

# 臺灣中小企業銀行 107 年度新進人員甄選試題

甄選類別【代碼】：菁英儲備人員【M1601- M1605】

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（卷），測驗入場通知書編號、座位標籤號碼、甄選類別、應試科目等是否相符，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，英文考【四選一單選選擇題 30 題，每題配分 2 分】及【英文翻譯 2 題，每題 20 分】，總計 100 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。

## 壹、英文【四選一單選選擇題 30 題，占 60 分】

### 一、字彙【請依照句子前後文意，選出最適當的答案】

- 【3】1. American health officials recently approved the first gene therapy treatment for patients suffering from a genetic \_\_\_\_\_ that destroys their ability to see. It is the first gene therapy approved where a corrective gene is given directly to patients.  
① determination                      ② precaution                      ③ mutation                      ④ dedication
- 【1】2. People who love crabs cannot simply hope they will always be there so they must work to guarantee their survival. That is why experts push for \_\_\_\_\_ action, including limiting the harvest of females to about 25 percent.  
① conservation                      ② projection                      ③ reservation                      ④ illusion
- 【2】3. After the wildfire, President Donald Trump declared part of northern California a disaster area. His declaration makes the area \_\_\_\_\_ for assistance from the federal government.  
① marginal                      ② eligible                      ③ synthetic                      ④ spiral
- 【4】4. Jenny and John had talked for several hours. Jenny's \_\_\_\_\_ was no surprise to him, as he had long suspected that she had a secret lover.  
① institution                      ② prejudice                      ③ exploration                      ④ confession
- 【4】5. The latest report on religious freedom said some religious leaders in Vietnam reported different forms of \_\_\_\_\_, including physical assault, short-term detention, legal action, restrictions on travel and property seizure or destruction.  
① termination                      ② supplement                      ③ unemployment                      ④ harassment
- 【2】6. This research led the company's designers to make significant changes to the weight, fit and construction of the uniforms -- paying special attention to enabling \_\_\_\_\_. Athletes who wear the uniforms can move about quickly and easily.  
① resemblance                      ② agility                      ③ faculty                      ④ ambiguity
- 【3】7. John's lack of \_\_\_\_\_ to any particular bank allows him to give objective financial advice to his clients.  
① adaptation                      ② friction                      ③ affiliation                      ④ mediation
- 【1】8. Many students trust too much of the information they find on the Internet so they need to learn about how to \_\_\_\_\_ credible sources. And it's something that really has to be taught and paid attention to.  
① discern                      ② relish                      ③ prescribe                      ④ designate
- 【1】9. After completing a 1,500-meter freestyle swimming competition, a 100-year-old Japanese woman, the world's first centenarian to finish the race, said her race was not a race of speed but of \_\_\_\_\_, or not giving up.  
① endurance                      ② starvation                      ③ vibration                      ④ vulnerability
- 【4】10. More counselors suggest that it is better to keep misbehaving students in school and hold students \_\_\_\_\_ for their conduct than suspending them from school.  
① symbolic                      ② vicious                      ③ harmonious                      ④ accountable

## 二、文法測驗【請在下列各題中選出最適當的答案】

- 【2】11. Since the country's economy is getting worse, it is not surprising that \_\_\_\_\_ people give money to help the needy children.  
① so little                      ② so few                      ③ so scarcely any                      ④ hardly
- 【1】12. Due to technical problems, students who miss the test \_\_\_\_\_ another chance to take the exam next January.  
① will be given                      ② give                      ③ will be giving                      ④ will give
- 【4】13. Would you have studied in London if you \_\_\_\_\_ how high the cost of living there was?  
① understand                      ② understood                      ③ had been understanding                      ④ had understood
- 【4】14. \_\_\_\_\_ a typhoon strikes Taiwan, the heavy rain brings about landslides and mudslides in the mountainous area.  
① Whatever                      ② Even if                      ③ Though                      ④ Whenever
- 【3】15. Is the tea \_\_\_\_\_?  
① so cool for you to drink                      ② too cool that you can drink                      ③ cool enough for you to drink                      ④ enough cool to drink
- 【2】16. When the guests left, the hostess \_\_\_\_\_ cleaning up the mess from the party, but she soon got it done in two hours.  
① hasn't finished                      ② hadn't finished                      ③ is not finished                      ④ is not finishing
- 【3】17. Not for a moment \_\_\_\_\_ that her son will get promoted as the CEO of that big company.  
① the mother has doubted                      ② the mother does doubt                      ③ does the mother doubt                      ④ doubts the mother
- 【1】18. \_\_\_\_\_ it will cost to build the rapid transit system in that big city?  
① How much do you think                      ② How do you think                      ③ How much you do think                      ④ What do you think
- 【2】19. I thought the conference was going to be boring, but it \_\_\_\_\_ to be quite useful.  
① went out                      ② turned out                      ③ came out                      ④ moved out
- 【4】20. \_\_\_\_\_ to see the dance performed by the deaf and the blind! I can't figure out how they make it.  
① It is amazed                      ② What amazing it is                      ③ How amazed it is                      ④ How amazing it is

## 三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Facebook has released new research suggesting social media can harm mental health when used in certain ways. Facebook said research suggested that social media users who spent a lot of time only reading information – but not interacting with 21 – reported feeling worse afterward. One study found that college students chosen to only read Facebook for 10 minutes were in a worse mood at the end of the day than 22 who read and posted messages or communicated with friends. Overall, Facebook said it is not just social media use that can affect a person's well-being. Rather, it believes both good and bad effects can result from 23.

