

臺灣銀行 107 年第 3 次新進人員甄試試題

進用職等／甄試類別【代碼】：6 職等／催收業務人員【N0308-N0311】

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、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（卷）作答者，不予計分。
②本試卷為一張雙面，國文考【公文(函)1 題，配分 50 分】、英文考【四選一單選選擇題 25 題，每題配分 2 分】，合計 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。
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），且不得發出聲響。
⑦答案卡（卷）務必繳回，未繳回者該節以零分計算。

◎請勿於答案卷書寫姓名、編號或其他不應有的文字、標記、符號等。

壹、國文

第一題：公文（函）【50 分】

請參考下述資料，代業務承辦人（聯絡人）曾能淦撰擬函稿，以○○銀行總行名義發文給各分行，請其派員 1-2 人參加，並配合推廣相關商品。參加人員名單，須於○月○日前回報。

- （一）隨著金融創新與財務工程之發展，衍生性金融商品已成為法人或個人投資與避險熱門之管道。
- （二）因應境外金融與兩岸交流日益頻繁，○○銀行為拓展國際金融業務，擬提出結合匯、利率等衍生性金融商品避險規劃之配套服務，以協助企業或個人客戶有效管理匯率及利率波動帶來的風險。
- （三）○○銀行為提升該行行員專業職能，擬於○月○日、○月○日舉辦「衍生性金融商品」業務講習，由總行延請相關業務主管與專家授課。（附件：課程表）

貳、英文【第 1-25 題，每題 2 分，共計 25 題，50 分】

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【3】1. As a critic, Mr. Johnson is notorious for his reckless arguments that _____ controversies and outcries.
① alleviate ② concede
③ provoke ④ trespass
- 【2】2. Many passengers were _____ by the strong smell of the food that John brought aboard the flight.
① inclined ② irritated
③ obliged ④ obscured
- 【2】3. The medicine is now available in most _____ shelves. You no longer need prescriptions from doctors.
① pamphlet ② pharmacy ③ sanitation ④ subscription
- 【1】4. _____ questions, oftentimes not genuine questions, can have powerful effects in political speeches.
① Rhetorical ② Rhythmic
③ Sophisticate ④ Subordinate
- 【1】5. To control the threat of chemical _____ to human health, the government will lower the permissible level in agriculture.
① pesticides ② persistence ③ projection ④ prohibition
- 【4】6. Religious minorities have long been _____ and deprived of freedom by the dictator in the country.
① accorded ② eroded ③ imposed ④ oppressed
- 【3】7. Children can be affected by viruses and bacteria, but eventually they become _____ to many diseases.
① accessible ② acute ③ immune ④ imperative
- 【4】8. This radio show features _____ of some interview content, because time does not permit complete versions.
① elites ② eloquence ③ essence ④ excerpts

二、文法測驗【請在下列各題中選出最適當的答案】

- 【3】9. About _____ of students in this college, i.e. 650 out of 1000, have to commute because of dormitory shortage.
① second-of-thirds ② two-to-three
③ two-thirds ④ three-two
- 【3】10. The old tax law targeted companies _____ in America that built and sold automobiles locally.
① headquarter ② headquarters
③ headquartered ④ headquartering
- 【2】11. Starting next month, all restaurants will _____ single-use plastic straws and beverage stirrers to customers.
① be prohibiting to provide
② be prohibited from providing
③ prohibit with providing
④ prohibit to provide
- 【2】12. The public is waiting to see what the tax reform can do to the economy _____ it is written into law.
① again ② once ③ then ④ or
- 【3】13. The scandalous government official _____ about expenses and other matters.
① catches lies ② caught lying
③ was caught lying ④ has been caught to lay
- 【1】14. _____ all your meat-eating needs at Uncle Jim's Ranch. You can find pork, chicken, and lamb here.
① Fulfill ② To fulfill ③ Fulfilled ④ Fulfilling
- 【3】15. The sense of community, which _____ within the organization since day one, is a unique strength.
① grew ② grows ③ has grown ④ was grown

