

第一銀行 109 年新進人員甄選試題

甄選類別【代碼】：一般行員 B【R0919-R0923】、一般行員 C【R0924】、  
一般行員(雙語組)【R0925-R0929】、一般行員(法律組)【R0930-R0934】、  
防制洗錢交易監控人員【R0935】、資訊人員【R0936】

共同科目：英文

\*入場通知書編號：

注意：①作答前應先檢查答案卡，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，測驗題型為四選一單選擇題 50 題，每題 2 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請勿於答案卡上書寫姓名、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，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】

- 【4】1. The exhibition features valuable objects recovered from the \_\_\_\_\_ of Titanic, the ship that sank to the bottom of the ocean more than 100 years ago.  
① ferret                      ② pamphlet                      ③ crater                      ④ wreck
- 【1】2. The boy was \_\_\_\_\_ by a man he met on the Internet. Fortunately, he was rescued by the police two days later.  
① abducted                      ② bewildered                      ③ conversed                      ④ fragmented
- 【3】3. There are more than 40 government officials involved in \_\_\_\_\_ cases. Once found guilty, they will face up to two years in prison.  
① defrost                      ② knack                      ③ corruption                      ④ aptitude
- 【4】4. President Trump and his \_\_\_\_\_ from Canada and France will meet tomorrow. Together, the top political leaders of the three nations will unveil a new goal for generating carbon-free power.  
① templates                      ② inmates                      ③ understudies                      ④ counterparts
- 【2】5. The singer suddenly changed her looks, and her fans could hardly \_\_\_\_\_ her.  
① initiate                      ② recognize                      ③ defame                      ④ curtail
- 【1】6. Students in more than 800 locations around the United States plan to go on strike from school on Friday to \_\_\_\_\_ protests.  
① attend                      ② inter                      ③ emit                      ④ claim
- 【3】7. Studies have shown that overweight women are more likely to be negatively \_\_\_\_\_ on television.  
① quested                      ② remitted                      ③ portrayed                      ④ appointed
- 【2】8. If correctly \_\_\_\_\_, the shelf should be sturdy enough to hold at least 25 kilograms of weight.  
① encountered                      ② assembled                      ③ forecasted                      ④ hurdled
- 【4】9. Such dangerous experiments were often carried out in \_\_\_\_\_ areas so that no one will get hurt.  
① disseminated                      ② counterfeited                      ③ nontrivial                      ④ uninhabited
- 【4】10. There are still many things we need to \_\_\_\_\_ about the incident. We still don't quite understand why and how it happened.  
① intimidate                      ② randomize                      ③ belittle                      ④ clarify
- 【3】11. \_\_\_\_\_ intelligence (AI) makes it possible for machines to learn from experience, adjust to new inputs and perform human-like tasks.  
① Accessible                      ② Anonymous                      ③ Artificial                      ④ Automatic
- 【4】12. Next to his house is an \_\_\_\_\_, where he plants some cherries, apples, and nut trees.  
① admiral                      ② exhaust                      ③ impulse                      ④ orchard
- 【3】13. If the clothing in high-end department stores is too expensive to you, go to \_\_\_\_\_ where you can find lower prices and everyday bargains.  
① anthems                      ② ethnics                      ③ outlets                      ④ inlands
- 【3】14. Both of your arguments are equally strong and persuasive, so I've decided to take a \_\_\_\_\_ position.  
① bizarre                      ② frantic                      ③ neutral                      ④ stylish
- 【4】15. I need a pair of \_\_\_\_\_ boots to keep my feet dry when walking in the rain.  
① compensatory                      ② airtight                      ③ recreational                      ④ waterproof

二、文法測驗【請在下列各題中選出最適當的答案】

- 【1】16. I \_\_\_\_\_ the entire cake if you had not stopped me.  
① would have eaten                      ② ate                      ③ had eaten                      ④ would be eating

- 【2】17. Waking up late and therefore arriving at the train station almost two hours late, \_\_\_\_\_.  
① the train left before Tom's friends arrived                      ② Tom did not get on the train with his friends  
③ Tom's friends left before the train arrived                      ④ the train did not wait for Tom and his friends
- 【3】18. As \_\_\_\_\_, he is greatly admired by fans of contemporary plays.  
① a most successful one of playwright                      ② the most successful playwright one  
③ one of the most successful playwrights                      ④ of one the most successful playwright

