

合作金庫商業銀行 108 年新進人員甄試試題

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普通科目：英文

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 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. To get rid of the tumor in the patient's head, the doctor had to \_\_\_\_\_ him before conducting the surgery.  
 ① anesthetize                      ② emulate                      ③ inhibit                      ④ upholster
- 【1】2. Before signing the contract, the two officials will be meeting today in order to establish a \_\_\_\_\_ agreement.  
 ① preliminary                      ② quizzical                      ③ repellent                      ④ sinister
- 【4】3. The hotel \_\_\_\_\_ me for the amount they had overcharged me due to a reservation system failure on the day I booked the room.  
 ① deployed                      ② justified                      ③ navigated                      ④ reimbursed
- 【2】4. She was once thought of as a novice in the political world, but has since won a \_\_\_\_\_ reputation as a determined campaigner.  
 ① congenital                      ② formidable                      ③ jubilant                      ④ mandatory
- 【2】5. Freshmen in the society tend to look back \_\_\_\_\_ on their school years because they miss the carefree life they have had during the period.  
 ① manically                      ② nostalgically                      ③ laboriously                      ④ unequivocally
- 【4】6. Ben's \_\_\_\_\_ commitment to his environmental studies finally pays off. He is granted the Best Research Award this year.  
 ① decadent                      ② proverbial                      ③ reputed                      ④ unswerving
- 【3】7. After seeing the excellent performance of both candidates in the debate, the judges \_\_\_\_\_ over who they should vote for in the contest.  
 ① breach                      ② relegate                      ③ vacillate                      ④ wedge
- 【3】8. The highly \_\_\_\_\_ phrase quickly infected the international media and spread across the globe in a matter of days.  
 ① lethargic                      ② prolific                      ③ contagious                      ④ diurnal
- 【1】9. The Green Party have called for a \_\_\_\_\_ reduction in the emission of greenhouse gases by the UK.  
 ① substantial                      ② distraught                      ③ illustrious                      ④ desolate
- 【2】10. The company is about to start delicate \_\_\_\_\_ with the union about next year's pay agreement.  
 ① sprouts                      ② negotiations                      ③ premiums                      ④ rebels
- 【4】11. Repeated \_\_\_\_\_ on the currency markets have failed to prevent the value of the currency falling.  
 ① foundations                      ② intergradations                      ③ venerations                      ④ interventions
- 【2】12. Tensions continued but the opportunities to discuss and resolve them were improved by regular and closer \_\_\_\_\_.  
 ① vertex                      ② collaboration                      ③ fracture                      ④ circumference
- 【4】13. Previous local governments have pursued a policy of attracting in high-tech firms at the expense of developing \_\_\_\_\_ firms.  
 ① aromatic                      ② abstruse                      ③ forcible                      ④ indigenous
- 【2】14. In the meeting, the manager's \_\_\_\_\_ remarks gave offense to everyone present.  
 ① handicapped                      ② haphazard                      ③ flabby                      ④ erudite
- 【4】15. Aside from some \_\_\_\_\_ earnings as a correspondent for the magazine, Frank lived entirely on money given to him by his parents and other admirers.  
 ① discordant                      ② malignant                      ③ imprudent                      ④ meager

二、文法測驗【請在下列各題中選出最適當的答案】

- 【3】16. Not only the managers but also the main sponsor of the company \_\_\_\_\_ going to plan a reform in the old firm.  
 ① are                      ② will                      ③ is                      ④ but

- 【3】17. \_\_\_\_\_ on such important meetings. I think you should give him a call to make sure everything is alright.  
 ① Late is Bob never                      ② Never Bob is late                      ③ Never is Bob late                      ④ Is Bob never late

- 【1】18. \_\_\_\_\_, Sam searches on the Internet trying to find out how the magician has done the trick.  
 ① Feeling amazed                      ② Amazing                      ③ Feeling amazing                      ④ Felt amazed

- 【3】19. The ground is wet. \_\_\_\_\_ last night.  
 ① There appears to be raining                      ② There appears to have rain  
 ③ It appears to have rained                      ④ It appears to rain

- 【3】20. If he \_\_\_\_\_ the train, he would have gotten back to his hometown before midnight.  
 ① caught                      ② catches                      ③ had caught                      ④ could catch

- 【2】21. There are heroes who live an ordinary life like us, who do their work \_\_\_\_\_ by many of us, but who make a difference on the lives of others.  
 ① noticing                      ② unnoticed                      ③ to notice                      ④ to be noticing

- 【4】22. Some people walk or bike to conserve fossil fuels. Some make use of solar energy to heat water. Still \_\_\_\_\_ even build green buildings on their own.  
 ① another                      ② the other                      ③ the others                      ④ others

- 【2】23. I suppose John will keep his promise and come on time, \_\_\_\_\_?  
 ① don't I                      ② won't he                      ③ doesn't he                      ④ won't I

