

第一銀行 110 年新進人員甄選試題

甄選類別【代碼】：一般行員 B【S1818-S1819】、一般行員 C【S1820】、  
經驗行員(總行規劃組)【S1823】、雙語行員(英語組)【S1824-S1831】、  
雙語行員(日語組)【S1832】、雙語行員(德語組)【S1833】、  
程式開發人員 A【S1836】、程式開發人員 B【S1837】、  
系統管理人員【S1838】

共同科目：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，該節不予計分。  
②本試卷為一張雙面，四選一單選擇題共 50 題，每題 2 分，共 100 分，限以 2B 鉛筆於答案卡上作答，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。  
③請勿於答案卡上書寫應考人姓名、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），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。  
⑤答案卡務必繳回，未繳回者該節以零分計算。

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【2】1. Researchers are determined to find out what the real \_\_\_\_\_ behind the disease is.  
① tendon                      ② culprit                      ③ integrity                      ④ lard
- 【3】2. These two people see each other only once a year—at the \_\_\_\_\_ meeting of the community charity foundation.  
① frequent                      ② partial                      ③ annual                      ④ registered
- 【1】3. He has been fasting for three \_\_\_\_\_ days. That's more than 70 hours of not eating.  
① consecutive                      ② dispersed                      ③ isolated                      ④ studious
- 【4】4. The artist often draws \_\_\_\_\_ from ordinary scenes. He pays close attention to his surroundings and turns them into great art works.  
① toxin                      ② mechanism                      ③ detraction                      ④ inspiration
- 【3】5. Tom was punished for being \_\_\_\_\_. He didn't arrive at school until 20 minutes after the class began this morning.  
① discrete                      ② frigid                      ③ tardy                      ④ rational
- 【2】6. Due to nervousness, he sweated \_\_\_\_\_ and needed to change his shirt during the event.  
① mentally                      ② excessively                      ③ unwillingly                      ④ accurately
- 【3】7. As the economy \_\_\_\_\_, the country is facing serious problems like increasing debts and rising prices.  
① ascends                      ② implements                      ③ deteriorates                      ④ migrates
- 【1】8. The use of anonymously-hosted fake news websites has made it difficult to \_\_\_\_\_ sources of fake news for libel.  
① prosecute                      ② protect                      ③ pretend                      ④ participate
- 【2】9. Big data is a field that treats ways to analyze, systematically \_\_\_\_\_ information from, or otherwise deal with data sets that are too large or complex to be dealt with by traditional data-processing application software.  
① exceed                      ② extract                      ③ expedite                      ④ exchange
- 【3】10. Humans have a strong impulse to pay attention to danger, according to evolutionary psychology, because \_\_\_\_\_ of dangers has been important for survival throughout our evolutionary history.  
① award                      ② environment                      ③ awareness                      ④ exertion
- 【2】11. You have a very \_\_\_\_\_ résumé, and we decided to hire you as our general manager.  
① doubtful                      ② impressive                      ③ strange                      ④ ridiculous
- 【1】12. John is about to \_\_\_\_\_ because he hasn't eaten anything for nearly two days.  
① faint                      ② bleed                      ③ yawn                      ④ giggle
- 【3】13. My dream is to have my own \_\_\_\_\_ so that I can enjoy a sun bath or throw a barbeque party on that green carpet.  
① gallery                      ② beach                      ③ lawn                      ④ cave

- 【2】14. Lisa always wears jeans or pants, but today she showed up wearing a skirt. That's quite \_\_\_\_\_.  
① jealous                      ② unusual                      ③ valuable                      ④ convenient
- 【4】15. This company offers great \_\_\_\_\_ to employees, such as paid leaves and medical insurance.  
① vacations                      ② promotion                      ③ salary                      ④ benefits