【請接續背面】

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Railroads are pressing for increased automated operations and autonomous trains in the rail industry. **16**, groups concerned about safety believe that automation should assist human operations, but not replace them. These **17** say there are some tasks that can be performed only by humans. Yet proponents of increased automated operations claim it would **18** accidents caused by human error. In a recent news release, the Railroad Association argued that, in order to improve railroad efficiency and capacity, automation in the industry is **19**. Fully automated trains are considered plausible because data revealed that more than a third of train accidents was caused by human errors. “Machines can detect more and respond faster than a safety system that is **20** the limitations inherent in human eyes, minds, and hands,” the association said.

【3】16. ① Additionally ② Besides ③ However ④ Likewise

【4】17. ① advocates ② colleagues ③ legislators ④ opponents

【2】18. ① recover ② reduce ③ relate ④ remain

【4】19. ① controlled ② dangerous ③ measurable ④ necessary

【2】20. ① free from ② subject to ③ replaced by ④ involved in

四、閱讀測驗【請在下列各題中選出最適當的答案】

Elizabeth Holmes began to rise to national fame in 2013 when she claimed that her medical-testing startup Theranos Inc. had developed a groundbreaking technology. Its machines could run thousands of medical tests using a single drop of blood quickly and cheaply. On that promise, Holmes raised money from investors and won her company agreements with national pharmacy chains. High-profile board members joined as well.

Behind the scenes, things were very different. While Holmes told her company’s engineers to modify standard blood-testing machines to run Theranos’s tests, she hid the fact by conducting demonstrations using Theranos’s machines. She also led pharmacy chain executives on lab tours without revealing that the company was using third-party technology.

After a series of investigations, securities regulators called her a fraud and forced her to give up the company she built. The lawsuit and settlement announced by the U.S. Securities and Exchange Commission (SEC) detailed how Holmes and her chief deputy lied for years about their technology, snookered the media, and used the publicity to get investors to hand more than \$700 million to keep the closely held company afloat.

The media used to regard Holmes as the female Steve Jobs. She studied chemical engineering at Stanford University but dropped out to start a consumer healthcare technology company. Holmes’s preferred daily uniform of a black turtleneck is generally assumed to be an imitation of her role model Steve Jobs. Not so long ago, Holmes was named one of TIME’s Most Influential People in the World in 2015. Yet in 2016, Fortune called Holmes one of the “World’s Most Disappointing Leaders.”

“The Theranos story is an important lesson for Silicon Valley,” said Jina Choi, director of the SEC’s San Francisco Regional Office. “Innovators who seek to revolutionize and disrupt an industry must tell investors the truth about what their technology can do today, not just what they hope it might do someday.”

【2】21. What is this passage mainly about?

- ① The investigation process of a security scandal.
- ② An entrepreneur and the rise and fall of her startup.
- ③ How media and publicity boosted a promising business.
- ④ Behind-the-scene stories of the pharmaceutical industry.

【4】22. Which of the following is true about Theranos Inc.?

- ① Its blood-testing technology was proved unprecedented.
- ② Its unit stock price was once as high as hundreds of millions.
- ③ It collaborated with a third party in revolutionizing medical machines.
- ④ It initially obtained interests and support from national pharmaceutical chains.

【2】23. What is the problem with Elizabeth Holmes?

- ① She was disappointed by a TIME’s report.
- ② She was not candid with her investors.
- ③ She copied a celebrity’s attire.
- ④ She gave up her company.

【3】24. How was Steve Jobs involved in the company described?

- ① He was invited to lab tours there.
- ② He served in its board of directors.
- ③ He was regarded highly by its founder.
- ④ He helped it disrupt the healthcare industry.

【4】25. Which of the following proverbs best resembles the SEC director’s comments in the last paragraph?

- ① No pain, no gain.
- ② Seeing is believing.
- ③ Great minds think alike.
- ④ Honesty is the best policy.