

合作金庫商業銀行 101 年新進人員甄試試題

甄試類別【代碼】：一般人員 / 徵授信組【C4502】 催收法務組【C4503】 金融組【C4504】  
理財組【C4505-C4508】

普通科目：國文及英文

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【國文】

【2】1.下列「」中的讀音，何者兩兩相同？

- ①「瞻」望未來 / 文「瞻」事詳  
②「溯」溪而上 / 完美「塑」身  
③婦女分「婉」 / 力「挽」狂瀾  
④文采「斐」然 / 「緋」聞不斷

【4】2.下列成語的解釋，何者正確？

- ①「井底之蛙」：比喻不自量力  
②「螳臂擋車」：比喻眼界狹隘  
③「白雲蒼狗」：比喻天氣晴朗  
④「白駒過隙」：比喻時間飛逝

【3】3.下列文句中的「其」字，何者作為「疑問詞」使用，解釋為「豈」？

- ①彼「其」能有所忍也，然後能就大事  
②今「其」智乃反不能及，其可怪也歟  
③天下其有不亂，國家「其」有不亡者乎  
④靈丘丈人善養蜂，「其」取蜜也，分其贏而已

【3】4.下列文句，依照文意排列，何者順序最為恰當？

「在蘇格拉底的哲學觀中，人類就如生活在洞窟石壁裡的囚犯，

- 甲、見到事物的真象，  
乙、看不到光明與真實，  
丙、終日面對石壁，  
丁、而哲學家們早已遠離這座洞窟石壁，

然後又回到洞窟石壁來幫助受生所桎梏的人類。」

- ①甲丙乙丁  
②乙丙甲丁  
③丙乙丁甲  
④丁甲丙乙

【1】5.下列文句中的三處，依序應填入哪一詞語，文意最為恰當？

「這一路上的可耕地全是依著山勢出來的，真正的平地很少。種的也是些玉米花生之類的雜糧，有少數的幾塊果園和水稻田，以及廢棄的木瓜田。」

- ①拓墾；大約；間或  
②拓墾；間或；大約  
③蜿蜒；多少；或許  
④蜿蜒；或許；總是

【2】6.「轉品」是把某一類詞轉化作另一類詞來用，如果名詞轉品為動詞，則除保持原來的名詞意義外，還增加了動作行為的動態感。下列「」中屬於名詞轉品為動詞的選項是：

- ①如今人方為刀俎，我為「魚肉」，何辭為  
②范增數「目」項王，舉所佩玉玦以示之者三  
③楚軍夜擊，阬秦「卒」二十餘萬人新安城南  
④秦王有「虎狼」之心，殺人如不能舉，刑人如恐不勝

【1】7.「華如橘，春榮；實如丹，夏熟。朵如葡萄，核如枇杷，殼如紅繒，膜如紫綃，瓢肉瑩白如冰雪，漿液甘酸如醴酪。」根據這段文字的描述判斷，文中所描寫的水果，何者正確？

- ①荔枝  
②文旦  
③龍眼  
④鳳梨

【3】8.下列荀子 勸學 中的文句，何者旨在說明交友、環境與學習的關係？

- ①積土成山，風雨興焉；積水成淵，蛟龍生焉  
②肉腐出蟲，魚枯生蠹；怠慢忘身，災禍乃作  
③蓬生麻中，不扶而直；白沙在涅，與之俱黑  
④瓠巴鼓瑟，而沉魚出聽；伯牙鼓琴，而六馬仰秣

【2】9.「人置蜜隱處，而覆其？。流蜜被地，蠅？集，爭入，其足並翼而膠之，死蠅無算。蠅垂死，？相詬曰：『吾輩乃大愚，圖一蜜而喪其軀，是尋樂而趨禍也！』」下列何者與這則寓言的主旨最為相近？

- ①鞠躬盡瘁，死而後已  
②人為財死，鳥為食亡  
③秉燭夜遊，及時行樂  
④君子懷德，小人懷土

【1】10.「我大概或許是有一會兒功夫心不在焉的罷，抑或是太專注在想一些什麼事情，所以沒有注意到蒼蠅的存在；也可能是牠太安靜，沒有引起我的注意。」這段文句中，最應該刪去的贅詞是：

