

臺灣土地銀行 106 年度一般金融人員及專業人員甄試試題

甄試類組【代碼】：七職等-國際金融人員（一）【L4514】

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，共計 100 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；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，未繳回者該節以零分計算。

壹、國文【四選一單選選擇題 25 題，占 50 分】

- 【2】1.下列各句「」中所用的連詞，何者正確？
①張先生雖然辦事能力強，「而且」品行不端
②路不遠，「況且」還是坐高鐵，不會遲到的
③因為風雨實在太大，大家「並且」不出門
④不但小陳特地來幫忙，「尚且」小李也來了
- 【4】2.下列各組「」中的字，何者意思前後相同？
①凡百元首，承天「景」命／至若春和「景」明，波瀾不興
②夫天地者，萬物之「逆」旅／不立異以為高，不「逆」情以干譽
③「矜」寡孤獨廢疾者皆有所養／吾所辦者少，則不敢以功名自「矜」
④夙夜憂嘆，恐託付不「效」／吾家讀書久不「效」，兒之成，則可待乎
- 【4】3.«人莫樂於閒，非無所事事之謂也»中的「事事」，詞性結構和下列何者相同？
①他「拍拍」她肩膀
②選「戰戰」情高漲
③用橡皮「擦擦」掉錯字
④用力「扇扇」子驅熱氣
- 【1】4.如果夜裡在湖畔咖啡店聚會，最「不可能」看到什麼景象？
①小齋幽敞明朱曦
②溼螢撩亂起花叢
③月明星稀，烏鵲南飛
④浮光躍金，靜影沉璧
- 【4】5.«賣炭翁，伐薪燒炭南山中。滿面塵灰煙火色，兩鬢蒼蒼十指黑。賣炭得錢何所營？身上衣裳口中食»，上述詩句描寫了賣炭翁的什麼處境？
①家庭貧困，居住環境惡劣
②身心俱疲，無法負荷工作
③深受剝削，辛勞而無所得
④辛苦勞動，維持生活所需
- 【3】6.«作客山中的妙處，尤在你永不須躊躇你的服色與體態。你不妨搖曳著一頭的蓬草，不妨縱容你滿腮的苔蘚»，下列敘述，何者最符合作者的意思？
①山中空氣清新，宜於蒔花種草
②山中清幽安靜，適合靜坐調息
③山居悠閒自在，不必費心打理儀容
④山居潮濕陰暗，苔蘚蓬草滋生快速
- 【2】7.愛默生說：「我所遇見的每一個人，或多或少都是我的老師，因為我從他們身上學到了東西」。話中含意與下列何者最相似？
①前事不忘，後事之師
②他山之石，可以攻錯
③學如逆水行舟，不進則退
④日知其所亡，月無忘其所能
- 【1】8.«今生今世／我最忘情的哭聲有兩次／一次，在我生命的開始／一次，在你生命的告終／第一次，我不會記得，是聽你說的／第二次，你不會曉得，我說也沒用／但兩次哭聲的中間啊／有無窮無盡的笑聲／一遍一遍又一遍／迴盪了整整三十年»，依據詩意，可推知作者是在何時寫下此詩？
①自己三十歲生日
②母親三十歲生日
③母親死後三十年
④母親去世那一年
- 【2】9.托爾斯泰：「當困難來訪時，有些人跟著一飛沖天，也有些人因之倒地不起」，這段話的意思，與下列何者最相近？
①事先有防備，就不必害怕困難來敲門
②遇到困難時，是否畏懼往往決定成敗
③年輕時遇難，較易一飛沖天，年老就倒地不起
④解決困難，可採一飛沖天和倒地不起兩種方式
- 【2】10.«讓你底乾枯柔柔的／在我裡面展開、舒散／讓我底浸潤／舒展你的容顏／我必須熱，甚至沸／彼此才能相容»，詩中的「你／我」，分別指的是什麼？
①奶粉／水
②茶葉／水
③餅乾／牛奶
④咖啡／牛奶
- 【2】11.下列各句，何者傳達的語氣暗含貶義？
①郭靖一心衛宋，豈是貪生怕死之徒，畏箭避刀之輩
②大夥都說王熙鳳辦事可靠，哪裡知道她是別有用心
③他嘴巴雖然厲害，好在心口如一，倒是極爽快的人
④諸葛亮為報劉備的知遇之恩，為蜀國竭盡畢生心力

