

**【B卷】**

合作金庫商業銀行委託台灣金融研訓院辦理 97 年對外甄選新進人員測驗試題

**科目一【商用英文】**

甄才類別：外匯人員

入場通知書號碼：\_\_\_\_\_

注意：①作答前須檢查試卷與答案卡所標示之卷別(分 A、B 卷)是否一致，以及入場通知書號碼、桌角號碼、應試類別是否相符。

②本試卷正反兩頁共 50 題，每題 2 分，限用 2B 鉛筆在「答案卡」上作答。

③本試卷之試題皆為單選選擇題，請選出最適當答案，答錯不倒扣；未作答者，不予計分。

④答案卡務必繳回，未繳回者該科以零分計算。

**一、字彙測驗(依照句子前後文意，選出與劃底線處意義最接近或最適合填入空格內之字彙)**

- He was made redundant in the latest round of contract negotiations.  
① prosecuted ② demoted ③ paid a bonus ④ laid off
- NASDAQ stocks took a beating this morning.  
① rose sharply ② dropped ③ were questioned ④ made the headlines
- It'll be at least six months before we can recoup the cost of our investment.  
① recover ② spend ③ calculate ④ reiterate
- A prototype of this product will be launched in September.  
① late model ② finished model ③ first example ④ revised version
- I was asked to read the prospectus before they allowed me to invest.  
① brochure ② benefit ③ label ④ fine print
- Increasingly, more firms are witnessing a sluggish sale.  
① slow ② risky ③ steady ④ profitable
- Sales of durable goods went up 5 percent last month.  
① perishable ② outdated ③ inexpensive ④ long-lasting
- The analyst forecasts an up market buoyed by consumer spending.  
① supported ② ruined ③ tainted ④ diluted
- Interbank lending costs came down again, offering tentative signs of renewed confidence in the financial system, after weeks of \_\_\_\_\_ and rescue plans.  
① ballads ② bailouts ③ ballasts ④ bailiff
- The company was criticized for \_\_\_\_\_ cheap labor from Southeastern Asia and putting local workers out of jobs.  
① intending ② exploiting ③ intersecting ④ extending
- The IMF prepared to \_\_\_\_\_ in trouble spots around the world.  
① interim ② interval ③ intervene ④ interlock
- Goodwill is the feeling of \_\_\_\_\_ that makes a customer buy from one firm rather than another.  
① confidence ② confusion ③ conglomerate ④ confluence
- The FTSE 100 stock market in London plunged 2.63 percent in early morning \_\_\_\_\_ yesterday, as investors digested the news that the British government planned to nationalize its troubled banks.  
① deal ② exchange ③ section ④ trade
- Modern men want to live a comfortable life at the \_\_\_\_\_ of turning the Earth into a waste land.  
① dispense ② excuse ③ expense ④ incentive
- With industrial clustering already one of the strengths of Taiwan's economy, as reflected in a recent global \_\_\_\_\_ survey, the government plans to invest NT\$650 million to develop new clusters over the next three years.  
① competitiveness ② commitment ③ commission ④ compensation

**二、文法測驗**

- Taiwan's economy is showing signs of slowing down, as Council for Economic Planning and Development announced the island's economic soundness index for July was 15, \_\_\_\_\_.  
① a 62-month low ② a 62-months low ③ 62-month low ④ 62-months low
- In the two years since Taiwan \_\_\_\_\_ a member of the WTO, agricultural imports have risen dramatically while exports have suffered a serious decline.  
① became ② becomes ③ had become ④ has become
- Citigroup Inc \_\_\_\_\_ talks with the U.S. government as its plummeting share price raises doubts about the bank's ability to survive.  
① has begun ② has begin ③ has beginning ④ has began

