

彰化銀行 108 年度第二次新進人員甄試試題

甄試類別／職等【代碼】：經驗行員（外匯組）-6 職等【P0712】

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，測驗入場通知書編號、座位標籤、應試科目是否相符，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，四選一單選擇題共 50 題，每題 2 分，共 100 分。
 ③限用 2B 鉛筆在「答案卡」上作答，請選出一個正確或最適當答案，答錯不倒扣；以複選作答或未作答者，該題不予計分。
 ④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。
 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、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。應考人如有下列情事扣該節成績 10 分，如再犯者該節不予計分。1.電子計算器發出聲響，經制止仍執意續犯者。2.將不符規定之電子計算器置於桌面或使用，經制止仍執意續犯者。
 ⑥答案卡務必繳回，違反者該節成績以零分計算。

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【2】1. We are genuinely grateful for your long-term _____ in carrying out our building project.
 ① operation ② cooperation ③ corporation ④ information
- 【3】2. The beauty of _____ is that every corner of the world can learn from the others.
 ① idealization ② centralization ③ globalization ④ generalization
- 【4】3. I can't tell you exactly how much this trip will cost you, but I can give you an _____ figure for your reference.
 ① irrelevant ② enormous ③ expended ④ approximate
- 【2】4. The artist's new work is very difficult to _____; very few art critics know what it really tries to express.
 ① inherit ② interpret ③ install ④ intervene
- 【4】5. The exchange rate between the two _____ plays a major role in international trade and investment.
 ① stocks ② policies ③ inflations ④ currencies
- 【3】6. The company has announced a bonus for all the _____ who achieve their sales targets.
 ① employee ② employer ③ employees ④ employers
- 【1】7. He needed to _____ some money from his savings account to his checking account so that he could pay for the new car he wanted to buy.
 ① transfer ② transit ③ translate ④ transport
- 【1】8. I prefer using a _____ card, because I'm not tempted to spend more money than I have in my account.
 ① debit ② identity ③ plastic ④ boarding pass
- 【1】9. _____ is an asset that a lender accepts as security for a loan. If the borrower defaults on the loan payments, the lender can seize the asset and resell it to recoup the losses.
 ① Collateral ② Provision ③ Assessment ④ Redeployment
- 【4】10. In the middle of his speech, John told all his colleagues that he is going to quit, and everyone was shocked by his _____.
 ① amusement ② achievement ③ advertisement ④ announcement
- 【3】11. His current income is not _____ to support his family, so he decided to find one more part-time job.
 ① fluent ② humble ③ sufficient ④ economical
- 【1】12. To avoid any fire or explosion, smoking is absolutely _____ in the gas station.
 ① prohibited ② strengthened ③ approved ④ invented
- 【4】13. Winning eight gold medals in one Olympics was _____ because few athletes could do that.
 ① jealous ② painful ③ reliable ④ exceptional
- 【2】14. The lack of rain for over 10 months has led to the longest _____ in the country's history.
 ① revenge ② drought ③ blossom ④ therapy
- 【4】15. Booking a room with a credit card will _____ your reservation; otherwise, we cannot promise you the availability of our hotel rooms.
 ① restrict ② impress ③ eliminate ④ guarantee

二、文法測驗【請在下列各題中選出最適當的答案】

- 【2】16. The Prime Minister, together with his wife, _____ warmly welcomed when they got off the plane.
 ① be ② was ③ were ④ has been
- 【1】17. Most bookstores have a section for young readers, _____ you'll find books stacked on tables and shelves.
 ① where ② what ③ which ④ while

