

臺灣中小企業銀行 108 年度新進人員甄選試題

甄選類別【代碼】：**6 職等-資訊人員【O7502】**、**6 職等-海外資訊儲備人員【O7503】**、**6 職等-法務(法令遵循、洗錢防制、催收)儲備人員【O7504-O7509】**、**5 職等-一般行員(一)【O7510-O7521】**、**5 職等-一般行員(二)【資訊理工醫農】【O7522-O7526】**、**5 職等-一般行員(三)【原住民】【O7527】**

普通科目：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，該節不予計分。  
②本試卷為一張雙面，四選一單選擇題共 50 題，每題 2 分，共 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請勿於答案卡上書寫姓名、入場通知書編號或與答案無關之任何文字或符號。  
⑤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。  
⑥答案卡務必繳回，未繳回者該節以零分計算。

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【1】 1. You'll \_\_\_\_\_ others if you sneeze in public without covering your mouth and nose.  
① offend                      ② forgive                      ③ reward                      ④ qualify
- 【1】 2. Many buildings in California would \_\_\_\_\_ in a big earthquake if its magnitude exceeds 7.0.  
① collapse                      ② interrupt                      ③ emerge                      ④ decline
- 【3】 3. People who post specially edited photos of themselves on the Internet may not look so attractive in \_\_\_\_\_.  
① history                      ② chemistry                      ③ reality                      ④ personality
- 【4】 4. Whether there is a monster-like creature under the water of Loch Ness in Scotland has long been a \_\_\_\_\_.  
① danger                      ② luxury                      ③ blessing                      ④ mystery
- 【2】 5. Arrogance and skepticism will \_\_\_\_\_ the relationship between any two countries.  
① facilitate                      ② undermine                      ③ coincide                      ④ accumulate
- 【3】 6. Cartons of milk are \_\_\_\_\_ to each family before five every morning.  
① untied                      ② concealed                      ③ distributed                      ④ dominated
- 【4】 7. Mary has been \_\_\_\_\_ of an overdraft in her savings account.  
① enrolled                      ② required                      ③ subscribed                      ④ informed
- 【4】 8. Mr. Jennings has \_\_\_\_\_ Mandy to be the new sales manager.  
① occupied                      ② increased                      ③ decreased                      ④ recommended
- 【3】 9. It was a long \_\_\_\_\_ to travel around the world for 80 days.  
① routine                      ② term                      ③ journey                      ④ semester
- 【2】 10. My sister has a \_\_\_\_\_ ear for music; she can tell good songs from bad ones.  
① tricky                      ② keen                      ③ lousy                      ④ generous
- 【4】 11. Everyone in the class scored 70 or lower, but William was an \_\_\_\_\_ — he got a 95.  
① amateur                      ② idiot                      ③ orphan                      ④ exception
- 【3】 12. The stairs and floor outside the building would become \_\_\_\_\_ after the rain.  
① steep                      ② stable                      ③ slippery                      ④ sensitive
- 【1】 13. Please enter a five \_\_\_\_\_ code to access your account.  
① digit                      ② level                      ③ price                      ④ rate
- 【2】 14. Your orders are in \_\_\_\_\_ and will be shipped immediately.  
① ready                      ② stock                      ③ deck                      ④ device
- 【3】 15. Mr. Watson has been doing \_\_\_\_\_ with the cigar importer for over a decade.  
① treat                      ② wage                      ③ business                      ④ vocation

二、文法測驗【請在下列各題中選出最適當的答案】

- 【3】 16. \_\_\_\_\_ sad and hopeless, the old man walked on the streets without paying attention to the traffic.  
① Look                      ② Looked                      ③ Looking                      ④ Have looked
- 【3】 17. His company's employees are much more hard-working and intelligent than \_\_\_\_\_.  
① my company                      ② that of my company                      ③ those of my company                      ④ whom of my company