- The International Monetary Fund said on Tuesday the number of countries seeking help to cope with a spreading economic problem \_\_\_\_\_.  
① was growing everyday ② were growing every day  
③ were grown every day ④ was growing every day
- The most important service \_\_\_\_\_ money provides is that it is used to execute transactions. This is also an easily understood function of money.  
① why ② what ③ whose ④ that
- To quell consumer anxiety, not only \_\_\_\_\_ the origin of the milk powder we use, we also ask our suppliers to provide test reports.  
① do we stress ② stress do we ③ we stress ④ stress we do
- The Democrats told the automakers to show \_\_\_\_\_ that the government would be reimbursed and share in future profits.  
① how would they ensure ② how they would ensure  
③ how ensure they would ④ how they ensure would
- The 2007 deficit of US\$30 billion indicates that there is still a technology gap between Taiwan and Japan that \_\_\_\_\_.  
① need to overcome ② need to be overcome ③ needs to overcome ④ needs to be overcome
- With the price of raw materials on the rise last year, Austrian imports to Taiwan rose in price by \_\_\_\_\_ 35%.  
① as much as ② as higher as ③ so much as ④ so higher as
- \_\_\_\_\_ Taiwanese companies that are adept at using the tools of globalization have reaped surprising profits.  
① That ② Those ③ What ④ Which
- The U.S. dollar rose \_\_\_\_\_ the euro as a banking crisis worsened in Europe.  
① against ② by ③ to ④ with
- The additional income will \_\_\_\_\_ a 30% windfall tax.  
① be subject to ② subjected to be ③ subject to be ④ be a subject to
- For most people in Taiwan, 2007 didn't end well. Real wages have increased by just 0.5% over the past eight years, \_\_\_\_\_ the consumer price index came to 107 at year's end compared to 100 in 2001.  
① unless ② until ③ whereas ④ with
- \_\_\_\_\_ the dollar appreciates, the export sector suffers.  
① Every time ② Everytime ③ Everywhere ④ Every where
- Officials are relieved that the rise in the consumer-price index has slowed from 8.7% to 7.3%, \_\_\_\_\_ to decline in meat prices.  
① thank ② thankful ③ thanking ④ thanks

**三、克漏字測驗(請依照段落上下文意，選出最適當的答案)**

(一) World leaders at the G20 financial summit in Washington have pledged to work together to restore global growth. They said they were 31 to work together to achieve "needed reforms" in the world's financial systems.

US President George W Bush said that finance ministers would now work on detailed reform proposals, and then report back. Mr Bush's 32 in the White House, Barack Obama, said in a statement that he was ready to work "together on these challenges" with the G20 when he takes office in January. "The president-elect believes that the G20 summit... is an important opportunity to seek a 33 response to the global financial crisis," said a statement issued in his name.

The meeting 34 leading industrial powers, such as the US, Japan and Germany, and also emerging market countries such as China, India, Argentina, Brazil and others - representing 85% of the world economy. Leaders of the emerging economies said the summit marked a historic 35 of power away from the richer countries. For them, the significance of this G20 summit was clear - they now have to be taken into consideration in the management of the global economy.

【請接續背面】

31. ① dismissed            ② determined            ③ confessed            ④ combined  
 32. ① relative            ② substitute            ③ successor            ④ representative  
 33. ① remote            ② previous            ③ coordinated            ④ subordinate  
 34. ① met with            ② came across            ③ took over            ④ brought together  
 35. ① site            ② shift            ③ topic            ④ argument

(二) Choosing the right job is probably one of the most important decisions we have to make in life, and it is frequently one of the hardest decisions. One important question that you might ask yourself is, “How do I get a good 36?” People find jobs 37 an infinite number of ways. There are people who can answer an 38 advertisement in the local paper and land the best job in the world, but others write to all sorts of places all over the country, and never seem to get a 39 at all. Still others believe that the in-person, door-to-door approach is 40 the best way to get a job. And then there are those who, through no active decision of their own, just seem to be in the right place at the right time.

36. ① job            ② spouse            ③ education            ④ program  
 37. ① by            ② in            ③ onto            ④ with  
 38. ① eternal            ② insignificant            ③ anonymous            ④ obvious  
 39. ① promotion            ② pleasure            ③ reply            ④ reward  
 40. ① by far            ② no longer            ③ at large            ④ so to speak

#### 四、閱讀測驗

(一) Without a doubt, the past few months have ranked as the most tumultuous -- and scariest -- times that I've seen in the more than 20 years I've been at *Money* magazine. We've witnessed events that up to now had been almost unimaginable: the stock market fluctuating wildly and governments around the globe taking extraordinary steps to unlock frozen credit markets. And it's still unclear when the economy and the markets will hit bottom.

