

臺灣銀行 109 年新進人員甄試試題

進用職等／甄試類別【代碼】：6 職等／催收業務人員【Q6120-Q6124】

科目一：國文及英文

\*入場通知書編號：\_\_\_\_\_

注意：①作答前應先檢查答案卡（卷），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（卷）作答者，該節不予計分。  
②本試卷為一張雙面，測驗題型分為【非選擇題 1 大題，合計 50 分】和【四選一單選選擇題 25 題，每題 2 分，合計 50 分】，共 100 分。  
③選擇題限以 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。  
④非選擇題限以藍、黑色鋼筆或原子筆於答案卷上採橫式作答，並請依標題指示之題號於各題指定作答區內作答。  
⑤請勿於答案卡（卷）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。  
⑥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。  
⑦答案卡（卷）務必繳回，未繳回者該節以零分計算。

◎請勿於答案卡（卷）上書寫應考人姓名、入場通知書號碼或與答案無關之任何文字或符號。

壹、國文（公文寫作，占 50 分）

第一題：

有鑑於消費金融與民眾日常生活密不可分，為建立消費者正確的消費與理財債觀念，可透過舉辦金融知識宣導活動，讓金融教育紮根，使民眾都能獲得消費金融知識，樹立正確金錢觀與養成負責任的態度，提升人民金融知識水準，並促進金融市場與社會秩序穩定發展；因此，金融監督管理委員會鼓勵全國銀行辦理各項相關金融知識宣導活動，舉凡正確金錢觀、使用信用卡、理財債、金融權益、防止詐騙及救濟等，均屬宣導內容。日前，金管會已發函全國銀行，徵求「金融消費知識宣導」計畫，通過甄選者將給予相關補助。

請參考以上資料，代○○商業銀行撰擬回覆金融監督管理委員會函：本行擬定之「金融消費知識宣導」計畫，文中略述該宣導計畫目的、內容、方式等。

貳、英文（四選一單選選擇題 25 題，每題 2 分）

一、字彙【請依照句子前後文意，選出最適當的答案】

【4】1. One responsibility for being a member of the movie appreciation society is that everyone needs to \_\_\_\_\_ his or her favorite film.

- ① amend  
② disgust  
③ mend  
④ recommend

【2】2. Most citizens in megacities in our country agree that they need to travel to countryside once in a while in order to \_\_\_\_\_ their sanity.

- ① doubt  
② preserve  
③ steal  
④ threaten

【2】3. Children's \_\_\_\_\_ is usually referred to their abilities of reading and writing. It is always one of the goals of primary education.

- ① fragility  
② literacy  
③ realia  
④ writhing

【4】4. The upcoming conference on business administration invites \_\_\_\_\_ of paper, forum and workshops related to online business.

- ① biography  
② morpheme  
③ rejections  
④ submissions

【1】5. The medical units in the country are encouraging new \_\_\_\_\_ to cure unknown diseases because they have used up what they learned.

- ① approaches  
② estuaries  
③ inventories  
④ obelisks

【2】6. After the natural disaster, it is urgent to \_\_\_\_\_ people to come back to normal life again.

- ① gravitate  
② facilitate  
③ laminate  
④ manipulate

【3】7. Centuries ago temples in remote areas used to be a \_\_\_\_\_ for the refugees.

- ① draftee  
② momentum  
③ sanctuary  
④ testimony

二、文法測驗【請在下列各題中選出最適當的答案】

【2】8. What would you do if it \_\_\_\_\_ on your first day to work?

- ① rain  
② rained  
③ raining  
④ rains

【1】9. We would encourage you all to refer to the tables, which can \_\_\_\_\_ on the next page of this booklet.

- ① be found  
② be founded  
③ find  
④ found

【1】10. The lecture \_\_\_\_\_ by an investor from the Wall Street Journal will be held in the largest conference room on the first floor.

- ① given  
② gives  
③ gave  
④ giving

【1】11. The recent reports for joblessness in many Asian countries \_\_\_\_\_ fears of economic recession.

- ① have sparked  
② has sparked  
③ sparks  
④ sparking

【3】12. I \_\_\_\_\_ definitely give you a ring if your boss comes to the office.

- ① must  
② ought to  
③ will  
④ would

【4】13. As studies showed, the study hours of girls are always longer than \_\_\_\_\_ of boys before college.