- 【3】24. The government is doing its best to preserve the cultures of the tribal people \_\_\_\_\_ they may soon die out.  
 ① so that                      ② as though                      ③ for fear that                      ④ now that

- 【1】25. \_\_\_\_\_ as I respect your point of view, I can't agree with your argument for mercy killing.  
 ① Much                      ② So                      ③ Though                      ④ More

- 【1】26. They prepare tea and coffee in the conference \_\_\_\_\_ the attendees should feel sleepy.  
 ① lest                      ② as long as                      ③ so that                      ④ as soon as

- 【3】27. \_\_\_\_\_, Miracle still missed the first train.  
 ① He got up early                      ② Though he gets up early  
 ③ Early as he got up                      ④ Despite he got up early

- 【4】28. When you \_\_\_\_\_ to come back to Taiwan next month, let me know the exact date and flight number beforehand.  
 ① will decide                      ② will have decided                      ③ are deciding                      ④ decide

- 【3】29. The money you gave me is not on the desk now. Someone \_\_\_\_\_ it away.  
 ① would have taken                      ② must take                      ③ must have taken                      ④ should take

- 【2】30. As the year ends, many people try to forecast \_\_\_\_\_.  
 ① whether new technologies next year might bring  
 ② what new technologies might bring next year  
 ③ what might next year bring new technologies  
 ④ might new technologies next year bring

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 use of bitcoin has decreased sharply in 2018. Chainalysis is a company that researches bitcoin, a digital form of money that is not controlled by a state. The company said that the value of bitcoins traded by major payment processing companies has fallen 31 80 percent in the first nine months of this year. Some financial experts suspect this is because bitcoin is struggling to change from a risky asset into a widely-accepted currency. At the same time, the exchange value of bitcoin is now becoming relatively stable-- 32 sharp changes remain common.

This week, bitcoin's value again dropped sharply to its lowest level this year. But, financial experts say stability is 33 the currency needs to be used as money for payment. However, that is not the only thing that bitcoin needs to become another form of money. One thing that would take bitcoin into the mainstream is scalability. People need to be able to process it just like they 34 money, in very large amounts on a large scale.

Bitcoin, and currencies like it, are based on blockchain technology. That means all activity related to bitcoin is recorded and confirmed by computer in a blockchain. Blockchain technology permits records to be checked and stored securely, but requires a lot of computing power. The system can only process a small number of transactions 35, for example, a major credit card company. This suggests that the use of the currency by many people could be difficult.

- 【3】31. ① on                      ② with                      ③ by                      ④ for  
 【2】32. ① thus                      ② although                      ③ since                      ④ with  
 【3】33. ① how                      ② which                      ③ what                      ④ that  
 【1】34. ① do                      ② take                      ③ get                      ④ make  
 【4】35. ① referred to                      ② preferred to                      ③ access to                      ④ compared to

【請接續背面】

## 第二篇：

A Chinese researcher's claim of creating the world's first genetically edited babies is considered "irresponsible" by many scientists. The researcher, He Jiankui, said he had edited the genetic material, or DNA, of two girls born recently. He said he had performed the gene editing to help protect the babies from 36 with HIV, the virus responsible for the disease AIDS. He said the process had "worked safely" and the two girls were "as healthy as any other babies."

Scientists have been quick to 37 the experiments. Professor David Baltimore, the Nobel Prize laureate in Medicine in 1975, called the experiment "irresponsible." Baltimore said it did not meet the guidelines many scientists have agreed on before gene editing could be considered. David Liu, the inventor of a version of the gene-editing tool, said the experiment is an "example of 38 not to do about a promising technology." He also said he hopes that "it never happens again."

In 2017, the U.S. National Academies of Sciences, Engineering and Medicine released a report about human gene editing. The group said gene editing should 39 research only in a laboratory to learn how to change embryos. The Academies also said the measure is not ready for human pregnancies. And if 40, it should be used to treat or prevent serious diseases with no better choices available.

【2】36. ① connection      ② infection      ③ negotiation      ④ satisfaction

【1】37. ① condemn      ② examine      ③ confirm      ④ review

【4】38. ① which      ② where      ③ how      ④ what

【3】39. ① be used to      ② used to      ③ be used for      ④ be using for

【3】40. ① is it ever permitting      ② is it ever permitted  
③ it is ever permitted      ④ it being permitted

## 四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

### 第一篇：

Considering the amount of time that some people spend trying to improve their memories, it may come as a shock that, according to most researchers, at least as important as our ability to remember is our ability to forget. One important effect of our ability to forget is a clear conception of the passage of time-- vivid memories are typically most recent, while faded memories are commonly products of much earlier experiences. A second vital consequence of forgetting is our ability to adapt to new situations. For example, a behavior that one learns as a child ("Don't talk to strangers!") may not be appropriate for a later period in life. Consider, for a moment, what life would be without the capacity to forget: the brain would suffer from such a jumble of information that the simplest of daily tasks would become impossible to accomplish successfully.