Given the unprecedented level of fear and uncertainty, it's no surprise that readers of my Long View column in *Money* and my Ask the Expert column on CNNMoney.com have inundated me with retirement planning questions. The following is an example.

**Q.** Does the **crisis** have any effect on my defined-benefit pension plan? I just turned 55 and was getting ready to start drawing from it. --Lynn, Hephzibah, Ga.

**A.** The fact that **the stock market is reeling** doesn't mean your employer can slash your pension or take it away from you. With a traditional defined-benefit pension, the size of your check is based on the number of years you worked and your salary. Once you're vested, your employer must pay you the pension you've earned.

Of course, since pension managers generally invest about 65% of their assets in stocks, plummeting prices have put a strain on the funds employers are counting on to pay retirees. But that doesn't mean promised benefits are in peril. Pensions are paid over decades. There's plenty of time for assets to bounce back.

Besides, even if your company were to go bankrupt, you would likely collect all or most of your pension. The federal Pension Benefit Guaranty Corporation would step in and cover your pension, up to certain limits. For a 65-year-old, the PBGC's maximum payment for plans ended in 2008 is \$51,750 a year (for more, go to [pbgc.gov](http://pbgc.gov)).

41. The author is a \_\_\_\_\_.  
 ① government employee            ② famous banker  
 ③ columnist of a magazine            ④ professor of economy

42. What is the author's purpose in writing this passage?  
 ① To provide information on safety of pension.  
 ② To teach people how to make investment.  
 ③ To discuss the current economic crisis.  
 ④ To attack the government's pension policy.

43. What does “the stock market is reeling” mean?  
 ① The stock market is hiking.  
 ② The stock market is moving steady.  
 ③ The stock market is going down slowly.  
 ④ The stock market is fluctuating drastically.

44. Which of the following statements is true?  
 ① Pension managers rarely invest the fund in the stock markets.  
 ② Turbulence in the stock markets has no influence on the pension funds.  
 ③ Benefits of retirees are greatly reduced when the stock market hits bottom.  
 ④ Pension payment takes long years, so there is enough time for the funds to wait and gain back their money.

45. Which of the following is true about PBGC?  
 ① It is operated by the state government of the U.S.  
 ② It stands for Pension Benefit Guaranty Corporation.  
 ③ It pays each retiree \$51,750 a year every year.  
 ④ Its payment to retirees has ended in 2008.

(二) Most US investors who own shares in foreign corporations do so via American depositary receipts (ADRs). There is nothing to stop them from buying overseas shares directly (although they may technically be breaking the 1933 Securities Act when they sell them). ADRs, however, are much more convenient. Basically, they are tradable receipts which say that the shares represented by the ADRs are held on deposit by a bank in the corporation's home country.

The depositary bank collects dividends, pays local taxes, and distributes them converted into dollars. Additionally, holders of ADRs usually have all the rights of shareholders who own their stocks directly. The vast majority of overseas corporations that list their shares on a US exchange use ADRs.

At the end of 2002, there were over 1,000 such listings. ADRs have spawned imitators and nowadays there are global depositary receipts, or ADRs, which are traded on over-the-counter markets in both the United States and the Euromarket, and European depositary receipts, which are traded on European exchanges.

46. Why do United States investors prefer ADRs to shares overseas?  
 ① ADRs give them more rights to the stocks.  
 ② ADRs are more convenient.  
 ③ They can trade ADRs in the Euromarket.  
 ④ They cannot buy overseas stocks directly.

47. Which of the following statements is true about ADRs?  
 ① They are traded like ordinary stocks.  
 ② They are traded by foreign investors only.  
 ③ They can only be traded over-the-counter.  
 ④ They can only be traded outside the United States.

48. Who holds shares on ADRs?  
 ① Individual investors.  
 ② Corporations that issue them.  
 ③ A bank in the United States.  
 ④ A bank in a foreign country.

49. US investors in ADRs receive dividends \_\_\_\_\_.  
 ① in US dollars            ② in only foreign currency  
 ③ in European currency only            ④ in non-cash payments only

50. The passage implies that anyone selling foreign stocks in the United States \_\_\_\_\_.  
 ① can only do so after 1933            ② may actually benefit from the law  
 ③ may be breaking a law            ④ may be required to pay local taxes