- ①或許  
②抑或  
③沒有  
④可能

【4】11.下列各句中的「卻」字，何者有「拒絕」的意思？

- ①「卻」顧所來徑，蒼茫橫翠微  
②「卻」下水晶漣，玲瓏望秋月  
③若殺孔明，「卻」被曹操笑也  
④王者不「卻」眾庶，故能明其德

【4】12.歐陽脩 縱囚論：「罪大惡極，誠小人矣。及施恩德以臨之，可使變而為君子；蓋恩德入人之深，而移人之速，有如是者矣。」文中「入人」的意思是：

- ①改變人，使人智慧聰穎  
②攻擊人，使人無地自容  
③影響人，使人喪失自信  
④感化人，使人去惡遷善

【2】13.寫信或與別人談話時，稱自己的哥哥為「家兄」，稱自己的弟弟為：

- ①家弟  
②舍弟  
③內弟  
④末弟

【2】14.「虎豹之為害也，則焚山，不顧野人之菽粟；蛟蜃之為害也，則絕流，不顧漁人之釣網。其所全者大，所去者小也。」這段話的主旨，是說明做事應該要掌握何種原則？

- ①愛物惜福，回歸自然  
②通權達變，顧全大局  
③捨己救人，奮不顧身  
④除惡務盡，斬草除根

【3】15.陶淵明 歸去來辭并序：「引壺觴以自酌，眄庭柯以怡顏；倚南窗以寄傲，審容膝之易安。」句中的「容膝」是形容：

- ①身體瘦弱  
②行動遲緩  
③居處狹小  
④時間短暫

【4】16.韓非 定法：「法者，憲令著於官府，賞罰必於民心，賞存乎慎法，而罰加乎姦令者也。」文中「賞罰必於民心」的文意，何者正確？

- ①賞罰必然傷害到民心  
②重賞重罰才能得到民心  
③使人民不信任賞罰結果  
④使人民相信賞罰必定執行

【1】17.《論語 子路》：「苟正其身矣，於從政乎何有？不能正其身，如正人何？」這段話的主旨是：

- ①為政須先端正自己的品德  
②能糾正別人才能端正自己  
③身體端正才能夠從事政治  
④身體端正品德自然會端正

【3】18.下列各對聯，何者適用於「理髮店」？

- ①世界人事皆如戲，天下英雄有幾多  
②想當年那段情由未必如此；看今日這般光景或者有之  
③憑我雙拳打盡天下英雄誰敢還手；就此一刀剃過世間豪傑無不低頭  
④頗有幾文錢你也求他也求給誰是好；不做半點事朝也拜暮也拜教我為難

【2】19.「建安七子」的「七」，因實指七個人，故稱為「實數」，下列選項「」內的數字，何者也屬於實數？

- ①「七」嘴八舌  
②「九」品中正  
③「百」家爭鳴  
④「千」篇一律

【3】20.有關稱謂與禮俗的敘述，下列何者錯誤？

- ①古人稱公婆為「翁姑」  
②「八秩晉三壽誕」意即八十三歲生日  
③對自己的父親表示敬意稱「尊父」  
④訃文上稱「先慈張母趙太夫人」，則死者夫家姓張，本姓趙

【3】21.下列「」中成語的使用，何者正確？

- ①父母對子女的「甘棠遺愛」，實難回報  
②他家境富裕，住的是「金匱石室」，真令人羨慕  
③人生在世，須能內省不疚，才配稱為「光風霽月」的大丈夫  
④李老師上課生動，對學生又能循循善誘，同學們都深感「櫛風沐雨」的教化精神

【1】22.下列各組常用的詞語，何者完全沒有錯別字？

- ①首屈一指 / 躬逢盛會 / 代罪羔羊  
②迫不急待 / 對牛談琴 / 奴顏婢膝  
③風景怡人 / 虎視眈眈 / 濫魚充數  
④國事建言 / 習習相關 / 褫奪公權

【3】23.下列詩句原為寫景佳句，如今已為成語之所本，而其用法與本意未變的選項是：

- ①一枝紅杏出牆來  
②柳暗花明又一村  
③萬紫千紅總是春  
④滿城風雨近重陽

【1】24.有關年齡的說法，下列何者正確？

- ①而立之年：三十歲  
②不惑之年：五十歲  
③知天命之年：六十歲  
④耳順之年：七十歲

【4】25.范仲淹 岳陽樓記 一文中，最能表現作者以天下為己任的選項是：

- ①不以物喜，不以己悲  
②居廟堂之高則憂其民；處江湖之遠則憂其君  
③進亦憂，退亦憂  
④先天下之憂而憂，後天下之樂而樂

【請接續背面】

## 【英文】

### 一、字彙【請依照句子前後文意，選出最適當的答案】

- 【2】26. Young people have been hit hard by the financial crisis. The youth \_\_\_\_\_ rate fell to 14.2% last year.  
① composition            ② employment            ③ objection            ④ settlement
- 【2】27. It's illegal that companies replace their regular employees with \_\_\_\_\_, who work during summer to get training and experience.  
① addicts            ② interns            ③ outlaws            ④ ushers
- 【4】28. Many governments proposed \_\_\_\_\_ plans to help the banks at risk with huge amount of money.  
① warfare            ② feedback            ③ layman            ④ bailout
- 【1】29. I will \_\_\_\_\_ some money in my bank account tomorrow. That'll be my first savings.  
① deposit            ② lengthen            ③ multiply            ④ recognize
- 【3】30. I don't have John's email address. Can you \_\_\_\_\_ this message to him?  
① publish            ② govern            ③ forward            ④ ignore
- 【1】31. I-phone 4s is \_\_\_\_\_ in Taiwan now. You can get one at almost any 3C store.  
① available            ② changeable            ③ honorable            ④ reasonable
- 【1】32. He is an \_\_\_\_\_ workaholic and has amazing energy.  
① incredible            ② integral            ③ inconvenient            ④ international
- 【2】33. Those who refused to follow the order could be removed from office or fined for \_\_\_\_\_ of duty.  
① request            ② neglect            ③ obscurity            ④ input

