

2018年1104农业银行真题

第一部分 综合知识

1.对长期借款利息的计算目前有单利和复利两种方法，以下说法不正确的是（ ）。

- A.中外合营企业的长期借款利息一般按单利计算
- B.外商投资企业的长期借款利息一般按复利计算
- C.西方国家，长期借款利息一般按复利计算
- D.国内企业的长期借款利息一贯采用单利

2.在以下重置成本法的评估价值公式中，错误的是（ ）。

- A.评估价值=重置成本 - 实质性贬值- 功能性贬值- 经济性贬值
- B.评估价值=重置成本*（1+直接贬值率）
- C.评估价值=重置成本*（1-综合贬值率）
- D.评估价值=重置全价*成新率

3.以下关于固定资产处置的处理中，不符合规定的是（ ）。

- A.固定资产的账面价值是固定资产成本扣减累计折旧和累计减值准备后的金额
- B.企业持有代售的固定资产，应当对其预计净残值进行调整
- C.企业出售、转让、报废固定资产或发生毁损，应当将处置收益全部计入当期损益
- D.企业将固定资产后续支出计入固定资产成本的，应当终止被替换部分的账面价值

4.关于本量利分析法的叙述，不正确的是（ ）。

- A.盈亏平衡分析以营利为零作为盈亏平衡点，再考虑基准收益率，是一种动态分析
- B.盈亏平衡分析可以对项目的风险情况及项目对各个因素不确定性的承受能力进行判断

断

C.本量利分析法是一种通过分析产品成本、销售量和销售利润三个变量之间关系的决策方法

D.营利为零的盈亏平衡实际上意味着项目已经损失了基准收益水平的收益，项目存在着潜在的亏损

盈亏临界分析并非只着眼于找出一个不盈不亏的临界点或称保本点，它所期望的是获得尽可能好的经营成果。一般说来，企业收入=成本+利润，如果利润为零，则有收入=成本=固定成本+变动成本，而收入=销售量×价格，变动成本=单位变动成本×销售量，这样由销

销售量×价格=固定成本+单位变动成本×销售量，可以推导出盈亏平衡点的计算公式为：盈亏平衡点（销售量）=固定成本÷每计量单位的贡献差数。因此选项 BCD 不正确，故本题应选 A 项。

5.最高额抵押所担保的债权，只有在决算期届满时才能确定其数额，根据我国物权法的规定，最高额抵押权人的债权确定情形，正确的是（ ）。

- A.债务人、抵押人被宣告破产或者被撤销
- B.约定的债权确定期间即将期满
- C.没有约定债权确定期间，抵押人自最高额抵押权设立之日起满 1 年后请求确定债权
- D.新的债权有可能发生