二、文法測驗【請在下列各題中選出最適當的答案】

- 【3】16. Riding a bike to school not only reduces air pollution but also \_\_\_\_\_ strong and healthy.  
① it makes us                      ② that it can make us                      ③ makes us                      ④ making us
- 【2】17. By ten o'clock tomorrow morning, she \_\_\_\_\_ her book report.  
① finishes writing                      ② will have finished writing                      ③ will be finishing to write                      ④ has finished to write
- 【4】18. Students today have much more freedom than \_\_\_\_\_ in the 60s or 70s.  
① that                      ② whom                      ③ they                      ④ those
- 【3】19. In addition to \_\_\_\_\_, the 16-year-old also writes lyrics for her favorite singer.  
① act                      ② that acts                      ③ acting                      ④ she acts
- 【1】20. Jenny \_\_\_\_\_ a shower when she heard someone knocking on the door.  
① was taking                      ② took                      ③ has been taking                      ④ has been taken
- 【2】21. Not until she saw her son \_\_\_\_\_ relax and go to bed.  
① she was able to                      ② was she able to                      ③ that she was able to                      ④ able to she was
- 【1】22. During the recovery from the great recession, from mid-2009 to 2011, small firms, led by the larger ones with 20-499 employees, accounted for 67% of the net new jobs \_\_\_\_\_ nationwide.  
① created                      ② creating                      ③ to create                      ④ create
- 【2】23. \_\_\_\_\_ a hike, gauge your ability to do it based on distance, elevation gain (how many feet you'll gain during the hike), and the trail profile.  
① When evaluate                      ② When evaluating                      ③ When you evaluating                      ④ When you evaluated
- 【2】24. Success is to be measured not so much by the position that one has reached in life \_\_\_\_\_ the obstacles which he has overcome.  
① as                      ② as by                      ③ as that                      ④ as for
- 【3】25. Essentially, recreational activities are outdoor pastimes that you engage in mainly for your own enjoyment or as personal pursuits, to relax, get fresh air, exercise and \_\_\_\_\_ in the moment.  
① living                      ② lived                      ③ live                      ④ to live
- 【4】26. Police departments around the country are increasingly turning to virtual reality to train officers in de-escalation tactics, but some experts doubt \_\_\_\_\_ the measure will be effective.  
① which                      ② what                      ③ whatever                      ④ whether
- 【1】27. Not only \_\_\_\_\_ great exercise, but they also have the potential to be engaging activities that can help you center yourself, clear your mind or bond with friends and family.  
① do recreational activities provide                      ② recreational activities provide                      ③ recreational activities do provide                      ④ do provide recreational activities
- 【3】28. \_\_\_\_\_ huge numbers of e-mail messages costs spammers very little, since the costs of e-mail messages are spread out over the internet service providers that distribute them.  
① The sending                      ② Send                      ③ Sending                      ④ Sent
- 【4】29. Many Americans are exposed to some form of media on a daily basis, with television and social media platforms \_\_\_\_\_ the most used methods to receive both local and international news.  
① is                      ② and                      ③ are                      ④ being
- 【2】30. Based on a suspicion of power concentrated in a single individual—like a king—or group, the constitutions of most democracies provide that political powers \_\_\_\_\_ separated and shared among the various governmental entities.  
① is                      ② be                      ③ to be                      ④ being

【請接續背面】

### 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：

Studies have shown that girls mature earlier than boys, the same way women do than men. It is reported that women reach proper psychological maturity much earlier than men, at the 31 age of 32. Men are said to mature 10 — 11 years later than women, which means that while women reach proper maturity by 30, men reach that point by 40. Maturity 32 that a person should reach a level of psychosocial development where he or she learns to act, reciprocate and make decisions while taking ownership of those actions. So if women mature earlier, does it mean they are 33 more mature? Women's brains are wired for social interactions. But this does not 34 they are more mature than men. A study shows that men are more emotionally mature than women 35 that they repress how they feel as society dictates them to act strong and manly.

- 【2】31. ① deferred      ② typical      ③ secretive      ④ revealing  
【3】32. ① explains      ② predicts      ③ demands      ④ conceals  
【1】33. ① also      ② not      ③ nevertheless      ④ either  
【2】34. ① know      ② mean      ③ believe      ④ create  
【4】35. ① before      ② until      ③ against      ④ except

#### 第二篇：

The “OK” hand gesture, commonly seen as a way of indicating that all is well, has now been classified as something else: a symbol of hate. The Anti-Defamation League, a Jewish civil rights organization, added 36 symbols to its “Hate on Display” 36 including the index finger-to-thumb sign that in some corners of the Internet has become 37 with white supremacy and the far right.

Oren Segal, director of the ADL's Center on Extremism, said that for years on online message boards such as 4chan and 8chan, the “OK” sign has been used in memes and other images promoting hate. Given the number of white supremacists who have adopted it, he said it can now 38 a negative message. “Context is always key,” Segal said. “More people than not will use the OK symbol as just ‘OK.’ But in those 39 where there's more underlining meaning, I think it's important for people to 40 that it could be used, and is being used, for hate as well.”

