臺灣銀行 106 年新進人員甄試試題

甄試類別【代碼】:八職等/財務金融-外匯選擇權交易員【K9506】、

財務金融-衍生性金融產品 PM 人員【K9507】、 財務金融-中台風險管理人員【K9508】、 企金統合行銷專業人員【K9509】、

七職等/財務金融—債券交易人員【K9510】

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,測驗入場通知書編號、座位標籤號碼、甄試類別、需才地區等是否相符,如有不同 應立即請監試人員處理。使用非本人答案卡作答者,不予計分。
 - ②本試卷一張雙面共50題,每題2分,限用2B鉛筆在「答案卡」上作答,請選出最適當答案,答錯不倒扣分數 未作答者,不予計分。
 - ③請勿於答案卡書寫應考人姓名、入場通知書編號或與答案無關之任何文字或符號。
 - ④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),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。
 - ⑤答案卡務必繳回,違反者該節成績以零分計算。

壹、國文【第 1-25 題,每題 2 分,共計 25 題,占 50 分】

- 【2】1.下列文句「」中詞語的用法,不是用以指涉天文星象的是: ①「斗杓東指」,天下皆春
 - ②舳艫千里,「星奔電邁」,俄然行至

③人生不相見,動如「參與商」

- ④為政以德,「譬如北辰」,居其所而眾星共之
- 【2】2.下列各組「」內的注音寫成國字,兩兩相異的是:
- ①「てへ」聲國際/「てへ」言流語
- ②「ケて゛」雜不純/鋁「ケて゛」包裝
- ③「てメ`」荊請罪/辜「てメ`」恩師
- ④希望「**ロー幺**、」 茫/「**ロー幺**、」 小人物
- 【3】3.下列各組詞語中,用字完全正確的選項是:
- ①煩文縟節/待罪立功

②蠟盡冬殘/勞騷滿腹

- ④鳳毛鱗角/無可耐何 ③掉以輕心/戶籍謄本
- 【4】4.下列《論語》的文句,不屬於論君子的是:
- ①和而不同

②懷德懷刑

- ③不可小知,而可大受 【2】5.下列各組「」內的字,字義相同的選項是:
- ①唯「見」江心秋月白/信而「見」疑
- ②竭誠以待「下」/勞神苦思,代「下」司職 ③「樹」欲靜而風不止/內自虛而外「樹」怨於諸侯
- ④德不處其厚,情不「勝」其欲/含冤莫訴的人們,向來是不「勝」枚舉
- 【1】6.下列文句「」內的人體譬喻詞,取「距離極近」之義的是:
- ①考試已經迫在「眉睫」,他還忙著玩樂
- ②這件事進行到現在,總算是有點「眉目」了
- ③憑著他高明的「手腕」,總算平息公司內部的紛爭 ④諸葛亮是劉備的「股肱」大臣,軍國大事都向他諮詢
- 【4】7.「漁父莞爾而笑,鼓枻而去,乃歌曰:『滄浪之水清兮,可以濯吾纓;滄浪之水濁兮,可以濯吾足。』」漁父 意在勸屈原:
- ①居安思危
- ②孤芳自賞
- ③獨闢蹊徑

④與世推移

④難事而易說也:說之雖不以道,說也;及其使人也,求備焉

- 【3】8.下列「」內不屬於自謙之詞的選項是:
- ①「寡人」有疾,寡人好勇

②庶竭「駑鈍」, 攘除姦凶

③中軍臨川「殿下」,明德茂親

- ④述而不作,信而好古,「竊」比於我老彭
- 【2】9.下列柬帖術語的解釋,正確的是:
- ①文定:結婚
- ③桃觴:用桃符來鎮邪 ④先考:對他人稱自己已逝的祖父
- 【4】10.下列有關文學知識之敘述正確的是:
 - ①《詩經》是最早的詩歌總集,列於《四庫全書》的集部
 - ②紀傳體的史書,將史事繫人物傳記,如《左傳》、《史記》
- ③《三國演義》根據《三國志》寫成,與史實皆吻合
- ④《國語》、《戰國策》皆為國別史,其中《國語》為國別史之祖
- 【1】11.下列「 」內字音,完全相同的選項是:
- ①禽「犢」為禮/貪汙「瀆」職