6.最高人民法院《关于适用〈关于民事诉讼证据的若干规定〉中有关举证时限规定的通知》规定了需要重新确定举证期限的情况，以下表述错误的是（ ）。

A.若程序中追加当事人参加诉讼，则人民法院为新参加诉讼的当事人指定举证期限，且适用于其他当事人

B.当事人在一审举证期限内增加诉讼请求的，人民法院应当根据案件的具体情况重新指定举证期限

C.人民法院应在驳回当事人管辖权异议的裁定生效后，重新指定不少于 30 日的举证期限

D.当事人提出管辖权异议的，但在征得当事人同意后，可以指定不少于 30 日的举证期限

7.根据我国证券法的规定，证券公司发行人发售证券，在承销期结束是，将未售出的证券全部退还给发行人的承销方式属于（ ）。

- A.证券赊销
- B.证券承销
- C.证券包销
- D.证券代销

8.公开募集基金的基金管理人如不能正当履行其职责或者其行为有损于投资人的利益，则可依法终止其职责。下列情形中基金管理人职责通常不终止的是（ ）。

- A.被依法取消基金管理资格
- B.被基金份额持有人大会解任
- C.依法解散或者被依法宣告破产

D.基金管理人未能达到目标利润

9.人们缺乏有效沟通的机会、能力或动机。是导致冲突的重要原因，若双方缺少沟通机会，则各自容易用来解释和预期对方行为的是（ ）。

A.心理诠释

B.心理定势

C.心理归因

D.心理预期

10.下列关于设置目标进行管理的说法，不正确的是（ ）。

A.目标为各个管理层评估各自的绩效提供了依据

B.目标有助于把握命运而不是只对错误做出反应

C.因为强调结果而不是任务，容易出现过程失控

D.通过目标管理方法可以改善上下级的关系

11.在组织冲突管理工作中，要注意运用情感激励的方法，以下选项不正确的是（ ）。

A.坚持管理以人为本

B.只看优点不看缺点

C.提高领导艺术水平

D.全员进行赏识教育

12.组织的权利不是集中在某个成员，而是分散在组织的内部，在“扁平组织”中，（ ）。

A.“中层经理”也有一定的决策权

B.组织是从上至下的“倒三角形”权力分配

C.几乎每个成员都有一定的决策权

D.组织是从上至下的“金字塔形”权力分配

13.美国哈佛大学教授戴维·麦克利兰把人的高级需要分为三类，即（ ）。

A.心理、独立和发展需要

B.生理、安全和社交需要

C.权力、交往和成就需要

D.生存、交际和实现需要

14.在竞争型决策法的基本原理中，不正确的是（ ）。

A.竞争型决策过程就是竞争各方确定最佳决策方案的过程

- B.所选择的决策方案策略中有使双方受益达到最大的结果
- C.各决策方案导致不同的竞争结果以及相应的收益或损失
- D.每个参与竞争者都有可以供给自己选择的多种决策方案

15.通过对情况的观察、信息的分析、趋势的预测，预计未来可能发生的问题，并采取其相应控制的环节属于（ ）。

- A.伺服控制
- B.前馈控制
- C.预测控制
- D.过程控制

16.相对于传统的创新方法，比如试错法、头脑风暴法等。TRIZ 理论（发明问题解决理论）具有鲜明的特点和优势，该理论是基于（ ）。

- A.技术的发展演化规律研究整个设计与开发过程
- B.理念的发展演化规律研究整个创新和研制过程
- C.产品的发展演化规律研究整个构思与制造过程
- D.理论的发展演化规律研究整个规划与实施过程

17.把利润最大化作为管理的唯一主题，是企业夭折的重要根源之一，现代企业所面临的比管理效率更重要的课题是（ ）。

- A.产品的个性化
- B.人员的精英化
- C.组织的稳定性
- D.成长的可持续性

18.银行承兑市场属于商业票据市场，以下有关票据承兑市场的表述不正确的是（ ）。

- A.从法律上讲，付款人在没有承诺前不是真正的票据债务人
- B.银行只提供本身的信用作为担保，不一定要减低银行本身的存款能力
- C.承兑票据的买主，主要有各商业银行、中央银行、储蓄银行、保险公司及其金融机构
- D.央行对承兑市场起稳定作用，央行所定的购入折扣率比市场折率低时，必有大量票据

流出央行

汇票之所以需要承兑，是由于债权人作为出票人单方面将付款人、金额期限等内容记载于票面，从法律上讲，付款人在没有承诺前不是真正的票据债务人，故 A 项说法正确，但不符合题干要求；银行之所以愿意承兑票据，是因为通过承兑方式为客户提供融资，银行只

提供本身的信用作为担保，不一定要减低银行本身的存款能力。而且这类票据具有自偿性，银行作为担保人承担的风险很小，故 B 项正确，但不符合题干要求；承兑票据的买主，主要有各商业银行、中央银行、储蓄银行、保险公司及其他金融机构，故 C 项正确。本题为选非题，所以答案选 D。

19.吸收论（Absorption Approach）又称支出分析法。该理论建立的基础是凯恩斯主义的宏观经济分析，他把经济活动视为一个互相联系的整体，在这个整体中最重要的分析指标有四个，以下不属于其中的是（ ）。

- A.总需求
- B.国民支出
- C.总供给
- D.国民收入

20.巴塞尔核心原则确定了有效监管体系应遵循的 25 条原则，其中，银行监管当局必须制定审慎限额，限制银行对单一交易对手或关联交易对手集团的风险暴露。该原则是（ ）。

- A.流动性风险
- B.操作风险
- C.大额风险暴露限额
- D.对关联方的风险暴露

原则 14-流动性风险：银行监管当局必须满意地看到，银行具备反映银行自身的风险状况的管理流动性战略，并且建立了识别、评价、监测和控制流动性风险及日常管理流动性的审慎政策和程序。银行监管当局应要求银行建立处理流动性问题的应急预案。故 A 项不符合题干要求，排除。

