

臺灣土地銀行 107 年度一般金融人員及專業人員甄試試題

甄試類組【代碼】：七職等-風險管理人員【N5617】、八職等-程式設計人員（三）【N5622】、八職等-資訊安全人員（二）【N5626】

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，不予計分。  
②本試卷一張雙面，四選一單選擇題共 50 題，每題 2 分，共 100 分。限用 2B 鉛筆在「答案卡」上作答，請選出一個正確或最適當答案，答錯不倒扣分數；以複選作答或未作答者，該題不予計分。  
③請勿於答案卡書寫應考人姓名、入場通知書編號或與答案無關之任何文字或符號。  
④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。  
⑤答案卡務必繳回，違反者該節成績以零分計算。

壹、國文【四選一單選擇題 25 題，占 50 分】

- 【4】1.下列各組詞語中，完全沒有錯別字的選項是：  
①針貶時弊／變本加厲／貪贓枉法  
②脫穎而出／憤世嫉俗／不徑而走  
③膾炙人口／紛至踏來／非常岔異  
④人才薈萃／草菅人命／勘查地形
- 【3】2.下列文句中由注音符號所代替的字，正確的字形依序是：「我們做任何事都應該趁早ㄟㄨㄛ／畫，未雨ㄟㄨㄛ／繆，否則，到時壯志未ㄟㄨㄛ／，遺憾終身。」  
①籌／稠／綢  
②稠／籌／酬  
③籌／綢／酬  
④酬／稠／綢
- 【1】3.下列「」內各字讀音正確的選項是：（甲）「牝」雞司晨：ㄉㄨㄣˋ（乙）面面相「覷」：ㄊㄨˋ（丙）為虎作「倀」：ㄉㄨㄛˊ（丁）「罄」竹難書：ㄑㄩㄥˋ（戊）大肆咆「哮」：ㄒㄠˋ（己）相形見「绌」：ㄔㄨˋ  
①甲丙戊  
②乙丁己  
③乙丁戊  
④丙戊己
- 【3】4.下列成語皆以鳥獸為喻，完全屬於正面讚美的是：  
①狼心狗肺／鵲巢鳩占／如虎添翼  
②守株待兔／畫蛇添足／心猿意馬  
③獨占鰲頭／鶴立雞群／乘龍快婿  
④馬首是瞻／羊質虎皮／巴蛇吞象
- 【1】5.「沉默是今晚的康橋」即「今晚的康橋是沉默」的倒裝。下列現代詩，沒有運用「倒裝句式」的選項是：  
①你沿岸踽踽獨行，數了又數自己的腳印  
②一池的紅蓮如紅焰，在雨中  
③凡你醉處，你說過，皆非他鄉  
④恰若青石的街道向晚
- 【4】6.「人怕出名，豬怕肥」，是「人怕出名就好像豬怕肥」的意思。有些日常用語，在表達上也具有這樣的比喻意涵。下列屬於相同用法的選項是：  
①三天打魚，兩天曬網  
②一朝被蛇咬，十年怕草繩  
③千里送鵝毛，禮輕情意重  
④善惡不同途，冰炭不同爐
- 【1】7.春天本是鳥語花香，大地蓬勃熱鬧充滿生機的季节，但是《寂靜的春天》一書作者卻有意以對比的死寂、靜默為書命名，為的是警告人類勿濫用化學藥劑危害地球自然環境。下列書籍的命名方式，同樣是刻意運用此種以相反情境作對比的選項是：  
①窮得只剩下錢  
②解憂雜貨店  
③先別急著吃棉花糖  
④世界又平又熱又擠
- 【1】8.「悲苦時高歌一節離騷／千古的志士淚湧如潮／那淺淺的一灣汨羅江水／灌溉著天下詩人的驕傲」。這首詩所歌詠的歷史人物是：  
①屈原  
②李白  
③岳飛  
④文天祥
- 【3】9.「未會牽牛意若何？須邀織女弄金梭。年年乞與人間巧，不道人間巧幾多？」這首詩歌所敘述的節慶是：  
①除夕  
②元宵  
③七夕  
④中秋
- 【4】10.「吾人生今之時，有身世之感情，有家國之感情，有社會之感情，有種教之感情。其感情愈深者，其哭泣愈痛：此洪都百鍊生所有以《 》之作也。棋局已殘，吾人將老，欲不哭泣也得乎？吾知海內千芳，人間萬豔，必有與吾同哭同悲者焉」。依上述文句，「《 》」應填入：  
①西遊記  
②紅樓夢  
③聊齋誌異  
④老殘遊記
- 【3】11.下列「」內的詞語，皆是生活中常用的祝頌語，用法合宜的選項是：  
①「松柏長青」用於賀生男  
②「瓜瓞綿綿」用於賀農產豐收  
③「賓至如歸」用於賀飯店開幕  
④「椿萱並茂」用於賀子孫滿堂