- 【1】19. You probably won't need an umbrella because it \_\_\_\_\_ rains here.  
① hardly ever                      ② almost ever                      ③ no never                      ④ ever never
- 【2】20. \_\_\_\_\_ its beautiful scenery, the place also enjoys a good reputation as a family friendly vacation spot.  
① In spite of                      ② Aside from                      ③ Resulting in                      ④ Up against
- 【3】21. French consumer spending \_\_\_\_\_ faster than expected last month on a sharp rebound in clothing and car sales.  
① rising                      ② which is rising                      ③ rose                      ④ that rose
- 【2】22. The company, \_\_\_\_\_ of Nano chips, has cut output by 15% due to economic recession.  
① that the world biggest producer                      ② the world's biggest producer  
③ which is produced the biggest world                      ④ the biggest producer world
- 【4】23. The dessert has a peculiar taste that would turn most, \_\_\_\_\_, people off.  
① all but not                      ② for not all                      ③ all are not                      ④ if not all
- 【1】24. A visitor to a museum was able to crack the combination to a safe \_\_\_\_\_ for 40 years on his first try.  
① that had been locked                      ② which has locked                      ③ be locked                      ④ had been locking
- 【4】25. Live as if you \_\_\_\_\_ die tomorrow. Cherish what you have and do what you want to do.  
① are                      ② will be                      ③ would to                      ④ were to
- 【2】26. No matter \_\_\_\_\_ he says, don't believe it.  
① that                      ② what                      ③ which                      ④ who
- 【1】27. I've got a proposal that might \_\_\_\_\_ you.  
① interest                      ② interested                      ③ interesting                      ④ to interest
- 【2】28. You \_\_\_\_\_ yesterday that you couldn't make it today, so I can find a substitute. But it's too late now.  
① should tell me                      ② should have told me                      ③ would tell me                      ④ would have told me
- 【3】29. \_\_\_\_\_ is not until midnight that he went to bed. He could sleep for only 5 hours.  
① As                      ② He                      ③ It                      ④ That
- 【3】30. Twenty people must \_\_\_\_\_ in typhoons last year. But the exact number hasn't been released.  
① die                      ② had died                      ③ have died                      ④ have been died

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：

More men have been infected, and a higher proportion of men have died from Covid-19 than women around the world, data shows. Sabra Klein, a scientist who studies sex differences in viral infections at Johns Hopkins Bloomberg School of Public Health, says "being male is as much a 31 factor for the coronavirus as being old".

But something puzzling is happening in India. New research by a group of scientists in India shows that 32 men make up the majority of infections, women face a higher possibility of dying from the coronavirus than men. The study, 33 on Covid-19 deaths in India until 20 May, shows early estimates that 3.3% of all women contracting the infection in India were dying compared to 2.9% of all men.

Scientists are trying to figure out possible explanations. Women outlive men in India and there are 34 women than men. Is this leading to more deaths among women, as elderly people are vulnerable to the infection? Also, women in India are more likely to delay going to doctors, and often self-medicate at home. And a woman's health is more likely to be 35 in a household. So it is possible that women are arriving late for testing and treatment.

- 【4】31. ① dependent                      ② permanent                      ③ protection                      ④ risk  
【1】32. ① although                      ② because                      ③ neither                      ④ unless  
【2】33. ① bases                      ② based                      ③ is based                      ④ is basing  
【4】34. ① less old                      ② less older                      ③ more old                      ④ more older  
【2】35. ① examined                      ② ignored                      ③ noticed                      ④ pardoned

【請接續背面】

第二篇：

Money is the number one source of tension and stress in relationships. It's not just a source of tension for couples with a low income. A recent survey found that among divorced people who 36 six-figure incomes, 33% of them reported 37 over money as the main reason they got divorced. Clearly, money problems 38 divorce.

In a sadly ironic twist, divorce also leads to money problems. Getting divorced is not cheap. A divorce often involves splitting your assets, the possibility of child support or alimony, and paying for lawyer fees. The price tag 39 fast. The average cost of divorce is around \$15,000. For people in long-term, committed relationships, the best thing you can do for your relationship and for your 40 is to have serious discussions about money with your significant other.

- 【2】36. ① averaged ② earned ③ cost ④ intended  
【1】37. ① conflicts ② entertainments ③ obstructions ④ entities  
【4】38. ① lie in ② transfer from ③ substitute for ④ contribute to  
【3】39. ① boils down ② blends in ③ adds up ④ amounts to  
【1】40. ① wallet ② backpack ③ passport ④ apartment

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：

The Stanford Prison Experiment was perceived by many to involve questionable ethics, the most serious concern being that it was continued even after participants expressed their desire to withdraw. Despite the fact that participants were told they had the right to leave at any time, Zimbardo did not allow this.

