

臺灣中小企業銀行 103 年度新進人員甄選試題

甄選類組【代碼】：七職等菁英儲備人員【F6201】

普通科目：英文

\*請填寫入場通知書編號：\_\_\_\_\_

注意：①作答前須檢查答案卡(卷)、入場通知書編號、桌角號碼、應試類別是否相符，如有不同應立即請監試人員處理，否則不予計分。  
 ②本試卷為一張雙面，測驗題型分為【四選一單選選擇題 25 題，每題 2 分，合計 50 分】與【非選擇題 2 大題，每題 25 分，合計 50 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，並請從答案卷內第一頁開始書寫，違反者該科酌予扣分，不必抄題但須標示題號。  
 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、工程函數功能、儲存程式功能)，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。  
 ⑥答案卡(卷)務必繳回，未繳回者該科以零分計算。

壹、四選一單選選擇題 25 題 (每題 2 分)

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【2】 1. Mary felt obligated to make \_\_\_\_\_ to her neighbor when her pets destroyed his well-maintained garden.  
 ① ramification                                      ② reparation  
 ③ resolution                                         ④ resurrection
- 【1】 2. The quarterly \_\_\_\_\_ of rice is increasing rapidly, which may lead to a rise in its price.  
 ① consumption                                      ② presumption  
 ③ resumption                                         ④ subsumption
- 【4】 3. The promotion of our section head is temporarily \_\_\_\_\_ until the accusations against him are all cleared.  
 ① bewildered                                         ② conjectured  
 ③ obsessed                                            ④ withheld
- 【3】 4. After a long economic depression worldwide, people in all countries are extremely \_\_\_\_\_ about the future.  
 ① excessive                                          ② allusive  
 ③ apprehensive                                      ④ exclusive
- 【2】 5. Several former female employees decided to claim constructive \_\_\_\_\_; they complained that they had been forced to leave their jobs because of their supervisor's verbal harassment.  
 ① redundancy                                        ② dismissal  
 ③ recruitment                                        ④ appraisal
- 【2】 6. Some people give up the moment an obstacle is placed in front of them while others \_\_\_\_\_ continue to pursue a goal even after years of frustration and failure.  
 ① punctually                                         ② persistently  
 ③ perceptually                                        ④ indolently
- 【1】 7. Police officers sometimes need to help people calm down when they are hurt or upset in \_\_\_\_\_ events such as car accidents.  
 ① traumatic                                         ② transactional  
 ③ traditional                                         ④ tractable
- 【4】 8. The Atacama desert in Chile is a \_\_\_\_\_ place for it looks like the moon. In fact, the National Aeronautics and Space Administration (NASA) of the United States tested their lunar vehicles there.  
 ① straight                                            ② strained  
 ③ speculated                                        ④ spectacular

二、文法測驗【請在下列各題中選出最適當的答案】

- 【4】 9. All of us wonder why they are so late as they \_\_\_\_\_ here early this morning.  
 ① might be                                              ② must have been  
 ③ needn't be                                            ④ should have been
- 【2】 10. "The suspect criminal is a man past 30, with his shirt loosely \_\_\_\_\_ into trousers," described by a witness.  
 ① is tucked                                            ② tucked  
 ③ tucking                                              ④ were tucking
- 【3】 11. While we were waiting for his coming, all of us stood at the busy corner, merely \_\_\_\_\_ at passers-by.  
 ① look                                                 ② looked  
 ③ looking                                              ④ having looked
- 【3】 12. I don't know whom Peter can talk to. Everybody knows that he has \_\_\_\_\_ friends in the campus.  
 ① a few                                                 ② a little  
 ③ few                                                    ④ little
- 【2】 13. By the end of 1960s, the population of Taiwan \_\_\_\_\_ into more than fourteen millions.  
 ① grow                                                 ② had grown  
 ③ has grown                                         ④ will grow
- 【4】 14. My parents and I \_\_\_\_\_ live in a small town when I was a child.  
 ① are used to                                         ② have been used to  
 ③ were used to                                        ④ used to
- 【1】 15. Never \_\_\_\_\_ such a jerky comment made before by any government official.  
 ① have I heard                                        ② heard I  
 ③ I have heard                                        ④ I heard

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Minister of Technology Phillip Paulwell is Jamaica's highest authority on high tech, but last year the nation's official website needed major updating, and no one in his entire office could do it.

Whom did he 16? A 13-year-old Jamaican kid named Makonnen Hannah. Makonnen happened to be 17 the office with his mother, who had a business meeting with Paulwell. He quickly uploaded new information for the website. Paulwell was so 18 that he gave Makonnen a job as adviser.

Makonnen helps find ways to bring high-tech education and jobs to Jamaica. Every Monday morning he reports to Paulwell on the latest technology news from computer magazines, and 19 his own suggestions for teaching Jamaicans to be more computer-smart.

Makonnen began toying with his mother's computer when he was very young. "I'd press a button to see what would happen," he says. Makonnen soon found that Web bulletin boards were a good place to meet kids. He spent hours typing to his online friends. "Then when I'd messed something up on the computer, I had to learn to 20 it," he says.