### 二、文法測驗【請在下列各題中選出最適當的答案】

- 【1】34. Five people work in that office. Only one comes on time every day. \_\_\_\_\_ are usually late.  
① The others            ② One another            ③ The other one            ④ Another ones
- 【4】35. Six British soldiers were killed \_\_\_\_\_ they were out on patrol in southern Afghanistan.  
① but            ② since            ③ unless            ④ while
- 【1】36. The manager tried very hard to tell her client \_\_\_\_\_.  
① how great her company was            ② how her company was great  
③ how her great company was            ④ how was her company great
- 【4】37. Saving is important, but \_\_\_\_\_ you should put money in this bank account is worth great consideration.  
① that            ② though            ③ what            ④ whether
- 【4】38. \_\_\_\_\_ his leadership potential, it is interesting to note the particular emphasis on character.  
① Additionally            ② Additional to            ③ In addition            ④ In addition to
- 【2】39. These things always seem more difficult \_\_\_\_\_.  
① than really they are            ② than they really are            ③ as they are really            ④ as really they are
- 【3】40. This situation reflects \_\_\_\_\_ great demand for degrees in Arts and Social Studies.  
① that the            ② there is            ③ the            ④ it was

### 三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

The best example of something is often called the "gold standard." It 41 the standard against which other things are measured. In economics, the term describes 42 major trading nations once used gold to set currency values and exchange rates. Many countries 43 to use the gold standard until the last century. 44, in the United States, people could exchange paper money for gold from the 1870s to 1933. Then President Richard Nixon finally disconnected the dollar 45 the value of gold in 1971. From time to time some politicians call for a return to the gold standard. And gold prices have grown over these years.

- 【3】41. ① heaps            ② reaches            ③ sets            ④ tricks
- 【4】42. ① about            ② when            ③ if            ④ how
- 【1】43. ① continued            ② distributed            ③ overruled            ④ promised
- 【2】44. ① After all            ② For instance            ③ Not to mention            ④ What is more
- 【1】45. ① from            ② about            ③ between            ④ within

### 四、閱讀測驗

Generally speaking, a recession is when there is a tightening of the economy, usually for a certain period of time. Given below are some signs that usually indicate that a recession is knocking.

The Rate Of Joblessness Assumes Disturbing Proportions: Usually, the rate of jobless people remains steady every month. But if there is a constant, steep rise in **that number**, then this could be a sign of recession.

Large Companies Start Giving Depressing Profit Figures: When many companies across all sectors start giving out depressing sales and profit figures, then alarm bells should start ringing.

Borrowers Start Defaulting: When borrowers are unable to pay back their loans on homes, vehicles, businesses and credit cards, then this could be another indication of a falling economy. Here in the United States, even lenders such as banks and credit unions have started defaulting on their financial obligations, due to the sheer number of borrowers who are in no position to repay loans they have taken out. That's a really bad sign.

Credit Card Purchases Shoot Up: In spite of depressing news, if the number and volume of credit card purchases suddenly shoots up, it means that people no longer have cash to pay for their daily needs - and are now resorting to the last method to pay their bills. When people start paying their mortgage payments through their credit cards, thereby risking high interest payments, then this is a sign of financial desperation.

Prices Of Essential Commodities Shoots Up. When prices of food, fuel and other utilities shoot up - and the government seems helpless to do anything - then it could be said that inflation is fanning the flames of a possible recession.

- 【1】46. What is the purpose of this passage?  
① To explain signs of recession.  
② To tell people what to do in recession.  
③ To introduce ways to fight depression.  
④ To teach people how to survive depression.
- 【2】47. According to the passage, what is *recession*?  
① The rate of jobless people remains steady every month  
② There is a tightening of the economy for a certain period of time  
③ Borrowers who are in no position to repay loans  
④ People start paying their mortgage payments through their credit cards
- 【1】48. In line 4, what does "that number" refer to?  
① Jobless number.  
② Employment rate.  
③ Employment rising.  
④ Job-hunting number.
- 【3】49. Which of the following is NOT a sign of financial depression?  
① People pay mortgage with credit cards.  
② People cannot pay back their home loans.  
③ More and more people use cash to pay for their daily needs.  
④ The number of jobless people increases all the time.
- 【4】50. According to the passage, what will happen if the government cannot do anything to control food prices?  
① Large companies start giving depressing  
② Borrowers will start defaulting  
③ People no longer have cash to pay  
④ The inflation may occur