

中央存款保險公司 105 年正式職員甄試試題

甄試類組【代碼】：國際事務業務人員【I4102】

專業科目 1：財經英文

*請填寫入場通知書編號：_____

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⑥答案卷務必繳回，未繳回者該科以零分計算。

第一題：

Regarding subprime (mortgage) crisis, please answer the following questions in English.

- (1) What was it about? 【10 points】
- (2) What were the consequences? 【10 points】
- (3) What reform measures related to financial stability and deposit insurance have been developed or are being developed by the Financial Stability Board together with other major international financial institutions? 【10 points】

第二題：

Many countries have deposit insurance systems. Please answer the following questions in English.

- (1) Why do we need such systems? 【10 points】
- (2) Why is there usually a limit on the coverage? 【15 points】

第三題：

Please answer the question in English.

A company needs money for its operations and expansion. Where does a company usually get the fund it needs? 【20 points】

第四題：

Please answer the question in English.

- (1) Central banks in the world manage interest rates to control inflation. What tools do they have to influence interest rates? 【15 points】
- (2) Some central banks adopt a negative interest rate policy. What are the possible results of such policy? 【10 points】