- 【2】12.《莊子·庖丁解牛》：「良庖歲更刀，割也；族庖月更刀，折也。今臣之刀十九年矣，所解數千牛矣，而刀刃若新發於硎。」有關本段文句的說明，最恰當的選項是：  
①比喻做事若掌握要領，就能事半功倍  
②比喻處事順應自然之理，自能保身全生  
③比喻為人應謙遜自持，不可志得意滿  
④比喻為學需知自己優缺點，才能截長補短
- 【4】13.「以銅為『鑑』，可以正衣冠。」句中的「鑑」字作「鏡子」解，請選出下列選項同義者：  
①髮光可「鑑」  
②殷「鑑」不遠  
③「鑑」往知來  
④「鑑」明則塵垢不止
- 【3】14.《論語·顏淵》：「君子以文會友，以友輔仁。」文句中的「文」字意義與下列選項相同的是：  
①小人之過也必「文」  
②質勝文則野，「文」勝質則史  
③武仲以能屬「文」，為蘭臺令史  
④郭公夏五，疑信相參，則徵「文」難
- 【4】15.下列文句，前後兩兩相異的選項：  
①潭魚出聽，六馬仰秣／舞幽壑之潛蛟，泣孤舟之嫠婦  
②鏗而舍之，朽木不折／掘井九軋而不及泉，猶為棄井也  
③假輿馬者，非利足也，而致千里／順風而呼，聲非加疾也，而聞者彰  
④肉腐出蟲，魚枯生蠹／原泉混混，不舍晝夜，盈科而後進，放乎四海
- 【1】16.閱讀下文，選出依序最適合填入□的選項：「井蛙不可以語於海者，拘於虛也；夏蟲不可以語於□者，篤於□也；曲士不可以語於道者，束於□也。」  
①冰／時／教  
②冰／命／身  
③雪／時／身  
④雪／命／教
- 【4】17.下列文句，不具有「時窮節乃見」之意涵的選項是：  
①松柏後凋於歲寒  
②風雨如晦，雞鳴不已  
③疾風知勁草，板蕩識忠臣  
④回首向來蕭瑟處，歸去，也無風雨也無晴
- 【2】18.「逆風赫赫你標舉的燦爛／列黃旗簇金劍耀眼的長瓣／昂向秋來肅殺的風霜／綻不盡重陽高貴的徽號。」依據詩句中所提及的特徵，其所歌詠的植物是：  
①楓葉  
②菊花  
③水稻  
④向日葵
- 【2】19.愁的類型有千緒萬端，下列作品中所表達的愁緒，沒有流露憂傷家國前途愁苦的是：  
①總為浮雲能蔽日，長安不見使人「愁」  
②花自飄零水自流，一種相思，兩處閒「愁」  
③人生「愁」恨何能免？銷魂獨我情何限！故國夢重歸，覺來雙淚垂  
④雕欄玉砌應猶在，只是朱顏改。問君能有幾多「愁」，恰似一江春水向東流
- 【2】20.下列文句的敘述，何者是強調環境對人有正面影響？  
①一傳眾咻  
②里仁為美  
③白沙在涅，與之俱黑  
④邦無道，危行言孫
- 【3】21.《傳》曰：「楚王好細腰，宮中多餓死。」《荀子》乃曰：「楚王好細腰，故朝有餓人。」《墨子》又曰：「楚王好細腰，國多餓人。」文中所言「宮中多餓死」、「朝有餓人」、「國多餓人」等形象，其關鍵原因在於：  
①貪慕富貴，枉道速禍  
②入鄉問禁，入境隨俗  
③上有好者，下必甚焉  
④風行草偃，德教之速
- 【4】22.下列文句中皆有「浮雲」一詞，象徵「小人、佞臣」的是：  
①浮雲遊子意，落日故人情  
②浮雲一別後，流水十年間  
③不義而富且貴，於我如浮雲  
④不畏浮雲遮望眼，自緣身在最高層
- 【2】23.根據被說服對象的身分或特質，調整勸說的態度與內容，是想要說服他人的重要原則。下列文句，與此一原則相關的選項是：  
①君子不以言舉人，不以人廢言  
②說大人則藐之，勿視其巍巍然  
③君子易事而難說也，說之不以道，不說也  
④困於心，衡於慮，而後作；徵於色，發於聲，而後喻
- 【3】24.一位信徒來向禪師問「禪」。禪師以茶相待，他將茶水注入杯中，滿溢而不止。信徒言：「已經漫出來了，不要再倒了！」禪師言：「你就像這個杯子！裝滿了自己的看法和想法，你不先把自己的杯子弄空，教我如何對你說禪？」依此文意，下列文句意義最相近的是：  
①不怨天，不尤人；下學而上達  
②己欲立而立人，己欲達而達人  
③毋意，毋必，毋固，毋我  
④知者不惑，仁者不憂，勇者不懼
- 【2】25.下列文句中的「其」字，作「假如、如果」解釋的選項是：  
①奔車朽索，「其」可忽乎  
②「其」有不合者，仰而思之  
③微管仲，吾「其」被髮左衽矣  
④如得「其」情，則哀矜而勿喜