So how is it that humans forget? While scientists are not absolutely certain about the biological mechanism at work, the most common theory assumes that the human brain has a limited amount of space for memory. They suggest two basic processes for forgetting. The first, retroactive forgetting, occurs when new memories take the place of old ones. The second, called proactive forgetting, occurs when old memories are somehow stronger than new ones and thus overwhelm and erase them. However, in spite of the fact that humans are quite good at forgetting, there are some scientists who insist that traces of memories are always left behind after they have apparently been forgotten, a theory which has the advantage of accounting for the ability of subjects under hypnosis to recall supposedly forgotten details of past experiences.

Of course, not all forgetfulness is considered normal. Some types of forgetting result from illness or brain trauma and can range from profound amnesia -- total loss of memory -- to aphasia --loss of some functions of speech.

【1】41. The passage mainly discusses \_\_\_\_\_.

- ① the benefits of forgetting
- ② methods for improving memory
- ③ brain illnesses
- ④ old and new memories

【4】42. According to the passage, which of the following is **NOT** true about forgetting?

- ① It aids in our perception of time.
- ② It enables us to learn new behaviors.
- ③ It is sometimes caused by injury.
- ④ It can only occur while under hypnosis.

【3】43. The word **jumble** in the passage is closest in meaning to \_\_\_\_\_.

- ① accurate accumulation
- ② forgotten history
- ③ disorganized mixture
- ④ recent discovery

【2】44. According to the passage, why can't humans remember everything?

- ① Because they suffer from illness.
- ② Because they don't have enough room in their brains.
- ③ Because they may get older.
- ④ Because they may lack education.

【3】45. According to the passage, proactive forgetting \_\_\_\_\_.

- ① can be prevented with proper training
- ② causes old memories to fade away
- ③ prevents the establishment of newer memories
- ④ is the cause of amnesia

### 第二篇：

Sea scallops caught off the coast of England are capable of ingesting billions of tiny plastic particles, which disperse throughout the body to the kidney, gill, muscle and other organs. This all takes place within six hours.

These findings are the latest in a growing collection of studies that confirm an ever-expanding roster of wildlife eats microplastics and smaller particles known as nanoplastics. That research, in turn, has raised questions—so far unanswered—about potential effects on the food chain, and to human health.

What's different and new is that this project attempts to get beyond documenting consumption and begin to understand the consequences for the wildlife whose diet now includes regular samplings of plastic. The surprise discovery was the rapid speed with which plastic particles spread across most major organs of the body.

The research team was led by the University of Plymouth in southeast England and involved scientists in Scotland and Canada. The results were published in the journal *Environmental Science & Technology*.

Richard Thompson, head of the University of Plymouth's international marine research center, termed the study "groundbreaking" in both the methodology used to trace the particles as well as the findings. "Understanding the dynamics of nanoparticle uptake and release, as well as their distribution in body tissues, is essential if we are to understand any potential effects on organisms," he said in a statement. The surfaces of the world's oceans contain an estimated 51 trillion microplastics, according to the study.

Nanoplastics containing a label were created in the lab, and the scallops were immersed in tanks containing "environmentally relevant concentrations" that mimic coastal regions where scallops live. Based on the methodology, researchers found that when the scallops were returned to clean water, the smaller nanoplastics took 14 days to disappear from their bodies; some larger particles were still present after 48 days. Still unknown are the consequences of longer exposures to plastic and whether that poses any risk for people who consume scallops.

【1】46. What is the passage mainly about?

- ① How scientists investigate nanoplastics in sea scallops.
- ② Why ocean pollution has become more serious than ever.
- ③ Why people should not eat sea scallops for their own safety.
- ④ How people can protect the marine environment by becoming vegetarians..

【2】47. According to the passage, how long does it take for smaller-sized nanoplastics to disappear from scallops' bodies?

- ① 6 hours
- ② 2 weeks
- ③ 48 days
- ④ 51 seconds

【4】48. According to the passage, which of the following statements is true?

- ① The research shows that microplastics can be harmful to human bodies.
- ② There are about 51 billion microplastics in the surfaces of the world's oceans.
- ③ The result of the study is not yet published in any scientific journal.
- ④ Scientists label the tiny plastic particles to trace them inside scallops.

【4】49. According to the passage, what is special about this project?

- ① It starts to document sea scallops' life in lab tanks.
- ② It will be published in a renowned science journal.
- ③ It slows down the process of microplastics spreading across major organs.
- ④ It attempts to understand the consequences of wildlife consuming microplastics.

【1】50. What is the author's attitude towards the risks of consuming scallops?

- ① Neutral
- ② Negative
- ③ Supportive
- ④ Dismissive