- ②黄金入「櫃」/振聾發「聵」
- ③處以罰「鍰」/秋水潺「湲」 ④簞「瓢」屢空/瓜「瓞」綿綿

【4】12.荀子主張為學應專注恆久方收成效,下列文句符合此主張的是:

①蓬中麻中,不扶而直

②跂而望矣,不如登高之博見也

④鍥而舍之, 朽木不折;鍥而不舍,金石可鏤

【2】13.下列古人用詞與「死亡」無關的是:

③假輿馬者,非利足也,而致千里

①崩 ②不穀 ③不祿

④填溝壑

【2】14.下列選項成語的意思,前後相近的是:

①鄭衛之音/黃鐘大呂

②外戶不閉/道不拾遺

③白雲蒼狗/寥若晨星

④口蜜腹劍/冰壺秋月

- 【2】15.下列文句中的「春秋」詞語,指年齡的是:
- ①「春秋」多佳日,登高賦新詩
- ②今楚王之「春秋」高矣,而君封地,不可不早定也
- ③孔子成「春秋」,而亂臣賊子懼
- ④於是「春秋」改節,四時迭代。蒸蒸之心,感物增思
- 【3】16.下列作家遭遇和著作的敘述,何者正確?

①蘇軾貶密州作〈赤壁賦〉

②韓愈貶永州作〈祭鱷魚文〉

③白居易貶江州作〈琵琶行〉

④柳宗元貶柳州作〈始得西山宴遊記〉

- 【4】17.《管子·牧民》曰:「凡有地牧民者,務在四時,守在倉廩。國多財則遠者來,地辟舉則民留處。倉廩實則知 禮節,衣食足則知榮辱。上服度則六親固,四維張則君令行。……四維不張,國乃滅亡。」關於上文,下列選項何
 - ①「四維」指仁義禮智四德,關係到國家存亡,為治國之根本
 - ②「務在四時」之「四時」指一天的四個時段,意即把握光陰
 - ③「倉廩實則知禮節」,強調人民應培養良好品德,才能富足
 - ④「地辟舉則民留處」,指將土地全面開發,讓人民安心居留
- 【4】18.下列對聯搭配,何者最恰當?
- ①上聯:杏林三月茂。下聯:橘井四時春。——園藝店
- ②上聯:德必有鄰激陸羽。下聯: 園經涉足學盧仝。——宮廟
- ③上聯:李白借問誰家好。下聯:劉伶還言此處佳。——文具店
- ④上聯:氣叶麝蘭香一瓣。下聯:影搖龍鳳燭雙輝。——香燭店
- 【4】19.孟子曰:「惻隱之心,仁之端也;羞惡之心,義之端也;辭讓之心,禮之端也;是非之心,智之端也。人之有 是四端也,猶其有四體也。有是四端而自謂不能者,自賊者也;謂其君不能者,賊其君者也。」下列解說,何者不 符合孟子的看法?
- ①人如果不能發揮善性,是不為而不是不能
- ②「四端」指惻隱、羞惡、辭讓、是非四種心
- ③「四端」是人人生而皆備的,性善即源於此
- ④性善是人的本能,但也要假借外力教導、訓誡
- 【2】20.「有道之士,貴以近知遠,以今知古,以所見知所不見。」(《呂氏春秋·察今》) 意思是人應該:

①有自知之明

②能觸類旁通

④可見腎思齊 ③知之為知之

【1】21.「句踐之困於會稽,而歸臣妾於吳者,三年而不倦。且夫有報人之志,而不能下人者,是匹夫之剛也。」(蘇 軾〈留侯論〉)本文引用句踐故事,主要在提倡什麼? ②勤勞不懈 ③剛毅木訥 ④服從歸順