- ① it  
② that  
③ these  
④ those

【3】14. In the \_\_\_\_\_ August, our unit will have been serving our neighborhood for more than five years.

- ① come  
② comes  
③ coming  
④ to come

【3】15. \_\_\_\_\_ of the newspaper agree with what the editor's opinion of creating more columns for younger generation.

- ① A many reader  
② A reader many  
③ Many a reader  
④ Many reader a

【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】

If ever a movie earned its time-travel plotline, it's *Men in Black 3*, which attempts to revive a movie franchise largely forgotten by audiences after its disappointing second entry. *Men in Black 3* 16 Will Smith's Agent J going back to the 1960s to save partner Agent K, and mines its late-'60s setting for jokes both obvious and subtle. But if time travel, as the *Men in Black* would 17 it, is illegal throughout the universe, cinema is full of lawbreakers. It's been 10 years 18 the last *Men in Black* movie, but nearly 100 years since the first time-travel film hit movie theaters. There are so many variations on turning the clock forwards and backwards in cinema that it's difficult to say these films 19 belong to a unified genre. But every time-traveling movie has, in its own way, had to overcome the mind-bending logic problems 20 in its premise. And each, too, has played on a universal, if vain, human desire to experience a world that's entirely unavailable to us—and perhaps to change things in our own.

- 【4】16. ① see            ② seeing            ③ seen            ④ sees  
【1】17. ① have            ② like            ③ take            ④ ask  
【2】18. ① because            ② since            ③ so            ④ that  
【2】19. ① before            ② even            ③ lest            ④ which  
【3】20. ① accounted            ② earned            ③ inherent            ④ unified

### 四、閱讀測驗【請在下列各題中選出最適當的答案】

Long before there were flowers, the world was green. The first plants appeared some 500 million years ago, early mosses, hornworts and liverworts, low and clinging to the ground. Then, 360 million years ago, ferns rose up, with newly evolved vascular systems that helped them ferry water to their extremities and gain height. They prevailed as the dinosaurs fell, through extinction after extinction, obstinate and mostly unchanging; according to the fossil record, a fern from 180 million years ago was almost identical to its descendants today.

Ferns were, therefore, a part of human existence from our very start, and yet in the West, it wasn't until the Victorians that we went mad for these prehistoric relics. Pteridomania, the official name of the fever, was fueled in part by the 1829 invention of the Wardian case, a glazed glass box built to transport and protect sensitive plants, and by the extension of roads and railways to previously less accessible and particularly damp corners of Britain, where ferns thrived. The craze was democratic, cutting across class lines: Farmers foraged for specimens while aristocrats imported rarities hunted in far-flung lands, from Borneo to Brazil.

You might say that, once awakened, our craze for **them** never died. In 1960s America, the plants became the defining decoration of the so-called fern bars, which took inspiration from idealized grandmotherly living rooms (along with banks of potted ferns, they often featured homey wooden tables with Tiffany-style lamps), creating a space where single women would feel safe sipping sugary cocktails — an upper-crust version of tiki bars, minus the exuberance. By the 1980s, ferns (or, more often, their plastic likeness) drooped from macramé hangers in homes across the country, a tropical trope in a decade that celebrated excess.

【3】21. What is the passage mainly about?

- ① When ferns became prehistoric relics.
- ② Where ferns became people's decorations.
- ③ How ferns became a target of human's craze.
- ④ Why ferns became imported items for aristocrats.

【4】22. Which of the following statements about ferns is NOT true?

- ① They existed long before flowers did.
- ② They came into existence after hornworts.
- ③ They are almost the same as those 180 million years ago.
- ④ They were used to carry water for human beings to very far places.

【1】23. Why is the Wardian case mentioned in the second paragraph?

- ① To explain the reasons for pteridomania.
- ② To claim a theory of the extinction of plants.
- ③ To illustrate the prosperity and wealth of Britain.
- ④ To argue for the invention of an artistic glass box.

【2】24. What does the word **them** refer to in the third paragraph?

- ① Bars.
- ② Ferns.
- ③ Hornworts.
- ④ Wardian cases.

【1】25. According to the passage, which of the following statements is true?

- ① One of the reasons for pteridomania in Britain was the improved transportation.
- ② In 1960s some in America created bars for grandmothers and single women only.
- ③ The craze in Britain resulted in a war because farmers and aristocrats disagreed with each other.
- ④ By the 1980s plastic ferns were used in homes in America to create heat in winter and to celebrate Christmas.