty.
① fists ② debates ③ contracts ④ networks
- 【1】27. In the recent popular TV series, _____ was gradually built up with questions revolving around who may have killed the protagonist.
① suspense ② succession ③ superstition ④ sovereignty
- 【1】28. The CEO should state clearly what information she possesses to base her decision on, instead of relying on her illusive _____.
① hunch ② spark ③ loyalty ④ priority
- 【2】29. After ten years of collective hardship in the military, Winston's old army _____ become his lifelong friends.
① bachelors ② comrades ③ dictators ④ gangsters
- 【1】30. To show off wealth, the host presents a lavish _____ with an endless supply of gourmet food and champagne.
① banquet ② celebrity ③ franchise ④ documentary
- 【1】31. Hanging a national flag outside one's home used to be considered a _____ act, but nowadays people tend not to show love for their country.
① patriotic ② relentless ③ prehistoric ④ recreational
- 【4】32. Popular songs mark specific periods and generations. They are often _____ of one's good old days.
① captive ② notorious ③ imperative ④ reminiscent
- 【2】33. In the face of hostile threats, the well-trained troops exercised _____ and did not to respond to provocative actions.
① veterans ② restraint ③ temptation ④ successions

二、文法測驗【請在下列各題中選出最適當的答案】

- 【3】34. Jimmy did not show up in the seminar this evening. _____ Charlotte.
① So as not ② So did not ③ Neither did ④ Didn't either
- 【4】35. Most teenagers _____ for themselves. Their mothers usually take care of everything.
① not used to cook ② used not to cook
③ do not used to cooking ④ are not used to cooking
- 【2】36. _____ the assignment, Jennifer uploaded her work on the designated platform.
① Have finished ② Having finished ③ Have to finish ④ To have finished
- 【4】37. To prevent misuse by children, all the medicine _____ in the cupboard.
① must lock ② has to lock ③ has locked ④ must be locked
- 【4】38. Students cannot attend class in person now, but they _____ when the pandemic is over.
① will be ② are to be ③ are capable ④ will be able to
- 【4】39. The most unforgettable journey I _____ is the trip to Sydney with my family last year.
① had ever ② have ever ③ had ever had ④ have ever had
- 【2】40. The relationship between positive thinking and success is clear, but _____ is truly surprising is that the causal arrow may go both ways.
① that ② what ③ which ④ whereas

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Plant-based meat is meat made from plants. It is created to appear, feel, and taste like 41 meat from animal products. The plant-based meat industry has grown immensely 42 a rise in awareness about meat's impact on the environment and on health. The 43, however, is usually higher compared to animal-based meat. The main reason is that regular meats are mass-produced, while plant-based meats are developed on a 44 smaller scale. In terms of health benefits, alternative meats generally have lower amounts of fat and higher amounts of fiber. But plant-based meats are 45 perfect. They typically have higher amounts of sodium, usually in an attempt to make it more palatable and shelf-stable.

- 【3】41. ① definitive ② flexible ③ conventional ④ guaranteed
【2】42. ① unless ② due to ③ followed by ④ regarding
【1】43. ① price ② density ③ calorie ④ weight
【3】44. ① few ② little ③ way ④ certain
【4】45. ① such as ② prior to ③ more than ④ far from

四、閱讀測驗【請在下列各題中選出最適當的答案】

More than half a trillion dollars—that's the estimated value of all the stuff that U.S. shoppers bought last year only to return it, more than the economy of Israel or Austria. There's a direct link from returns to the eye-popping scale of U.S. shopping overall. In 2021, U.S. shoppers likely spent a record \$4.4 trillion. People tried new brands with unfamiliar sizes after seeing them on TikTok or Instagram. They overbought for the holidays and shopped exceedingly online, where returns are between two and five times more likely than with purchases from stores.

Where does it all go? According to experts, most returned goods have a very high probability of being in a landfill. That is what consumers don't realize — the life of a return is **a very sad path**. A lot depends on the product and the store's policies. For example, pricier clothes are very likely to get dry-cleaned and sold again as new. Sealed, never-opened packages might get sanitized and put back on the shelf. Electronics often get resold. Value is the big threshold: Is the product worth the cost of shipping back plus paying someone to inspect, assess damage, clean, repair or test? That's why stores abandon billions of dollars' worth of goods, refunding or replacing them without asking shoppers to send their unwanted items back. Experts estimate that retailers throw away about a quarter of their returns. Every year, U.S. returns create almost 6 billion pounds of landfill waste.

Luckily, many others get resold to a growing web of middleman companies. Some go to discount, outlet and thrift stores. Some go to sellers on eBay or other websites. Some get donated to charity or recycled. These options have ballooned over the past decade, paving the way for more and more returns to find a new home. As companies compete on flexible return policies, **technology** is also slowly getting better at avoiding returns in the first place: helping shoppers buy the right-size sweater or picture a new rug inside their room.

- 【2】46. What is the passage mainly about?
① An estimate, its measurement, and returns.
② A problem, its causes, and possible solutions.
③ A method, its origins, and practical approaches.
④ An online shopping system, its technology, and algorithm.
- 【4】47. What does "**More than half a trillion dollars**" in the first paragraph refer to?
① The value of goods US consumers bought in a year.
② The evaluation of Israel and Austria's economic scale.
③ The combined amount of online and offline shopping.
④ The total worth of retail products being returned to stores.
- 【2】48. What does the author mean by "**a very sad path**" in the second paragraph?
① Not all consumer goods are treated equal.
② Lots of new and usable products end up as garbage.
③ Returned goods are not treated properly before being resold.
④ Most stores have inappropriate policies that take advantage of consumers.
- 【4】49. According to the passage, which of the following statements is true?
① Sanitization of returned goods is mandatory, especially for pricier electronics products.
② Much of retail stores' annual profits and return on investment depends on online sales.
③ To get a refund for damaged goods, the consumers have to go through a middleman.
④ It is often costly for retailers to ask their customers to send the unwanted goods back.
- 【3】50. Which of the following is an example of the "**technology**" mentioned in the final paragraph?
① Sending advertisements to viewers based on their previous browses.
② Recycling returned goods by selling them in various discount outlets.
③ Allowing buyers to see how a piece of furniture may look in their homes.
④ Keeping track of consumer donations and rewarding them with discounts.