原则 15-操作风险：银行监管当局必须满意地看到，银行具备与其规模及复杂程度相匹配的识别、评价、监测和缓解操作风险的风险管理政策和程序。故 B 项不符合题干要求，排除。

原则 11-对关联方的风险暴露：为防止关联贷款带来的问题，银行监管当局必须规定，银行应在商业基础上向关联企业和个人提供贷款；对这部分贷款要进行有效的监测；要采取适当的措施控制或缓解各项风险。冲销关联贷款要按标准的政策和程序进行。故 D 项不符合题干要求，排除。

所以答案选 C。

21. 罗纳德·麦金农和 E.S.肖提出的“金融深化”理论在经济学界起了强烈反响, 被认为是发展经济学和货币金融理论的重大突破, 以下关于金融深化的主要内容, 表达不正确的是 ()。

- A. 确定一个合理的自由利率水平
- B. 放松对汇率的管制
- C. 进行财政体制的改革, 合理地规划财政税收
- D. 其他改革措施, 包括放松对金融业务和金融机构的限制

22. 一般国家都规定, 不允许外国货币在本国流通, 只有将外币兑换成本国货币, 才能够购买和本国的商品和劳务, 因此产生了 ()。

- A. 中间汇率
- B. 现钞汇率
- C. 卖出汇率
- D. 买入汇率

23. 19 世纪末至第二次世界大战期间资本主义垄断时期各资本主义国家普遍实行的贸易保护政策, 称为超保护贸易政策, 属于 ()。

- A. 合作性的保护贸易政策
- B. 侵略性的保护贸易政策
- C. 鼓励性的保护贸易政策
- D. 竞争性的保护贸易政策

24. 由于原有意义上的帕累托最优因为受到某些条件的破坏而未能实现, 因此实现的某些条件被破坏后的最优结构通常冠以“次优”。次优问题的主要来源一般不包括 ()。

- A. 产品的功能
- B. 政府实施的干预
- C. 未被纠正的外部效应
- D. 垄断势力及其差异程度

25. 在政府购买支出乘数的注意问题中, 以下说法不正确的是 ()。

A. 政府购买支出乘数发挥作用, 以资源未得到充分利用为前提, 或以不存在“瓶颈产业”为条件

B. 在一般分析中, 以价格变化为假定前提, 在实际生活中价格的变动将抵消部分乘数效应

C.在拟用购买支出的增减影响需求乃至国民收入时，首先要考虑实际 GDP 与潜在 GDP 差额的大小

D.政府购买支出乘数是一把双刃剑，利用它既能引起国民收入的数倍增加，也能引起国民收入的数倍减少

26.关于 LM 曲线的表述中，不正确的是（ ）。

A.LM 曲线表示在货币市场中，货币供给等于货币需求时收入与利率的各种组合的点的轨迹

B.在 LM 曲线上，每一点都表示收入与利息率的组合，这些组合点恰好使得货币市场处于均衡

C.LM 曲线是一条用来描述在货币市场均衡状态下国民收入和利率之间相互关系的曲线

D.LM 曲线的表达式为 $M/P=KY-HR$ ，它的斜率为负，这表明 LM 曲线一般是向左上方倾斜的曲线

27.信息流有若干种定义，在信息处理过程中。信息在计算机系统和通信网络中的流动是信息流的（ ）。

A.理论定义

B.实用定义

C.广义定义

D.狭义定义

28.在并行处理技术中所使用的算法主要循三种策略，把多个任务分解到多个处理器或多个计算机中，然后再按照一定的拓扑结构来进行求解的方法叫做（ ）。

