

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-財務金融人員【N5615】

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，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節，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／掘井九軛而不及泉，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】

- 【2】26. As the manufacturing expands, we need a new _____ to store raw materials and manufactured goods.
① wheelhouse ② warehouse ③ gatehouse ④ guardhouse
- 【4】27. Many professionals are now leaving big companies and become self-employed to do _____ work.
① charity ② principal ③ warranty ④ freelance
- 【1】28. An extensive _____ project will be conducted in order to compare our products to the competitors'.
① benchmarking ② surveillance ③ preferential ④ disruptive
- 【3】29. Many high-tech companies attract young talents not only by high salary and stock options but also fancy office _____ for them to enjoy themselves while working.
① acquisition ② ailments ③ amenities ④ allegation
- 【3】30. The media company just announced that it was purchased by a _____ of private funds for three billion dollars.
① maneuver ② stakeholder ③ consortium ④ regulator
- 【3】31. Global temperatures are rising as a result of uncontrollable carbon _____, trapping greenhouse gases in the atmosphere.
① convictions ② reservations ③ emissions ④ divisions
- 【2】32. People are generally _____ to develop affection and friendship with those who happen to be around, like classmates, neighbors and colleagues.
① deviated ② inclined ③ segregated ④ abided
- 【4】33. The _____ of virtual learning allows everyone who wishes to learn more than what their schools provide to discover new knowledge at their fingertips.
① aesthetics ② camouflage ③ confetti ④ advent

二、文法測驗【請在下列各題中選出最適當的答案】

- 【4】34. Those who were at the top of the corporate ladder demanded that their underlings _____ at the best interest of the company.
① had acted ② had to act ③ acted ④ act
- 【2】35. _____ offering congratulations to the promotion, his colleagues expressed discontent.
① As a result of ② Instead of ③ Owing to ④ In light of
- 【1】36. _____ no further issues on the agenda, the Chair declared the meeting to be adjourned.
① There being ② There were ③ It had ④ Being
- 【2】37. Applying for a patent is almost always necessary to protect your creations, _____ a complicated process.
① despite ② albeit ③ although ④ as if
- 【4】38. What he did the other day completely justified the fact that he was the most outspoken one _____ the staff.
① between ② within ③ during ④ among
- 【1】39. The referendum vote failed to reach the threshold of turnout required, _____ any result to confirm the will of the people.
① much less ② moreover ③ more or less ④ last but not least
- 【3】40. Had the event planner been informed of the schedule change, none of the conflicts _____ in the previous assembly.
① would happen ② would have been happened
③ would have happened ④ will happen

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

The initial phase of any design process is the recognition of a problematic condition and the decision to find a solution to it. Design is above all a willful act, with a purposeful 41 to try things out. A designer must first document the existing conditions of a problem, define its context, and collect relevant data to be assimilated and analyzed. This is the critical phase of the design process 42 the nature of a solution is inevitably related to how a problem is perceived, defined, and articulated. Piet Hein, the noted Danish poet and scientist, puts it this way: Art is solving problems that cannot be 43 for what it can become before they have been solved. The shaping of the question is part of the answer. Designers thus form solutions to the problems they are 44 with, but the depth and range of their design language influence both their perception of a question and the shaping of its answer. If one's understanding of a design language is limited, then the range of possible solutions to a problem will also be limited. Certainly, the design itself will eventually 45 such limitations. Framing the context to identify the needed design is at the heart of all designers.

- 【4】41. ① drawback ② downside ③ emblem ④ endeavor
- 【3】42. ① although ② until ③ since ④ however
- 【3】43. ① preserved ② confessed ③ formulated ④ banished
- 【1】44. ① confronted ② participating ③ intimidated ④ quantified
- 【2】45. ① emerge ② manifest ③ meditate ④ align

四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

Alaska is disappearing slowly, but surely. It is estimated that since the 1950s, as much as fifteen percent of Alaska's land area has vanished. The main culprit in this severe problem is the area's melting glaciers. The mostly chilly state has more than 100,000 glaciers, which account for around 75,000 square kilometers, or five percent, of the area—larger than the size of Ireland!

According to a recent geographical study, 99 percent of Alaska's glaciers are either retreating or diminishing, which can mainly be attributed to the increase in global temperatures. Since the 1960s, the earth's average year-round temperature has hiked by over 6°C. Presently, an estimated volume of 100 cubic kilometers of ice is disappearing from Alaskan glaciers every year. The situation may get even worse as some scientists predict that the average world temperature could go up 4 to 7°C by the year 2100.

Another trouble facing Alaska is its thawing permafrost, a land form that used to be frozen permanently or for most of the year. The thawing is causing problems for local residents. Roads and utility poles are collapsing as the ground around and under them warms and softens. Also, the melting permafrost can no longer prevent beaches from eroding during violent storms. Smaller villages on lowlands could be wiped out entirely in one terrible storm. So more and more people living along Alaska's coasts are being forced to **relocate**.

Also being seriously affected is the forests of Alaska. As the permafrost under the forests melts and the temperatures rise, insects that normally do not turn up until warmer seasons are now appearing sooner. The spruce-bark beetle, for example, is showing up earlier and increasing in numbers as a result of warmer winter temperatures. It normally takes two years for these bugs to grow and reproduce in very cold weather, but now they do so and bring as much damage to trees in one year as they previously did in two years. If something cannot be done to change the situation, Alaska's forests will not survive the turn of the century.

- 【2】46. What would be the best title for this article?
① Alaska's Forests are in Danger
② The Crisis of the Melting Alaska
③ Current Problems Brought by Alaska's Glaciers
④ Global Warming: The World's Rising Temperature
- 【4】47. According to the article, which of the following is true?
① Alaska's glaciers account for 15 percent of Alaska's land.
② Scientists predict that Alaska may disappear by the end of the century.
③ Alaska has more than 75,000 glaciers that account for 100,000 square kilometers.
④ The world's average temperature could go up to 4 to 7°C in the next eight decades.
- 【3】48. Which of the following is **NOT** one of the impacts caused by Alaska's thawing permafrost?
① Roads and utility are collapsing.
② Land becomes warmer and softer.
③ Water from the thawing permafrost floods villages.
④ Beaches get smaller when storms strike.
- 【2】49. Why are the forests in Alaska being destroyed?
① There is less and less land for trees to live on.
② More insects are attacking trees in a faster way.
③ Trees do not adapt well to the increasingly warmer weather.
④ The water from the melting glaciers is drowning the trees.
- 【1】50. What does the word **relocate** in the third paragraph probably mean?
① Move to somewhere else.
② Ask for financial support.
③ Build homes over again.
④ Protest to the government.