- 【3】 18. The recruitment of new engineers is \_\_\_\_\_ to reinforce the competitiveness of this company.  
① expect                      ② expecting                      ③ expected                      ④ to expect
- 【3】 19. I am sorry, but Mr. Reynolds is \_\_\_\_\_ leave right now.  
① at                      ② in                      ③ on                      ④ for
- 【1】 20. Whether you can be promoted is \_\_\_\_\_ the yearly evaluation.  
① based on                      ② basing on                      ③ because                      ④ according to
- 【4】 21. The man \_\_\_\_\_ many houses for rent in Downtown Taipei. He is one of the richest men in the neighborhood.  
① says to have                      ② is said having                      ③ is said that he has                      ④ is said to have
- 【3】 22. Sabrina and I were old friends. I haven't seen her for nearly three years \_\_\_\_\_.  
① ago                      ② since                      ③ though                      ④ last
- 【3】 23. Leo had \_\_\_\_\_ hundreds of love letters to his then-girlfriend before she finally agreed to marry him.  
① write                      ② wrote                      ③ written                      ④ writing
- 【4】 24. Most junior and senior students in Taiwan \_\_\_\_\_ quizzes or exams almost every day, and they consider it a normal part of their life.  
① used to take                      ② used to taking                      ③ are used to take                      ④ are used to taking
- 【4】 25. Mary would not be a victim of domestic violence if she \_\_\_\_\_ brave enough to say no to her husband.  
① be                      ② is                      ③ been                      ④ were
- 【2】 26. The robber stormed into a supermarket with a gun \_\_\_\_\_ in his hand.  
① hold                      ② held                      ③ holds                      ④ holding
- 【4】 27. Kenny has worked overtime for more than a week \_\_\_\_\_ keep up with his colleagues.  
① apart from                      ② in addition to                      ③ except for                      ④ in order to
- 【3】 28. Tom spent the whole afternoon \_\_\_\_\_ Jessica to use the company inventory system.  
① instruct                      ② instructed                      ③ instructing                      ④ instruction
- 【2】 29. The teacher suggested that John \_\_\_\_\_ to cram schools to improve math skills, but he couldn't afford it.  
① went                      ② go                      ③ goes                      ④ had gone
- 【3】 30. If you \_\_\_\_\_ harder, you would have passed your final exam.  
① study                      ② have studied                      ③ had studied                      ④ have been studying

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

The threat caused by global climate change is 31 to us all. Every day, we burn fossil fuels like coal and oil for energy, which releases tons of CO<sub>2</sub> into the air and leads to global warming. Driving, using computers and watching TV all 32 the problem. "Carbon calculators" can show you how much CO<sub>2</sub> you are responsible for. 33, flying from San Francisco to Tokyo produces nearly one ton of CO<sub>2</sub> per person. Driving 20 kilometers to work creates around two tons per year.

One way people, businesses and governments are meeting the threat is by going carbon neutral, 34 means to release a net balance of zero CO<sub>2</sub>. Measures that help 35 our "carbon footprint" include buying energy-efficient light bulbs, refrigerators and other appliances, installing solar panels on the roofs, walking, riding bicycles and driving hybrid cars.

- 【3】 31. ① similar                      ② peculiar                      ③ familiar                      ④ valuable
- 【2】 32. ① show up                      ② add to                      ③ rely on                      ④ look after
- 【3】 33. ① However                      ② Fortunately                      ③ For example                      ④ In conclusion
- 【4】 34. ① that                      ② it                      ③ what                      ④ which
- 【1】 35. ① lighten                      ② shorten                      ③ recharge                      ④ consume

第二篇：

Chinese love to go to fortune-tellers. Some of them go and ask fortune-tellers to name their babies, 36 others want to know whether they can get a job or get into a good university. Still others go to fortune-tellers when 37 get married. The bride and groom-to-be wonder if they can lead a happy marriage life. They want to know 38 they can get along. They ask for the best day to hold the ceremony as well. For many Chinese, fortune-tellers act like a counselor. 39 Chinese just cannot live without them.

Personally, I have never gone to a fortune-teller since I was born. It is not because I do not believe in fate but because I prefer to experience my life by myself. Whenever I face some difficulties, I would 40 my principles and try to solve them. I know that "fortune" is just out there for me to struggle for.

- 【1】 36. ① while                      ② maybe                      ③ so                      ④ however
- 【4】 37. ① wanted to                      ② have to                      ③ the moment for                      ④ it is time to
- 【2】 38. ① which way                      ② how well                      ③ how good                      ④ which part
- 【1】 39. ① It seems that                      ② It says that                      ③ Chinese seem that                      ④ People are said that
- 【3】 40. ① lead to                      ② look up to                      ③ stick to                      ④ look forward to

【請接續背面】

#### 四、閱讀測驗【請在下列各題中選出最適當的答案】

##### 第一篇：

Water is our most important natural resource. Yet, although it covers most of the world, only 2.5% of it is salt-free and suitable for human use. Demand for fresh water has risen sharply in the last 50 years, and it is still rising and causing serious problems. Finding possible and effective solutions may be one of the biggest challenges of the 21<sup>st</sup> Century.

There are several reasons behind this growing crisis. The first is waste. About 70% of our fresh water is used to grow crops. It takes 1,000 tons of water to grow just one ton of wheat. Unfortunately, around 60% of that water is wasted. Better irrigation methods are needed to ensure the smart and efficient use of water.

Pollution is another big problem. Many of the world's great rivers and lakes are badly polluted with garbage and chemicals. Hundreds of millions of people relying on those water bodies are thus affected. Steps are being taken to clean up some rivers and lakes, but they are expensive and can take many years.