- 【4】36. ① haven      ② margin      ③ chest      ④ database  
【2】37. ① admitted      ② associated      ③ confessed      ④ stimulated  
【1】38. ① carry      ② obscure      ③ delete      ④ refute  
【3】39. ① days      ② angles      ③ cases      ④ institutes  
【3】40. ① ignore      ② forgo      ③ understand      ④ override

### 四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

#### 第一篇：

Poverty has long been a part of history, and, as a result, there have been various efforts to combat poverty in America. During the Great Depression, soup kitchens were established to help folks who couldn't afford meals. In the years that followed, more structured forms of government assistance have been implemented. As a result, this has required officials to define a poverty line based on income levels. So, how have government agencies gone about establishing a federal poverty level — and how has it changed over time?

As one can see in the federal government's official poverty level resources, there are three sets of guidelines. One set pertains to the 48 contiguous states (or continental) states; one applies to Alaska; and the third covers Hawaii. Both Alaska and Hawaii have separate guidelines because the cost of living in those states is so different. For example, it's more expensive to ship food and “common goods” to those states.

However, Puerto Rico and U.S. territories, such as the Virgin Islands, Guam, and Micronesia, do not have separate poverty guidelines. If a government agency that regularly uses poverty guidelines is operating in those territories, the agency has the authority to set specific guidelines for those territories on a project-by-project basis.

As of 2021, a household of one person who makes \$12,000-\$16,000 annually is considered **impoverished**. Moreover, a family of four that earns \$26,000-\$33,000 per year is currently considered to be living at the poverty level. While the guidelines stop at households of eight, additional people are counted by adding \$4,500-\$5,700 each to the allowable household annual income.

【1】41. What is the passage mainly about?

- ① The set-up and the criteria of the poverty levels in the USA.  
② The reasons why poverty levels were set up by the U.S. government.  
③ The guidelines for the U.S. to decide the poverty levels.  
④ The efforts made by the U.S. government in helping the poor.

【4】42. Which of the following places is **NOT** included in the poverty guidelines set up by the federal government?

- ① California      ② Hawaii      ③ Alaska      ④ Guam

【3】43. Why do Alaska and Hawaii have their over separate official poverty guidelines?

- ① Poverty is not considered as a serious problem there.  
② They were the last two states that joined the United States.  
③ The living expenses in the two states are not the same as those in other states in the U.S.  
④ They never experienced the Great Depression.

【2】44. What does the word “**impoverished**” in the last paragraph most likely mean?

- ① famished      ② very poor      ③ drastic      ④ uncomfortable

【4】45. How much does a family of five in the most expensive state probably have to make to be excluded from the poverty level?

- ① \$16,000      ② \$26,000      ③ \$37,000      ④ \$38,700

#### 第二篇：

It is true that the main reason why parents enroll their children in a school is to learn about academic subjects like math, history, science, and so on, but these are not the only things that children need to learn if they ever want to become successful in the real world. Character education gives them the necessary tools that they will be using more often than those that they learn from the other subjects.

Character education fosters the development of ethical and responsible individuals by teaching them about the good values that people should have. It teaches the students the values of caring about other people, honesty, responsibility, and other important traits that make for an upstanding citizen. Parents are not the only ones that need to be concerned in developing a student's character; the school and community should also have a role in this. These days, with most families, the children are often left alone with no one to guide them. This is why schools need to implement character education so that the students know the correct path they should walk on.

The need for character education lies in the fact that a sustained process of teaching, being shown examples of good character, and practicing what they learned are what's needed to instill good character traits in students. And since students spend most of their time at school, it is the perfect place to instill moral values in them. The reason for teaching good character is to help prepare the students to face the many opportunities and unknown dangers that are in today's society. Character education gives the students the knowledge they need to know what these dangers in society are and to deal with them properly.

【4】46. What is the passage mainly about?

- ① How to instill good morals in students  
② What students should learn in school  
③ Who should be responsible for character education  
④ The importance of character education

【2】47. According to the passage, what is **NOT** included in character education?

- ① Helping students know what dangers they might face in society  
② Training students to perform well on all subjects  
③ Teaching students the good values they should have  
④ Showing students examples of good character

【1】48. According to the passage, whose responsibility is it to instill good character traits in students?

- ① Parents, school, and community  
② Parents or legal guardians  
③ Teachers in school  
④ Students' family members

【1】49. Which of the following is **NOT** needed for successful character education?

- ① Parental monitoring to ensure high scores on all tests  
② Opportunities to practice the good values students have learned  
③ Continuous teaching of good values  
④ Showing students examples of good character

【4】50. What can be inferred from the passage?

- ① The media gives lots of negative influences to students.  
② Students are facing more pressure from school nowadays.  
③ Nowadays parents have a lot more time to spend with children.  
④ Good character traits can be more valuable than academic knowledge in real life.