【2】22.「松柏後凋於歲寒,雞鳴不已於風雨。」(顧炎武〈廉恥〉)文中的「雞鳴不已於風雨」意指: ②君子雖處亂世,亦不改其常度

①勇者無懼,君子不畏天時變異 ③動亂時,小人以謬論動搖人心

④ 6 難時, 小人驚懼而不停叫喊

①尋求能人及術士

【3】23.「陛下亦宜自課,以諮諏善道,察納雅言。」(諸葛亮〈出師表〉)下列選項何者符合「諮諏善道」之意? ②尋求養生之常道

④尋求課業精進之道 ③尋求治國之大道

【1】24.「君子寡欲,則不役於物,可以直道而行;小人寡欲,則能謹身節用,遠罪豐家。」(司馬光〈訓儉示康〉) 依上文意旨,下列選項何者正確?

①「直道」指能依真理正道行事

②「不役於物」指不能役使萬物

③君子指有德性者,小人指德性缺乏者

- ④「遠罪豐家」指廢斥罪人,使家道豐盛
- 【2】25.「先達德隆望尊,門人弟子填其室,未嘗稍降辭色。」(宋濂〈送東陽馬生序〉)文中「未嘗稍降辭色」是指 老師:
 - ①和顏悅色
- ②望之儼然

③循循善誘

④恭敬誠懇

【請接續背面】

貳、英文【第26-50題,每題2分,共計25題,占50分】

	ister's attitude	-	-
① intelligible	② condescending	③ exponential	amicable
[3] 27. Using the software	-		ng is a procedure to be followed.
① collide	② hamper	③ encrypt	poach
[1] 28. What our partne interest.			the contract, which would further damage our
① breach		③ compliance	
[1] 29. The new manage		-	partment in the next few days.
① assuming	② reimbursing	③ confronting	① obstructing
those in impoverished	conditions.	_	d for its work on taking care of
① upcoming	② preposterous	3 demeaning	④ exemplary
[2] 31. To	the team morale, the manage	er decided to organize a se	eries of workshops.
① defile	② boost	③ exaggerate	4 alternate
[3] 32. The installation	of new for stor	age is expected to solve th	e problem of inventory management.
① coincidence	② conspiracy	③ compartments	4 celebrities
[2] 33. Whoever works	the night shift is in charge of	the merchan	ndise from the supply truck.
① lingering	② unloading	③ composing	4 resolving
二、文法測驗【請在下列	各題中選出最適當的答案】		
_ , ,			
	•	•	hipping the batch of products out.
① As much as	② Although	1	•
-		-	practices, lest the dry spell
① continue		③ continued	
from colleges.	•		privileged students would not have graduated
① Not having			Never have been for
~	•		ing standard procedures can be prevented.
① arising	② raised	③ raising	④ arisen
•			e, experienced a massive breakdown last week.
① which	② that	③ in which	① of which
	terminated completely out of		
① because	② regarding	3 as of	① due to
① will have been discort		. The power line ② will be disconnecte	for a week by tomorrow.
3 has been disconnected	d	④ is about to be disco	onnected
三、克漏字測驗【請依照	段落上下文意,選出最適智	當的答案】	
develop models that experiments. Many per considerations play as	can be subject to analysis ossibilities and factors must n important role in designing	s by the available meth t be considered during the ng cost-effective systems	rocess. Many assumptions must be made to nods and the models must be 41 by the problem formulation 42 . Economic to 43 . For example, the design of an engineering

The design of many engineering systems can be a fairly complex process. Many assumptions must be made to develop models that can be subject to analysis by the available methods and the models must be experiments. Many possibilities and factors must be considered during the problem formulation 42. Economic considerations play an important role in designing cost-effective systems. To complete the design of an engineering system, designers from different fields of engineering must find ways to 43. For example, the design of a passenger car requires cooperation among structural, mechanical, automotive, electrical, human factors, chemical, and hydraulics design engineers. Thus, in a(n) 44 environment considerable interaction is needed among various design teams to complete the project. In addition to the design of a system, developing procedures to measure the performance of a system is essential. A measure of performance is to be optimized while satisfying all constraints as well as ensuring quality. 45 , the revolution in computer technology allows today's computers to perform complex calculations and process large amounts of data rapidly both for initial design and later performance measure.