Facebook's former founding president Sean Parker accused the social media service of using methods that "exploit" human psychology. Parker said the goal in the early days of Facebook was to find ways to 24 as much of a user's time and attention as possible. Former Facebook executive Chamath Palihapitiya recently said he now believes Facebook and other social media services provide tools that are "ripping apart" the way humans interact in society. He said the problems are being fueled by the basic need of people to seek ongoing feedback from other people. 25 feedback can actually lead to the pleasure chemical dopamine being released in the brain, he added. Since more harmful effects of social media have been revealed, many experts have urged everyone to consider quitting social media and have provided steps for helping people do this.

- 【4】21. ① another                      ② the other                      ③ the others                      ④ others  
【2】22. ① that                      ② those                      ③ these                      ④ this  
【4】23. ① what is the service                      ② the service is used what                      ③ how is the service                      ④ how the service is used  
【1】24. ① take up                      ② pick up                      ③ make up                      ④ cheer up  
【3】25. ① So                      ② How                      ③ Such                      ④ What

【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】

Industrial safety does not just happen. Companies with low accident rates plan their safety programs, work hard to organize them and continue working to keep them alive and active. When the work is well done, a climate of accident-free operations is established where time lost due to injuries is kept at a minimum.

Successful safety programs may differ greatly in the emphasis placed on certain aspects of the program. Some place great emphasis on mechanical guarding. Others stress safe work practices by following rules covering working conditions. But, there are certain basic ideas that must be used in every program if the maximum results are to be obtained.

Every plant needs a safety program designed for its specific need. Surveys have shown that the highest injury frequency rates are often found in the medium-sized plants, those with 50-500 employees. Large plants, with 500 or more employees, tend to have the best rate. However, the need for a safety plan exists regardless of size.

There can be no question about the value of a safety program. From a financial standpoint alone, safety pays off. The fewer the injured claims, the better the workmen's insurance rate. This may mean the difference between operating at a profit or a loss.

There are other tangible benefits. Operating cost can be reduced because of less damage to equipment and product. Production increases because people can work without the fear of injury. These are tangible benefits that make everyone happy.

Less tangible benefits are a direct result of a successful safety program. A plant with a poor accident record does not attract or hold the best workers. On the other hand, a clean, safe plant creates the climate where good work habits can be cultivated. A safety program will help to attract good workers and conserve their skills. A safe plant is a well-organized plant that soon becomes known as a good place to work. Management's attitude toward to its workers is seen in such a plant. And the result is good public relations.

【1】26. The author describes a safe plant as one with \_\_\_\_\_.

- ① positive management activities
- ② flexible scheduling
- ③ advanced production concepts
- ④ more injury claims

【4】27. The cost of workmen's compensation insurance is often based on \_\_\_\_\_.

- ① basic salary
- ② plant location
- ③ number of employees
- ④ injury statistics

【2】28. The author suggests that \_\_\_\_\_.

- ① large plants regard safety as an outgrowth of strict discipline
- ② large plants are more aware of safety needs
- ③ large plants have better mechanics.
- ④ large plants post safety regulations at all building exits

【3】29. The authors implies that \_\_\_\_\_.

- ① many factories are unwilling to try safety programs
- ② plant safety occurs naturally from careful work
- ③ accident-free operations must be well-planned
- ④ people should work in large plants

【1】30. We can conclude that \_\_\_\_\_.

- ① safety programs are beneficial to plants of all sizes
- ② products reflect the cost of safety programs
- ③ the government should pay for many safety programs
- ④ there are too many injury claims

#### 貳、英文【英文翻譯 2 題，占 40 分】

##### 第一題：中翻英【配分 20 分】

社交互動已被證明能促進健身習慣的保持。建議是，加入一個小組健身課程、跑步俱樂部或與朋友、鄰居一起組隊去附近的健身房或社區活動中心。你也可以與你的另一半或你的室友一起在家中健身。試一試居家鍛練，在最小的空間內使用最少的器材就能完成。

##### 第二題：英翻中【配分 20 分】

A recent research says as much as \$461 billion was spent on counterfeit and pirated goods around the world in 2013 alone, and that trade continues to grow. Counterfeit goods are illegally-made copies of products. They are made and sold without the permission of the owner. Intellectual property rights, such as copyrights and patents, are forms of ownership that can be difficult to enforce in international trade. Counterfeit goods can travel through many countries before they reach the place where they are sold. A study by the OECD found that international trade in counterfeit goods is rising. The group says the amount of money earned from this illegal activity may be larger than the illegal drug trade. It warns that the sales of pirated products may even finance terrorists and criminal groups.