A.重新排序法

B.显式并行法

C.分而治之法

D.隐式并行法

29.在互联网具体实现云架构方式，微软提出的硬件平台是（ ）。

A.容错微服务器

B.节能微服务器

C.虚拟微服务器

D.冗余微服务器

30.一个算法的评价主要从时间复杂度和空间复杂度来考虑。空间复杂度是算法在计算

机内执行时所需储存空间的度量。算法执行期间所需要的储存空间，一般不考虑的部分是（ ）。

- A. 算法程序所占的空间
- B. 算法执行时所需要的缓存空间
- C. 编入的初始数据所占的存储空间
- D. 算法执行过程中所需要的额外空间

31. 虽然物联网具有美好的前景和重大的意义。但物联网的大规模应用仍然面临巨大的挑战，以下选项中，不属于面临的挑战的是（ ）。

- A. 技术的挑战
- B. 侵犯隐私的威胁
- C. 安全的挑战
- D. 成本的挑战

32. 虚拟专用网络（VPN）的功能是在公用网络上建立专用网络。进行加密通信。按 VPN 的应用分类，不包括的类型是（ ）。

- A. Intranet VPN
- B. Internet VPN
- C. Extranet VPN
- D. Access VPN

33. 在 SAN 存储网络中。关于光纤通道交换机的叙述不正确的是（ ）。

- A. 光纤通道交换机有许多不同的功能，包括支持 GBIC、环操作和多管理接口
- B. 通常软件的功能都是基本相同的，只是硬件采用不同的架构或不同的 ASIC 芯片
- C. 高冗余的核心级交换机往往是根据自己的硬件容错平台开发设计的特殊硬件架构
- D. 光纤交换机的端口传输速度都在一般 100Mbps、400Mbps 或者 1Gbps 以上

34. 衡量计算机可靠性指标的是 MTBF，中文意思是（ ）。

- A. 平均故障间隔时间
- B. 相同故障间隔时间
- C. 平均故障修复时间
- D. 相同故障修复时间

35. 对管理信息系统进行性能评价。以下指标属于间接效果的是（ ）。

- A. 经营费用

- B.一次性投资
- C.提高管理效率
- D.年生产费用节约额

36.“到处歌楼到处花，塞垣此处擅繁华。军邮岁岁飞官牒，只为游人不忆家。”是名臣纪晓岚在被贬之时所作，这首诗描述的是（ ）地区的景色。

- A.新疆
- B.宁夏
- C.山西
- D.江南

37.下列观点与“存在即被感知”哲学思想不一致的是（ ）。

- A.吾心即宇宙，宇宙即吾心
- B.气着，理之依也
- C.人是万物的尺度
- D.我思故我在

38.人类为了防止水土流失。把山坡改造成了阶梯式平地，叫（ ）。福建西北边境的武夷山脉和斜贯福建中部地区的蒙云山脉是这种景色种类最多的地区。

- A.平原
- B.水渠
- C.花田
- D.梯田

39.固体、液体、气体是物质存在的三种状态，关于状态之间的变化的情况。下列说法不正确的是（ ）。

- A.物质从气态变成液态的过程叫液化，液化放热
- B.物质从固态变成气态的过程叫凝华，凝华吸热
- C.物质从液态变成固态的过程叫凝固，凝固放热
- D.物质从固态变成液态的过程叫熔化，熔化吸热