3 \ 41. \cup abandoned	@ meditated	3 verified	4 indicted
[4] 42. ① pendulum	② stature	③ savvy	4 phase
[1] 43. ① collaborate	② collide	3 conspire	4 counterfeit
[4] 44. ① aesthetic	② intercessional	③ inspirational	4 interdisciplinary
21 45 ① Originally	2 Fortunately	3 Respectively	Secretly

四、閱讀測驗【請在下列各題中選出最適當的答案】

Regular exercise is beneficial to cardiovascular health and longevity. The Centers for Disease Control and Prevention and the American College of Sports Medicine recommend a minimum of 30 minutes of moderate-intensity physical activity on most days of the week. According to the National Institutes of Health-American Association of Retired Persons Diet and Health Study, achievement of activity levels approximate the recommendations for moderate activity (at least 30 minutes on most days of the week) may decrease 27% of mortality in men and women. In developing countries, the fast increase of cardiovascular disease mortality may partly be attributed to the decrease of physical activity. The death rate of cardiovascular disease in China, for example, nearly increased 50% from 1990 to 2009, and the decrease of exercise participation played an important role in the increase of mortality. A recent investigation in 9 provinces and cities of China showed that the physical activity in 2006 declined by 27.8% in men and by 36.9% in women in comparison with those in 1997.

Non-vigorous exercise training is a central focus of health promotion and is the core component of rehabilitation for patients with cardiovascular disease. According to a recent meta-analysis evaluating the effect of light-to-moderate physical activity, 2.5 hour/week moderate-intensity activity, that is, 30 min exercise 5 days a week, compared with no physical activity was associated with a reduction in mortality risk of 19%, while 7 hour/week of moderate activity compared with no activity reduced the mortality risk by 24%.

Tai Chi is a Chinese traditional mind-body exercise. Although the exercise intensity of Tai Chi is low to moderate, previous studies have shown that it offers benefits for aerobic capacity, muscular strength, balance, and cardiovascular risk factors. Further, Tai Chi appears to be safe and effective for patients with acute myocardial infarction, coronary artery bypass grafting surgery, congestive heart failure, and stroke. From the standpoint of exercise prescription, Tai Chi is a suitable exercise for patients with cardiovascular disease because it is easily accessible and of low cost and can be easily implemented in the community setting. The aim of this literature review is to provide an overview of Tai Chi benefits on cardiovascular health and to introduce the potential application of Tai Chi for patients with cardiovascular disease.

- [1] 46. Where does one most likely find the passage?
 - ① A medical journal.
 - ② A recreational magazine.
 - ③ A bulletin board in a university.
 - A proceedings of technology development.
- [4] 47. Why is China mentioned in the first paragraph?
- ① Significant changes to Chinese life styles have promoted their longevity.
- ② After 1990's Chinese people have begun a new movement of practicing Tai Chi.
- 3 The death rate in China since 1990's surpasses the average death rate of the world.
- The medical data in China illustrate the linkage between the increase of mortality and the decrease of exercise.
- [3] 48. Why is non-vigorous exercise training discussed in the second paragraph?
 - ① To remind readers of some medical achievements in the past.
 - ② To publicize some studies on cardiovascular disease in China.
 - ③ To establish a connection between the medical findings and Tai Chi.
 - **4** To emphasize the importance of the medical treatment for cardiovascular disease.
- [2] 49. Which of the following topics is likely to be included in the literature review mentioned in the third paragraph?
 - ① Tai Chi in poetry.
 - ② Tai Chi and hypertension.
 - 3 Artistic values of Tai Chi in China.
 - ④ Unsettled issues of the origins of Tai Chi.
- [4] 50. According to the passage, which of the following statements is true?
 - ① Tai Chi has again attracted Chinese people's attention since 1990's.
 - ② Tai Chi is strongly recommended as the sole treatment to cardiovascular disease.
 - 3 Tai Chi, a non-vigorous exercise, can only be practiced between 30 minutes to an hour every day.
 - 4 Tai Chi, though an exercise of low-to-moderate intensity, is helpful to cardiovascular disease patients.