- 【2】12.«夜雨是行旅的大敵。倒不是因為夜間行路艱難，也不是因為沒有帶著雨鞋和傘。夜雨會使旅行者想家，想得很深很深。夜雨會使旅行者企望安逸，突然憬悟到自己身陷僻遠、孤苦的處境，顧影自憐，構成萬里豪情的羈絆。»依據本文，作者為什麼認為「夜雨是行旅的大敵」？
①夜雨導致失眠，第二天常晚起而耽誤行程
②夜雨增添孤寂蕭索，使遊子勾起思鄉情緒
③朋友夜雨聚談甚歡，不想再孤獨走上旅途
④雨勢太大，常使交通受阻，無法繼續前行
- 【3】13.«詩史數千言，秋天一鶴先生骨。草堂三五里，春水群鷗野老心»，上述詩句所描述的為何人？
①陶潛
②王維
③杜甫
④蘇軾
- 【2】14.«桂林山水甲天下，陽朔山水甲桂林»，透過「天下」、「桂林」、「陽朔」的層層比較，說明陽朔的山水美景冠絕天下。下列何者亦使用相同技巧？
①曾經滄海難為水，除卻巫山不是雲
②五嶽歸來不看山，黃山歸來不看嶽
③花開堪折直須折，莫待無花空折枝
④身無彩鳳雙飛翼，心有靈犀一點通
- 【3】15.«真實的世界，不是花房、不是溫床，更不是父母的羽翼。真實的世界，充滿了誘惑、陷阱與不公平。我們要面對它，戰勝誘惑、躍過陷阱，打破那令人憤懣的不平，並創造一個公平的社會。»下列選項，何者符合作者所認為的真實的世界？
①溫暖熱情
②了無生機
③充滿挑戰挫敗
④環境遭受破壞
- 【3】16.下列文句的釋義，何者正確？
①寄蜉蝣於天地，渺滄海之一粟：喻人生命飄浮無定
②井蛙不可語於海，夏蟲不可語於冰：喻人自我設限
③師道之不復可知矣：嘆以從師問學為恥的風氣流行
④舞幽壑之潛蛟，泣孤舟之嫠婦：抒物我兩忘的襟懷
- 【4】17.傳說裡，那個創造文字的神倉頡，有多隻眼睛。用以「仰觀天象，俯察地理」，把天上眾星的排列，地下的蟲魚鳥獸之跡，都一一轉換成了文字。文字使人遠離了茫昧，有了思維，有了記憶，從混沌進入清明；有文字之前，被稱為「史前」，有了文字，才進入真正的「歷史」。依據前文，作者認為「文字」主要有何功用？
①觀天象，察地理
②尋獸跡，繪星圖
③明吉凶，辨禍福
④去蒙昧，述歷史
- 【2】18.下列各組「」中詞語的意思，何者前後相同？
①君子之德風「小人」之德草／過河拆橋是「小人」行徑
②去順效逆，是以「速」禍／未請而至，乃不「速」之客
③吾不忍其觥觥，「若」無罪而就死／天「若」有情天亦老
④此誠危急存亡之「秋」也／葉枯而草萎，「秋」色已蕭疏
- 【1】19.張潮《幽夢影》：「讀經宜冬，其神專也；讀史宜夏，其時久也；讀諸子宜秋，其致別也；讀諸集宜春，其機暢也。」如依張潮言，則春、秋二季依序宜選擇下列哪些書？
①袁中郎全集／呂氏春秋
②五代史記／稼軒長短句
③說文解字／范文正公集
④歐陽文忠公集／郁離子
- 【2】20.下列選項中的「薄」字，何者意思與「薄暮冥冥」的「薄」相同？
①如履「薄」冰
②日「薄」西山
③厚此「薄」彼
④門衰祚「薄」
- 【2】21.下列文句所述心境，何者與《岳陽樓記》中「去國懷鄉，憂讒畏譏」最相近？
①固一世之雄也，而今安在哉
②自余為僇人，居是州，恆惴惴
③蒼顏白髮，頹然乎其間者，太守醉也
④臣之壯也，猶不如人；今老矣，無能為也已
- 【4】22.«幾乎天天喝茶，（甲）通常一杯從早到晚只添水不換茶葉，（乙）所以濃冽是早晨，清香已到了中午，淡如白水合該熄燈就寢。（丙）喝茶順道看杯中茶，蜷縮是嬰兒，收放自如到了荳蔻年華，肥碩即是陽壽將盡。（丁）看久了，說心花怒放也可以，說不動聲色亦可。»依據文意，推論「一撮葉，每天看到一生」一句，最適合插入何處？
①（甲）
②（乙）
③（丙）
④（丁）
- 【3】23.«所謂口才，往往是說話的武裝。最理想的對話不一定兩人都有口才，因為口才宜於應敵，卻不宜用來待友。»下列敘述，何者最符合作者的意思？
①切磋琢磨是訓練口才的良方
②口才便給是拓展交遊的利器
③朋友相交宜誠，無需逞口舌之利
④能者制敵機先，唇槍舌劍可建功
- 【2】24.«知己是心靈的共鳴，超越人世的利害與誘惑，而且不因世變而有絲毫動搖。尋覓知己跟與自己的影子對話一樣艱難。所以愛默生說：我們是世界上孤獨的過客，所以渴望的知己只在夢幻與寓言之中。»下列敘述，何者與本文旨義最相近？
①海內存知己，天涯若比鄰
②相識滿天下，知心有幾人
③一別知心兩地愁，任他月下翫江樓
④酒逢知己千杯少，話不投機半句多
- 【3】25.«不快樂是源於「我執」太深，從來愛的只是自己，關心的，也僅限於個人的悲喜。這般的自私、褊狹，當然使生命裡，愁苦的多，歡樂的少。»下列敘述，何者與本文旨義最相近？
①凡是堅強、正直、勇敢、仁慈的人，都是英雄
②只要堅持的時間夠長，恐懼就根本不再是痛苦
③你的心越打開，你的喜悅就越多，智慧也越多
④一旦下定了決心，就應該一直往前走不要退縮

