

臺灣土地銀行 106 年度一般金融人員及專業人員甄試試題

甄試類組【代碼】：八職等-國際金融人員（二）【L4515】

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（卷），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（卷）作答者，不予計分。
②本試卷為一張雙面，國文考【公文寫作 2 題，每題配分 25 分】、英文考【四選一單選選擇題 25 題，每題配分 2 分】，總計 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)，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。
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【每題配分 25 分】

第一題：公文寫作（簽）

臺灣土地銀行於 106 年 00 月 00 日第○次專案會議決議：為提供全方位優質服務，擬於已發布「○○年度提升服務執行計畫」中，增列「減除客戶申辦案件所需書表謄本」條文，並擬具「具體作法」，其要點如下：

- 一、配合內政部實施「新式戶口名簿」，各營業單位得於內政部戶政司全球資訊網查驗客戶所持戶口名簿是否為最新資料，以採用新式戶口名簿取代紙本戶籍謄本。
- 二、提升電子戶籍謄本之使用率，達成簡政便民效益。各營業單位得透過跑馬燈等設備以協助向民眾加強溝通說明使用電子戶口謄本。
- 三、戶口名簿及戶籍謄本非屬申辦個人貸款必要文件，各營業單位不宜強制徵提造成借款人不便。
- 四、為減輕民眾申辦檢附資料負擔，本行「徵授信作業管理系統」設置「地政查詢子系統」，供民眾申請借款時，得由本行透過上開地政查詢系統請領所需不動產登記簿謄本附卷。
- 五、其餘詳見「增修○○年度提升服務執行計畫」中，「減除客戶申辦案件所需書表謄本」條文。

請參考以上資料，試代臺灣土地銀行總行○○部專員余木同撰擬為推動「減除客戶申辦案件所需書表謄本」相關事宜（含緣由、具體作法），簽請總經理核示。【25 分】

第二題：公文寫作（函）

臺灣土地銀行為提供各營業單位優質便利之環境，對於營業場所之裝修均依內政部營建署「建築物無障礙設施設計規範」等相關法令規定，例如設置身心障礙者盥洗室、斜坡道、無障礙停車位等設施。而在營業廳內除裝設「愛心鈴」，並設有「貼心服務專櫃」，友善服務身心障礙、年長者等客戶。而且安排「服務專員」，著服務專員背心，供民眾諮詢，並留意櫃檯動態，主動引導客戶，協助解決疑難。同時各營業單位皆提供免費 WiFi 無線上網，並有免費充電站，藉此向社會大眾傳達「貼心服務」及「取之於社會，用之於社會」之企業形象。至於主管人員則隨時訪查客戶意見，針對缺失，確實檢討改進；並統計遭投訴電話件數，惕勵員工經常維護服務品質。餘則詳見「臺灣土地銀行金融友善服務措施」。

請參考以上資料，試代業務承辦專員林安佳撰擬臺灣土地銀行總行致函各分行，切實依據「臺灣土地銀行金融友善服務措施」辦理，且每季檢核及統計執行情形陳報總行核備。【25 分】

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】1. The company will stay focused on their international _____ in order to continue its overseas expansion.
① clichés ② alliances ③ sabotage ④ sanction
- 【1】2. Technology companies generally invest a large percentage of their _____ in research and development.
① revenues ② regulations ③ registration ④ revelation
- 【4】3. As the labor market remains _____, creating new jobs is a headache on the new government administration.
① gratifying ② fertile ③ upfront ④ stagnant
- 【3】4. One of the responsibilities of a senior manager is to _____ the company's output and performance.
① trivialize ② camouflage ③ optimize ④ relinquish
- 【3】5. Failing to _____ the market shifts, the new start-up is now facing a challenge capital shortage.
① hemorrhage ② tighten ③ anticipate ④ cultivate
- 【4】6. The project the team _____ in is future-oriented, aiming for long-term returns.
① differentiates ② measures ③ substitutes ④ engages
- 【3】7. It is generally true that receiving a patent offers protection against _____.
① penetration ② assessment ③ infringement ④ contemplation
- 【1】8. Being a(n) _____ and trustworthy brand, the century-old business is considered one of the most ethical businesses.
① reliable ② deceitful ③ condescending ④ emerging