【請接續背面】

## 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】

- 【3】26. Which \_\_\_\_\_ of the ice cream would you like? Vanilla, chocolate, or peppermint?  
① favor                      ② brand                      ③ flavor                      ④ quality
- 【2】27. Some people are \_\_\_\_\_ into giving money to those who pretend to lead a poor and miserable life.  
① harvested                      ② deceived                      ③ relieved                      ④ tamed
- 【2】28. I have to settle with this \_\_\_\_\_ job before I find a better and long-term position in a big company.  
① promising                      ② temporary                      ③ reliable                      ④ fortunate
- 【4】29. The new film became a blockbuster as \_\_\_\_\_ movie-goers flocked to the theaters to buy tickets.  
① original                      ② lousy                      ③ dependent                      ④ numerous
- 【1】30. When an earthquake happens, we must stay calm and never \_\_\_\_\_ in order to stay safe and alive.  
① panic                      ② march                      ③ depart                      ④ occupy
- 【2】31. His fear of making lifelong commitment to the same woman was the reason for his \_\_\_\_\_ at the wedding.  
① labor                      ② absence                      ③ parade                      ④ theft
- 【2】32. Amy is very athletic, but her sister Lisa is quite the \_\_\_\_\_ and hates any kinds of sports.  
① natural                      ② opposite                      ③ unlikely                      ④ efficient
- 【3】33. The United Nations imposed economic \_\_\_\_\_ against some countries that shelter terrorists.  
① preservation                      ② illustration                      ③ sanction                      ④ reputation

### 二、文法測驗【請在下列各題中選出最適當的答案】

- 【3】34. When making friends, we should avoid \_\_\_\_\_ a person by his or her appearance or wealth.  
① judge                      ② to judge                      ③ judging                      ④ being judged
- 【3】35. Not until Mom and Dad got to the airport \_\_\_\_\_ that they forgot to bring their passports.  
① they find out                      ② they found out                      ③ did they find out                      ④ they did not find out
- 【4】36. You'll need to study hard in order to find the answers \_\_\_\_\_ the more difficult questions in this test.  
① in                      ② for                      ③ of                      ④ to
- 【4】37. Thank you for buying me this new watch. You \_\_\_\_\_ so much money on my birthday present.  
① must not spend                      ② must not have spent                      ③ shouldn't spend                      ④ shouldn't have spent
- 【1】38. Many people fail to finish the marathon because they \_\_\_\_\_ perseverance and stamina.  
① lack                      ② are lack                      ③ lack of                      ④ are lack of
- 【2】39. \_\_\_\_\_ in an important match last week, the former world's No. 1 tennis player said he needed some rest.  
① Beat                      ② Beaten                      ③ Beating                      ④ Having beaten
- 【3】40. My sister had dated quite a few men, some of \_\_\_\_\_ were lawyers or doctors.  
① them                      ② who                      ③ whom                      ④ which