【請接續背面】

貳、英文【四選一單選擇題 25 題，占 50 分】

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【2】26. The company will stay focused on their international _____ in order to continue its overseas expansion.
① clichés ② alliances ③ sabotage ④ sanction
- 【1】27. Technology companies generally invest a large percentage of their _____ in research and development.
① revenues ② regulations ③ registration ④ revelation
- 【4】28. As the labor market remains _____, creating new jobs is a headache on the new government administration.
① gratifying ② fertile ③ upfront ④ stagnant
- 【3】29. One of the responsibilities of a senior manager is to _____ the company's output and performance.
① trivialize ② camouflage ③ optimize ④ relinquish
- 【3】30. Failing to _____ the market shifts, the new start-up is now facing a challenge capital shortage.
① hemorrhage ② tighten ③ anticipate ④ cultivate
- 【4】31. The project the team _____ in is future-oriented, aiming for long-term returns.
① differentiates ② measures ③ substitutes ④ engages
- 【3】32. It is generally true that receiving a patent offers protection against _____.
① penetration ② assessment ③ infringement ④ contemplation
- 【1】33. Being a(n) _____ and trustworthy brand, the century-old business is considered one of the most ethical businesses.
① reliable ② deceitful ③ condescending ④ emerging

二、文法測驗【請在下列各題中選出最適當的答案】

- 【3】34. The multinational company is on the regulator's radar _____ some of its offshore accounts.
① because ② resulting in ③ owing to ④ such as
- 【2】35. The new company is counting on several of its new inventions _____ patents are under review.
① which ② whose ③ that ④ what
- 【2】36. Many countries are _____ wary of regional imbalance, possibly caused by fast globalization.
① increasing ② increasingly ③ increased ④ increase
- 【4】37. If it _____ the full preparation, the interdepartmental coordination could have failed.
① is not ② was not by ③ has not been ④ had not been for
- 【1】38. _____ I arrived at the airport did I realize that I did not have my passport with me.
① Not until ② As far as ③ Until ④ As long as
- 【2】39. Some employees have trouble following simple procedures, _____ working on an important project.
① moreover ② much less ③ far more ④ nevertheless
- 【3】40. _____ new product trends, the entire engineering team is being restructured and expanded.
① To cope ② Coping ③ To tackle ④ Tackled for

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

Prices for fuel and food have skyrocketed around the world in recent years. Oil's relentless 41 has led to gasoline prices doubling and even tripling in some areas. Additionally, amidst a global shortfall in the world's rice production, a ton of rice now fetches an 80% premium over the past two years. The rise of price both in oil and rice has caused social and economic 42 in countries that rely heavily in imports.