二、文法測驗【請在下列各題中選出最適當的答案】

- 【3】9. The multinational company is on the regulator's radar _____ some of its offshore accounts.
① because ② resulting in ③ owing to ④ such as
- 【2】10. The new company is counting on several of its new inventions _____ patents are under review.
① which ② whose ③ that ④ what
- 【2】11. Many countries are _____ wary of regional imbalance, possibly caused by fast globalization.
① increasing ② increasingly ③ increased ④ increase
- 【4】12. If it _____ the full preparation, the interdepartmental coordination could have failed.
① is not ② was not by ③ has not been ④ had not been for
- 【1】13. _____ I arrived at the airport did I realize that I did not have my passport with me.
① Not until ② As far as ③ Until ④ As long as
- 【2】14. Some employees have trouble following simple procedures, _____ working on an important project.
① moreover ② much less ③ far more ④ nevertheless
- 【3】15. _____ new product trends, the entire engineering team is being restructured and expanded.
① To cope ② Coping ③ To tackle ④ Tackled for

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Prices for fuel and food have skyrocketed around the world in recent years. Oil's relentless 16 has led to gasoline prices doubling and even tripling in some areas. Additionally, amidst a global shortfall in the world's rice production, a ton of rice now fetches an 80% premium over the past two years. The rise of price both in oil and rice has caused social and economic 17 in countries that rely heavily in imports.

Fuel's price rise is often blamed on increased 18 from developing nations, such as China and India, OPEC supply restrictions, unrest and terrorism in oil-suppliers, and the decreasing value of the dollar. The price of oil has a number of consequences for the price of food. Farmers' costs are rising, from the fuel needed to run farm equipment to the oil-based fertilizer used to keep up production. Farmers then pass these costs onto distributors and 19 to consumers. Another factor is the increased use of food 20 like corn to create bio-fuels such as biodiesel and ethanol. This again pads up the price for food.

- 【3】16. ① network ② profile ③ surge ④ plunge
【2】17. ① progress ② instability ③ labor ④ reliability
【1】18. ① demand ② reputation ③ production ④ analysis
【2】19. ① relatively ② eventually ③ permanently ④ precisely
【4】20. ① estimates ② blossoms ③ poultry ④ crops

四、閱讀測驗

Since the 1990s, garbage disposal companies have been recycling what they can—glass, plastic, electronics, even concrete—and incinerating the rest. The Tuas South incineration plant, the largest and newest of four plants run by the Singapore government, is tucked away in the southwest part of the main island. A recent visit by a group of scientists found it surprisingly clean and fresh. The incinerator creates a weak vacuum that sucks the foul air from the trash-receiving room in to the combustion chamber.

Not that incineration is problem-free. When Singapore began burning garbage, its carbon emissions into the atmosphere rose sharply while its solid carbon deposits dropped, according to data gathered by the Oak Ridge National Laboratory in Tennessee. During the last couple of years, however its emissions have stabilized. The recycling program has been more effective than anticipated.

Once Singapore started burning trash, the big question was where to put the ash. The government then built a seven-kilometer-long rock bund to connect two offshore islands, Semakau and Sekang, and named the new island Pulau Semakau. The complex cost about 610 million Singapore dollars, approximately US\$400 million. This is no ordinary landfill: the island doubles as a biodiversity hotspot, of all things, attracting rare species of plants and animals. It even attracts ecotourists on specially arranged guided tours. Eight years in the making, the artificial island is setting an example for the future of conservation and urban planning.

One complaint about Pula Semakau was that it called for the destruction of mangroves on part of the original island. But Singapore's National Environmental Agency saw to it that the mangroves were replanted in areas adjoining the landfill. All mangroves survive and continue growing. The island now has more than 13 hectares of mangroves, which serve as a habitat for numerous species.

This is why the rest of the world should be watching: time will tell whether Semakau is a useful model for conservation, also as a benchmark of one aspect of successful and sustainable urbanization. Meanwhile the Singapore government, with its thriving ecosystem, wants it to become a permanent nature reserve.

【4】21. Which of the following is the most appropriate title for the passage above?

- ① Technology Advancement for Garbage Disposal
② Development of Ecotourism in Singapore
③ Urbanization: Challenges and Solutions
④ Garbage of Nature: Singapore's Island of Trash

【3】22. Which of the following about Pulau Semakau is **NOT** correct?

- ① It comprises two offshore islands.
② It is run by a company owned by the Singapore government.
③ It resulted in irreversible destruction of mangroves in order to build the plant.
④ It is an exemplar of sustainable development.

【3】23. Ecotourism in Pulau Semakau _____.

- ① is the next agenda on Singapore's urban development
② serves as a benchmark for tourism industry
③ has to be particularly arranged and guided
④ is an untapped source of national income

【1】24. According to the passage, what can other countries learn from Singapore?

- ① How to use the model for nature conservation.
② How to turn garbage into money.
③ How to choose the right landfill site.
④ How to preserve natural habitats for rare species.

【2】25. According to the passage, which of the following is **NOT** a problem when building the incinerator?

- ① Destroying a large area of mangroves.
② Protests from scientists.
③ Rising emissions of carbon dioxide.
④ Disposal of burned garbage ash.