- 【2】 16. ① pass by                                      ② turn to                                            ③ get over                                         ④ come up  
 【4】 17. ① browsing                                    ② looking                                          ③ seeing                                            ④ visiting  
 【3】 18. ① released                                    ② abjured                                         ③ impressed                                      ④ concerned  
 【2】 19. ① offer                                        ② offers                                            ③ to offer                                         ④ offering  
 【1】 20. ① fix                                            ② get                                                ③ put                                                ④ hit

【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】

Ecotourism represents a set of principles that have been successfully implemented in various global communities, and are supported by extensive industry and academic research. The following definition of ecotourism, established by TIES in 1990, is the most widely used and recognized definition of ecotourism: "responsible travel to natural areas that conserves the environment and improves the well-being of local people" (TIES, 1990). Ecotourism is an important and growing segment of the global tourism industry that is making significant positive contributions to the environmental, social, cultural and economic well-being of destinations and local communities around the world. Furthermore, ecotourism has provided an **impetus** to assist in greening the tourism industry on many fronts.

Ecotourism advocates for the well-being of local people, and requires that it "provides direct financial benefits and empowerment for local people," as stated in the following principles of ecotourism: Principles of Ecotourism (TIES, 1990) - Ecotourism is about connecting conservation, communities, and sustainable travel. This means that those who implement and participate in ecotourism activities should follow the following ecotourism principles:

- Minimize impact;
- Build environmental and cultural awareness and respect;
- Provide positive experiences for both visitors and hosts;
- Provide direct financial benefits for conservation;
- Provide financial benefits and empowerment for local people;
- Raise sensitivity to host countries' political, environmental, and social climate

Ecotourism, when properly executed based on the above principles, exemplifies the benefits of socially and environmentally sound tourism development described in the article as "community tourism." The terms community-based tourism and community-based ecotourism are commonly used to describe the type of tourism that, recognizing the significant social, environmental and economic impacts tourism can have, primarily focuses on tourism's benefits to local communities. "Community tourism," therefore, strongly aligns with ecotourism, which fosters responsible practices where the local community significantly participates in the development and management of tourism, and empowers local citizens to utilize natural and cultural resources in a sustainable manner.

【1】21. What is this article mainly about?

- ① What is "ecotourism" and how people can practice it by following the principles.
- ② What is "community-based tourism" in relation to ecology.
- ③ Principles of ecotourism and economic development.
- ④ How to make contributions to the local community.

【1】22. Which of the followings is closest in meaning to the word "**impetus**" in the first paragraph?

- ① A drive.
- ② A wish.
- ③ A limit.
- ④ A character.

【3】23. What might **NOT** be a practice based on the principles of ecotourism?

- ① Leave no trace by bringing back all the garbage with you while mountain climbing.
- ② Have total quantity control at world heritage sites.
- ③ Mandate consumption of souvenirs at local gift shops.
- ④ Make voluntary donations to local tourism organization.

【4】24. Which of the following statements is **NOT** a purpose of the article?

- ① Respect local cultures and communities.
- ② Raise awareness of host countries' social, environmental and political climate.
- ③ Mitigate potential negative impact on local communities.
- ④ Enforce commission and kickbacks for tour managers.

【2】25. Which of the followings might **NOT** be related to "ecotourism"?

- ① Community tourism.
- ② Culinary tourism.
- ③ Geotourism.
- ④ Sustainable tourism.

#### 貳、非選擇題二大題（每大題 25 分）

##### 題目一：【中翻英】

是什麼造就了聰明的投資人？一項新的研究顯示，小時候成長的環境會對成年後的投資傾向造成影響，不過，多數成功的投資人其實具有在投資市場發覺價值投資的先天基因。根據此項研究，投資者對價值股或成長股偏好程度的差異，有高達 24% 可用遺傳密碼差異來解釋。換言之，喜歡便宜的價值股還是波動大的成長股，似乎不僅僅是個人偏好，在某種程度上也是一種內在傾向。同時，環境的影響也有助於解釋投資者對價值或成長型投資的傾向。例如，幼年生活比較貧困的投資者較可能偏愛便宜的股票。

##### 題目二：【英翻中】

**\*Instruction: The translation of company names mentioned in the article needs to correspond to their Chinese names used and/or registered in Taiwan.**

After some rocky years following the financial crisis, top Wall Street bosses look like they will be pocketing fatter paychecks again, raising questions about whether executive pay is getting out of line as the economy recovers. Perhaps the most stunning of the Wall Street pay announcements in late January was JPMorgan Chase CEO Jamie Dimon's (傑米·戴門) 74% raise — from \$11.5 million in 2012 to \$20 million for 2013. Also in January, the Goldman Sachs Group board awarded CEO Lloyd C. Blankfein (羅伊德·布藍克費恩) \$23 million in salary and bonus for 2013, a 9.5% increase from the previous year.

For the bottom 99% of U.S. workers, whose average family income rose only 0.4% post-crisis from 2009 to 2012, these raises may look grossly supersized. But for shareholders, concerned primarily that CEO pay reflects performance, it appears that corporate boards have made strides in bringing CEO compensation packages in closer concert with shareholder interests — though more work lies ahead.