Overuse also puts pressure on water supplies. In the U.S., 95% of its fresh water comes from underground sources. Levels are quickly falling, since so much water is used to grow crops and raise livestock. Once used, those supplies are gone forever because they are mostly not refilled by rainwater. The key is to lower demand and reduce use.

Today around the world, more than one billion people have no access to clean water, which leads to millions of deaths every year, including thousands of children dying every day in Africa. By 2025, as many as 25 African countries may face water shortages, and wars could even break out over water rights. The fresh water crisis is not limited to poor countries. Indeed, rich and poor countries from Asia to Europe to America are troubled by the lack of water, a growing problem that could soon affect us all.

【2】41. What is the main idea of this article?

- ① We should grow crops that won't need much fresh water.
- ② The lack of fresh water is a problem that keeps getting bigger.
- ③ Scientists have invented new ways to save fresh water.
- ④ African countries are the hardest hit by shortage of fresh water.

【3】42. Which of the following is TRUE about water used for growing crops?

- ① About 70% of the Earth's water is used to grow crops.
- ② About 60% of the fresh water used for crops comes from underground.
- ③ About 42% of all fresh water is wasted in the process of growing crops.
- ④ It takes about 1000 liters of fresh water to grow every ton of wheat.

【1】43. What is the problem with cleaning up rivers and lakes?

- ① It costs lots of money and needs a long time to see results.
- ② It may disturb the animals and hurt the plants in those waters.
- ③ Only a few non-government organizations are willing to do it.
- ④ Only people living near those rivers and lakes care about it.

【3】44. How are people affected by the shortage of fresh water?

- ① Currently about half billion of people are living without fresh water.
- ② Millions of people, including thousands of kids, die every year in Asia.
- ③ In less than 10 years, over 20 African countries may lack fresh water and fight each other for it.
- ④ Only poorer countries in Africa and part of Asia would face the crisis of fresh water shortages.

【4】45. Which of the following is **NOT** mentioned in the article as a solution to the fresh water crisis?

- ① Removing trash and chemicals from waters.
- ② Using less water and reducing waste of it.
- ③ Developing better systems to water crops.
- ④ Turning salty sea water into fresh water.

##### 第二篇：

Get together and socialize with others. Do mental exercises such as reading, learning a new language, or playing mahjong (麻將). Make sure you are eating well. These are the most common recommendations for elderly people who want to keep their aging brain in good shape and stay mentally sharp. In addition, while everyone knows that regular exercise is good for the heart, there is growing evidence that exercising the body is also good for the brain.

When humans reach middle age, their brains begin to gradually shrink. That is, they begin losing nerve cells called neurons (神經元), which process and transport information. As these decrease, brain functions such as short-term memory and concentration become less efficient. In 1998, Swedish scientists found that elderly people's brains are able to grow new neurons, which, strangely enough, does not happen in younger brains. But no one understood why or knew how to regenerate the neurons in old brains, until now.

Professor Arthur Kramer led a research team at the University of Illinois in a study of three groups of healthy volunteers aged sixty and over. The first group did vigorous exercise such as aerobics or rapid walking for thirty minutes a day, six days a week for three months. The second group just did mild stretching exercises and followed their usual routines. The third group consisted of "couch potatoes" doing nothing more strenuous than watching TV. Kramer's team discovered that the volume of neurons in the brains of the first group actually increased. In short, their brains benefited from physical exercise.

Such research has been carried out mainly on healthy and elderly people and is still at an early stage. The good news is we now know that physical fitness can activate the brain. But much more research into brain structure and function will be needed to fully understand the impact of physical exercise. In the long run, this type of research may lead to effective treatment for many brain diseases. At the very least, Kramer's findings provide one more reason to get off the sofa, turn off the TV, and jog down to the gym. Most important of all, it's never too early to start.

【3】46. The article begins by providing advice about \_\_\_\_\_.

- ① why it is important to exercise the brain
- ② what types of exercise are best for the heart
- ③ how elderly people can keep their brains active
- ④ which games are interesting for elderly people

【2】47. What usually happens to neurons in middle-aged people?

- ① They grow bigger.
- ② They become fewer.
- ③ They work faster.
- ④ They form cells.

【4】48. What did scientists discover in 1998?

- ① Why older people could grow new neurons.
- ② How neurons increased in young people.
- ③ That young people lost many neurons.
- ④ That neurons could increase in older people.

【1】49. The third group of volunteers in Professor Kramer's study \_\_\_\_\_.

- ① were not very active
- ② got plenty of exercise
- ③ went for long walks
- ④ did stretching exercises

【1】50. Which of the following can be inferred from the last paragraph?

- ① The full effects of exercise on the brain are not yet known.
- ② Professor Kramer has found a cure for some brain disease.
- ③ Young people probably do not need to exercise their brain.
- ④ Scientists already understand brain structure and function.