### 三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Zoos can play an increasingly crucial role in animal conservation. For one thing, a zoo is a good environment for scientists to 41 the behavior of endangered animals more easily. Information discovered from such research can be used to ensure their survival. Many people think animals are simply 42 at zoos. However, today's modern zoos try to imitate their 43 and provide healthy food and lots of space for exercise and play. They can protect the young of endangered species until they grow old enough to be released to the outer world. Without this intervention, many species would not 44 in the wild. Moreover, according to Dutch scientist Frans de Wall, zoos also serve an important 45 purpose. For example, by visiting zoos with families or school classes, children can learn about endangered animals and grow up appreciating the importance of protecting them.

- 【2】41. ① copy and change                      ② observe and study  
                    ③ control and criticize                      ④ praise and reward
- 【4】42. ① born in test tubes                      ② abused in the wild  
                    ③ left unattended in bushes                      ④ cooped up in cages
- 【1】43. ① natural habitats                      ② unique appearance                      ③ mating behavior                      ④ funny sounds
- 【4】44. ① sleep                      ② roar                      ③ hide                      ④ survive
- 【1】45. ① educational                      ② psychological                      ③ biological                      ④ ecological

### 四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

Perhaps the most important factor involved in becoming an elite athlete is genetics. Most Olympic competitors are equipped with certain physical characteristics that differentiate them from the average person. Take a talented sportsman's muscles for example. In most human skeletal muscles (the ones that make your body move), there are fast-twitch fibers and slow-twitch fibers. Fast-twitch fibers help us move quickly. Olympic weightlifters, for instance, have a large number of such fibers in their muscles—many more than ordinary people. These allow them to lift hundreds of kilos from the ground and over their heads in seconds. Surprisingly, a bulky, muscular body is not the main requirement to do well in this sport. It counts more to have a large amount of fast-twitch muscle fibers.

The legs of an elite marathon runner, on the other hand, might contain up to 90 percent of slow-twitch muscle fibers. These fibers generate energy efficiently and enable an athlete to control fatigue and keep moving for a longer period of time. When we exercise long or hard, it's common to experience tiredness, muscle pain, and difficulty in breathing. These feelings are caused when the muscles produce high quantity of **lactate** and can't remove it quickly enough. Athletes with many slow-twitch muscle fibers seem to be able to clear lactate from their muscles faster as they move. Thus, the average runner might start to feel discomfort halfway into a race, but a trained Olympic athlete, however, might not feel exhausted until much later in the competition.

For some Olympic sportsmen, size matters. Most male champion swimmers are 180 cm or taller, allowing them to reach longer and swim faster. For both male and female gymnasts, though, a smaller body height and weight mean they can move with greater ease, and are less likely to suffer impact or injury when landing on the floor from the midair. Some athletes' abilities are naturally enhanced by their environment. Those raised at high altitudes in countries such as Kenya, Ethiopia, and Morocco have blood rich in hemoglobin, which, when in large amounts, carry oxygen around the body faster, enabling these athletes to run better.

- 【3】46. What is the main idea of this article?  
① Fast-twitch muscle fibers are the most important key to athletic success.  
② Olympic sportsmanship is more valuable and harder to train than muscle strength.  
③ Muscle features and physical traits can determine whether one can be a great athlete.  
④ Athletes of Africa are better than those from other countries for several reasons.
- 【2】47. Which of following is true about fast-twitch muscle fibers?  
① They can be found in anyone with a muscular body.  
② They help athletes show more power in an instant.  
③ They are why great marathon runners perform better than others.  
④ They can prevent athletes from getting hurt.
- 【1】48. What can an athlete do if he or she has many slow-twitch muscle fibers?  
① Not feel tired so quickly or easily.  
② Move his or her body more easily.  
③ Turn lactate into energy faster.  
④ Reach farther and jump higher.
- 【2】49. What is **lactate** (in the second paragraph)?  
① The official name of slow-twitch muscle fibers.  
② Something that weakens one's muscles and strength.  
③ A medicine that helps remove one's tiredness.  
④ Something that carries oxygen around one's body.
- 【3】50. What advantage do athletes living in high-altitude countries have?  
① Swim faster or do gymnastics better.  
② Lift weight faster and more easily.  
③ Transport oxygen around body faster.  
④ Suffer impact or injury less likely.