Since the time of the Stanford Prison Experiment, ethical guidelines have been established for experiments involving human subjects. The Stanford Prison Experiment led to the implementation of rules to preclude any harmful treatment of participants. Before they are implemented, human studies must now be reviewed and found by an institutional review board (US) or ethics committee (UK) to be in accordance with ethical guidelines set by the American Psychological Association. These guidelines involve the consideration of whether the potential benefit to science outweighs the possible risk for physical and psychological harm.

A post-experimental debriefing is now considered an important ethical consideration to ensure that participants are not harmed in any way by their experience in an experiment. Though Zimbardo did conduct debriefing sessions, they were several years after the Stanford prison experiment. By that time numerous details were forgotten; nonetheless, many participants reported that they experienced no lasting negative effects. Current standards specify that the debriefing process should occur as soon as possible to assess what psychological harm, if any, may have been done and to **rehabilitate** participants, if necessary. If there is an unavoidable delay in debriefing, the researcher is obligated to take steps to minimize harm.

【1】41. According to this article, what was the most serious problem with the Stanford Prison Experiment?

- ① It was continued even after participants expressed their desire to withdraw.  
② The experiment involved a lot of young human subjects.  
③ Zimbardo did not tell the subjects that they could leave at any time.  
④ The experiment was not reviewed by Stanford University.

【4】42. Which of the following measures was **NOT** mentioned as a result of the Stanford Prison Experiment?

- ① They must be implement rules to preclude any harmful treatment of participants.  
② Many ethical guidelines have been established for experiments involving human subjects.  
③ Human studies must now be reviewed by an institutional review board or ethics committee and found to be in accordance with ethical guidelines.  
④ All participants should be insured that they would get adequate compensation for the experiment.

【3】43. Why should human studies follow the ethical guidelines set by the American Psychological Association.?

- ① To make sure there would be no conflict of interest in the study.  
② To provide all the scientists a safe environment to undergo any studies without being charged.  
③ To make sure they consider whether the potential benefit to science outweighs the possible risk for physical and psychological harm.  
④ To give a debriefing to the public so that the world can learn from the study results.

【2】44. What was wrong with Zimbardo's debriefing sessions according to this passage?

- ① He didn't specify the important details about the study.  
② He didn't conduct it right after the experiment and a lot of details were missing.  
③ It was not clear whether the participants experienced any lasting negative effects.  
④ A lot of participants were harmed in the study.

【1】45. Which of the following is closest in meaning to the word "**rehabilitate**" in third paragraph?

- ① heal ② repress ③ inhibit ④ accept

第二篇：

Unlike the average parent, a robot is never tired. It's never annoyed, or distracted, or impatient—and, according to author and AI ethics expert John C. Havens, that means robots might one day steal the right to raise children away from humans.

"When it comes to roles that could be replaced by machines, the job of parenting is often not discussed," Havens wrote in a fascinating new story. "But if a focus on efficiency is valued above human caregiving in our future, it's possible that AI toys, personal assistants, or companion robots could someday replace humans as parents."

In the story, Havens details how various artificial intelligences are already taking over parenting tasks, like reading bedtime stories and answering children's questions, arguing that machines will "inevitably" outperform human parents eventually in at least some ways. He also points to growing evidence that children can form bonds with parental proxies, including smart assistants like Amazon's Alexa—sometimes at the expense of the parent/child relationship.

In other words, we could be headed toward a future in which robots are not only better than humans at the practical aspects of parenting, but also preferred by children over mom and dad. At that point, the question of whether parents should have a legal right to raise their children will come into play, so humans need to act now to preserve that right to parent, according to Havens, "before they lose the chance."

【2】46. What is the passage mainly about?

- ① How to raise children correctly  
② Whether robots will replace parents in the future  
③ Where to get good parenting advice  
④ What human jobs will be lost to robots

【3】47. Which of the following is **NOT** true about robots?

- ① Some parents use them to read stories to children.  
② They can educate children by providing answers to their questions.  
③ Some parents give them legal rights to raise children.  
④ They can do some parenting tasks better than humans.

【3】48. According to the passage, what might happen in the future?

- ① Robots might learn to love children more than parents.  
② Robots will fight for legal rights to raise children.  
③ Children might prefer robots over parents.  
④ Children will abandon their parents because robots are easier to get along with.

【1】49. Which of the following can be inferred from the passage?

- ① Very few people have thought about the possibility of robots replacing parents.  
② Most parents do not like using robots.  
③ It is unlikely for children to have feelings for robots.  
④ Robots are better than humans only in tasks requiring physical strength.

【4】50. Which of the following will John Havens most likely agree with?

- ① Children should not be allowed to use robots without adult supervision.  
② Scientists should design robots that can take care of all children's needs.  
③ Robots should be granted basic human rights, including the right to raise children.  
④ Parents should be encouraged to give better care to and spend more quality time with children.