- 【2】18. In metropolitan cities, _____, traffic congestion is not only a headache but a nightmare both to the city residents and to the city administration.
 ① included Taipei ② Taipei included
 ③ Taipei including ④ to include Taipei
- 【1】19. No matter how _____, many people have chosen to move from big cities to rural areas.
 ① inconvenient country life may be
 ② country life may be inconvenient
 ③ may country life be inconvenient
 ④ country life inconvenient may be
- 【1】20. The social welfare system _____ provide the underprivileged people with sufficient support.
 ① ought to ② should have to
 ③ had better to ④ would rather to
- 【3】21. We are very well aware of the many challenges that lie ahead. However, Taiwan's economy _____ and our people are very hard-working.
 ① are sound basal ② is basal sound
 ③ is basically sound ④ are basically sound
- 【4】22. If James had taken my advice, he _____ such an unwise mistake in the company.
 ① did not make ② won't be made
 ③ had not made ④ would not have made
- 【2】23. As most sports magazines can attest, playing sports such as tennis and basketball _____ not only mental ability but also physical strength.
 ① require ② requires ③ required ④ requiring
- 【3】24. _____ the lobbying groups been backing up the new protocol, but several industry labor unions are now voicing their stern support for it.
 ① Not until there have ② There have never
 ③ Not only have ④ If they could have
- 【3】25. I was _____ shocked to see the car accident that I stood by the roadside not knowing what to do.
 ① very ② too ③ so ④ such
- 【1】26. Thank you for giving me your great advice; _____.
 ① I really appreciate it ② I'm really appreciated
 ③ I really appreciate ④ I really appreciated
- 【3】27. There are many people _____ against the new policy in front of the Executive Yuan.
 ① protest ② protested ③ protesting ④ who protesting
- 【2】28. The famous high-tech company hired a group of AI experts, some of _____ were my college classmates.
 ① who ② whom ③ which ④ them
- 【3】29. The fancy sports car _____ him five hundred NT dollars.
 ① spent ② took ③ cost ④ paid
- 【4】30. Julia _____ anyone her secret for 15 years until her biological mother showed up two months ago.
 ① does not tell ② did not tell ③ has not told ④ had not told

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

The Indians developed curry as a way of preparing meat because they didn't have refrigeration. The hot curry masked the taste of the meat which was no longer what it 31. In my opinion, perfume was invented to perform the same job for people. I don't like perfume because the more a person smells like nothing at all, the 32 the person smells to me. There's nothing more objectionable, when you're eating in a restaurant, than to have some woman 33 by who used a lot of perfume. Smell is the least understood of our five senses—the others being sight, touch, hearing and taste. Every word we use to 34 a smell is borrowed from somewhere else. There's no group of abstract words we use to classify odors. We may say, "That smells good" or "That really stinks," but smells have few names 35. We associate good food with good smell, but some of the best foods don't have much of a smell. It matters little whether ice cream smells good or not as long as it tastes good.

- 【4】31. ① is ② was ③ should be ④ should have been
- 【2】32. ① more ② better ③ best ④ worse
- 【1】33. ① sweep ② sweeps ③ swept ④ to sweep
- 【3】34. ① accept ② respond ③ describe ④ subscribe
- 【2】35. ① if necessary ② of their own ③ in the future ④ in many ways

【請接續背面】

第二篇：

Have you ever been to cinema and wondered in amazement how movie stars manage to perform dangerous acts like jumping off buildings or driving at great speed? 36. The real performers are usually 37, who can earn a very good living by standing in for the stars when necessary. The work is incredibly demanding and, before qualifying for this job, they have to prove their athletic agility in six sports, particularly 38.

Naturally, 39 are important and everything is planned down to the tiniest detail because one second difference can lead to serious injuries or even deaths. In every scene which involves a complicated series of actions, there is no time for careless mistakes. This special actor or actress often has only 40, unlike film stars, who can always shoot a scene repeatedly until it gains the directors' approval.

- 【3】36. ① No pain, no gain
③ Mostly they don't, of course
- ② Special effect would do the trick
④ Practice makes perfect
- 【3】37. ① martial art fans
③ stunt men or women
- ② their identical twins
④ virtual actors or actresses
- 【2】38. ① chess, magic tricks and calligraphy
③ darts, billiards and bowling
- ② skiing, motorbike riding and gymnastics
④ frisbee, foosball and rope-jumping
- 【1】39. ① safety and timing
③ insurance and welfare
- ② food and sleep
④ licenses and certificates
- 【4】40. ① very few options for this dangerous job
③ a career cut short by injuries
- ② a minimum of insurance for accidents
④ one chance of getting things right

四、閱讀測驗【請在下列各題中選出最適當的答案】

第一篇：

Let children learn to judge their own work. A child learning to talk does not learn by being corrected all the time. If corrected too much, he will stop talking. He notices a thousand times a day the difference between the language he uses and the language those around him use. Bit by bit, he makes the necessary changes to make his language like other people's. In the same way, children learn all the other things they learn to do without being taught – to talk, run, climb, whistle, ride a bicycle – compare their own performances with those of more skilled people, and slowly make the needed changes. But in school, we never give a child a chance to find out his mistakes for himself, let alone correct them. We do it all for him. We act as if we thought that he would never notice a mistake unless it was pointed out to him, or correct it unless he was made to. Soon he becomes dependent on the teacher. Let him do it himself. Let him work out, with the help of other children if he wants it, what this word says, what the answer is to that problem, whether this is a good way of saying or doing this or not.