Fuel's price rise is often blamed on increased 43 from developing nations, such as China and India, OPEC supply restrictions, unrest and terrorism in oil-suppliers, and the decreasing value of the dollar. The price of oil has a number of consequences for the price of food. Farmers' costs are rising, from the fuel needed to run farm equipment to the oil-based fertilizer used to keep up production. Farmers then pass these costs onto distributors and 44 to consumers. Another factor is the increased use of food 45 like corn to create bio-fuels such as biodiesel and ethanol. This again pads up the price for food.

- 【3】41. ① network ② profile ③ surge ④ plunge
【2】42. ① progress ② instability ③ labor ④ reliability
【1】43. ① demand ② reputation ③ production ④ analysis
【2】44. ① relatively ② eventually ③ permanently ④ precisely
【4】45. ① estimates ② blossoms ③ poultry ④ crops

四、閱讀測驗

Since the 1990s, garbage disposal companies have been recycling what they can—glass, plastic, electronics, even concrete—and incinerating the rest. The Tuas South incineration plant, the largest and newest of four plants run by the Singapore government, is tucked away in the southwest part of the main island. A recent visit by a group of scientists found it surprisingly clean and fresh. The incinerator creates a weak vacuum that sucks the foul air from the trash-receiving room in to the combustion chamber.

Not that incineration is problem-free. When Singapore began burning garbage, its carbon emissions into the atmosphere rose sharply while its solid carbon deposits dropped, according to data gathered by the Oak Ridge National Laboratory in Tennessee. During the last couple of years, however its emissions have stabilized. The recycling program has been more effective than anticipated.

Once Singapore started burning trash, the big question was where to put the ash. The government then built a seven-kilometer-long rock bund to connect two offshore islands, Semakau and Sekang, and named the new island Pulau Semakau. The complex cost about 610 million Singapore dollars, approximately US\$400 million. This is no ordinary landfill: the island doubles as a biodiversity hotspot, of all things, attracting rare species of plants and animals. It even attracts ecotourists on specially arranged guided tours. Eight years in the making, the artificial island is setting an example for the future of conservation and urban planning.

One complaint about Pula Semakau was that it called for the destruction of mangroves on part of the original island. But Singapore's National Environmental Agency saw to it that the mangroves were replanted in areas adjoining the landfill. All mangroves survive and continue growing. The island now has more than 13 hectares of mangroves, which serve as a habitat for numerous species.

This is why the rest of the world should be watching: time will tell whether Semakau is a useful model for conservation, also as a benchmark of one aspect of successful and sustainable urbanization. Meanwhile the Singapore government, with its thriving ecosystem, wants it to become a permanent nature reserve.

- 【4】46. Which of the following is the most appropriate title for the passage above?
① Technology Advancement for Garbage Disposal
② Development of Ecotourism in Singapore
③ Urbanization: Challenges and Solutions
④ Garbage of Nature: Singapore's Island of Trash
- 【3】47. Which of the following about Pulau Semakau is **NOT** correct?
① It comprises two offshore islands.
② It is run by a company owned by the Singapore government.
③ It resulted in irreversible destruction of mangroves in order to build the plant.
④ It is an exemplar of sustainable development.
- 【3】48. Ecotourism in Pulau Semakau _____.
① is the next agenda on Singapore's urban development
② serves as a benchmark for tourism industry
③ has to be particularly arranged and guided
④ is an untapped source of national income
- 【1】49. According to the passage, what can other countries learn from Singapore?
① How to use the model for nature conservation.
② How to turn garbage into money.
③ How to choose the right landfill site.
④ How to preserve natural habitats for rare species.
- 【2】50. According to the passage, which of the following is **NOT** a problem when building the incinerator?
① Destroying a large area of mangroves.
② Protests from scientists.
③ Rising emissions of carbon dioxide.
④ Disposal of burned garbage ash.