If it is a matter of right answers, as it may be in mathematics or science, give him the answer book. Let him correct his own papers. Why should we teachers waste time on such routine work? Our job should be to help the child when he tells us that he can't find a way to get the right answer. Let's end all this nonsense of grades, exams, and marks. Let us throw them all out, and let the children learn what all educated persons must someday learn, how to measure their own understanding, how to know what they know or do not know.

Let them get on with this job in the way that seems most sensible to them, with our help as school teachers if they ask for it. The idea that there is a body of knowledge to be learnt at school and used for the rest of one's life is nonsense in a world as complicated and rapidly changing as ours. Anxious parents and teachers say, "But suppose they fail to learn something essential, something they will need to get on in the world?" Don't worry! If it is essential, they will go out into the world and learn it.

- 【3】41. What does the author think teachers should **NOT** do?
- ① They give children correct answers.
② They allow children to mark their own work.
③ They point out children's mistakes to them.
④ They encourage children to copy from one another.
- 【4】42. According to the author, children's progress should only be estimated by _____.
- ① educated persons
② parents
③ teachers
④ the children themselves
- 【2】43. Which of the following is **NOT** mentioned as a good way for children to learn things?
- ① Correcting their own papers.
② Reading more good books.
③ Finding help from their classmates.
④ Comparing their performances with those of more skilled people.

【1】44. The author fears that children will grow up into adults who are _____.

- ① too dependent on others
② unable to use basic skills
③ too critical of themselves
④ unable to think for other people

【3】45. The passage suggests that learning to speak and learning to ride a bicycle are _____.

- ① not really important skills
② more important than other skills
③ basically the same as learning other skills
④ basically different from learning adult skills

第二篇：

Could there be a mathematical way of calculating the day when most people are at their happiest? As odd as it may sound, some people think so. According to a formula put forward by British psychologist Cliff Arnall, the general happiness of the United Kingdom's population reaches a peak on June 20th. It is hardly surprising that there is substantial increase in happiness levels in summer, but how exactly did Arnall arrive at this particular date?

The calculation takes into account such factors as the amount of outdoor activity people engage in, connection with nature, and a comfortable temperature. Other elements of the formula include the time people spend socializing with friends and neighbors, vacation time, and even positive childhood memories. The choice of June 20th seems to make sense, as this is the summer solstice—the day of the year with most sunlight. Research has shown that people are usually happier when the days are longer.

However, the problem is, Arnall seems to have changed his tune over the years. The happiness formula he first devised was proposed way back in 2008. Yet, in 2016, Arnall came up with a different date—July 29th. This time, he proposed another set of criteria. These included the time that children are beginning their summer vacations and most workers are receiving their salaries. Traffic is also at a minimum at this time of year, and the UK is usually experiencing its warmest weather. Finally, household bills are usually lower than normal.

Perhaps we should not be too concerned about the conflicting dates that Arnall had provided. After all, the psychologist himself has said that the main aim is to encourage people to discuss what makes them happy. Judging from this, his formula is just a light-hearted talking point, rather than a scientific theory of happiness.

【3】46. Which of the following is **NOT** mentioned as an element of Arnall's formula in 2008?

- ① Doing things outside.
② Experiencing nice weather.
③ Remembering your children.
④ Spending time with people you know.

【4】47. Which of the following does **NOT** contribute to the date calculated by Arnall in 2016?

- ① Fewer vehicles on the roads
② Kids enjoying their longer break
③ Less expenses on gas, electricity, etc.
④ More possibility for pay raise

【2】48. What did Arnall's second equation have in common with the first one in terms of factors?

- ① Higher salaries
② Warmer weather
③ Greater road conditions
④ Better childhood memories

【3】49. What is the author's viewpoint on the two different happiest dates proposed by Arnall?

- ① Mathematical calculations are not always accurate.
② Dates of happiness can be scientifically determined.
③ The results from Arnall should not be taken seriously.
④ People do not care about what makes them happy.

【2】50. According to the article, which of the following is true?

- ① Arnall's two formulas pointed to July 20th and June 29th respectively as the happiest day.
② Arnall himself admitted that what's more important is to find out the factors of happiness.
③ The most crucial element of the two happiest dates proposed by Arnall was longer daytime.
④ The happiest date calculated by Arnall in 2016 could apply to UK and many other countries.