40.肾上腺素作为一种激素和神经传送体，可以为身体活动提供更多能量，使反应更加快速，每天（ ）是人体分泌肾上腺素的高峰。

- A.6:00
- B.12:00

C.18:00

D.0:00

41.十二生肖中，每个生肖都对应一个时辰，位列第八位的是羊。它所对应的时辰是（ ）。

A.未

B.子

C.辰

D.亥

42.通常用“条索粗壮、青翠多毫、汤色明亮、叶嫩匀齐、吞凉持久、醇厚味甘”，六绝来形容的传统名茶是（ ）。

A.西湖龙井茶

B.庐山云雾茶

C.安溪铁观音

D.安徽祁门红茶

43.根据杠杆平衡原理，如果动力臂是阻力臂的几分之一，则动力是阻力的几倍。下面哪句谚语体现了这一现象？（ ）

A.麻绳提豆腐，提不起来

B.真金不怕火炼

C.一石击破水中天

D.小小秤砣压千斤

44.端午节最应吃的食物是粽子，而包粽子的（ ）常常称为粽叶，如今人们包粽子用的大多都是它。

A.玉米叶

B.枫叶

C.苇叶

D.荷叶

45.在田径比赛当中，运动员的起跑姿势一般有两种，其中800米跑采取的是（ ）起跑姿势。

A.站立式

B.支撑式

C. 俯卧式

D. 蹲踞式

46. 经党中央批准、国务院批复自 2018 年起，将每年秋分日设立为“（ ）”，这是第一个国家层面专门为农民设立的节日。

A. 中国农民丰收节

B. 中国丰收农民节

C. 中国丰收节

D. 中国农民节

47. 生态环境部日前表示，生态保护红线主要保护的是生态功能重要和生态环境敏感脆弱的区域。初步估计全国生态保护红线面积比例达到或超过占国土面积（ ）左右目标。

A. 20%

B. 25%

C. 15%

D. 10%

48. 实施乡村振兴战略，是党的十九大作出的重大决策部署。为加强对“三农”工作的领导，牢固树立新发展理念，落实高质量发展的要求，应紧紧围绕统筹推进（ ）总体布局和协调推进（ ）战略布局。

A. 三位一体，二个全面

B. 四位一体，三个全面

C. 五位一体，四个全面

D. 六位一体，五个全面

49. 今年九月，我国在太原卫星发射中心成功发射（ ），该星将进一步提升我国海洋遥感技术水平，对我国研究海气相互作用、提高防灾减灾能力、开展全球气候变化研究、解决人类共同面临的全球气候变暖等问题具有重要意义。助力海洋强国建设。

A. “风云一号 A” 星

B. “海洋一号 C” 星

C. “北斗二号 C” 星

D. “亚卫一号 A” 星

50. 2018 年九月，中共中央办公厅、国务院办公厅印发（ ），这是首个获得中央批复的省级机构改革方案。

- A.《福建省机构改革方案》
- B.《海南省机构改革方案》
- C.《上海市政府机构改革方案》
- D.《宁夏回族自治区机构改革方案》

51.为进一步支持实体经济发展，优化商业银行和金融市场的流动性结构，中国人民银行决定从2018年10月15日起，（ ）大型商业银行、股份制商业银行、城市商业银行、非县城农村商业银行、外资银行人民币存款准备金率（ ）个百分点。

- A.下调，2
- B.提高，1
- C.下调，1
- D.提高，2

52.为适应产业升级，降低企业成本和满足群众多层次消费需求，国务院关税税则委员会印发公告，自2018年11月1日起，（ ）部分商品的最惠国税率，取消（ ）项进口商品最惠国暂定税率，其余商品最惠国暂定税率继续实施。

- A.降低，45
- B.提高，39
- C.降低，39
- D.提高，45

53.2018年中非合作论坛北京峰会于9月3日至4日在北京举行。本次峰会主题为“（ ）”。

- A.合作共赢，携手构建更加紧密的中非命运共同体
- B.合作共赢，携手构建更加友好的中非命运共同体
- C.互惠互利，携手构建更加紧密的中非命运共同体
- D.互惠互利，携手构建更加友好的中非命运共同体

54.瑞典皇家科学院10月8日宣布，将2018年诺贝尔经济学奖授予（ ）经济学家威廉·诺德豪斯和（ ）。以表彰他们在创新、气候和经济增长研究领域作出的突出贡献。

- A.美国、威廉·夏普
- B.美国、保罗·罗默
- C.英国、安格斯·迪顿
- D.英国、罗伯特·希勒

55.8月31日全国人大常委会表决通过关于修改个人所得税法的决定，从（ ）起，我国个税起征点从3500元/月上调至（ ），并扩大了3%、10%、20%三档低税率的级距，让中等以下收入群体成为最大获益者。

- A.10月1日，5000元/月
- B.9月1日，10000元/月
- C.10月1日，10000元/月
- D.9月1日，5000元/月

56.中国农业银行的客户服务电话是（ ）。

- A.95533
- B.95566
- C.95599
- D.95588

57.2017年，中国农业银行在美国《财富》杂志世界500强排名中位列（ ）位。

- A.48
- B.38
- C.28
- D.18

58.（ ）年起，我行连续四年入选全球系统重要性银行。

- A.2013
- B.2014
- C.2012
- D.2015

59.中国农业银行的核心价值观是（ ）。

- A.诚信务实，开拓创新
- B.诚信立业 稳健行远
- C.诚信为本 稳健经营
- D.诚信服务 创新发展

60.以下（ ）是中国农业银行的英文简称。

- A.BOC
- B.CCB

C.ABC

D.ICBC

第二部分 能力测试

1.下列各句中有语病的一句是（ ）。

A.个人数据不仅被有意识地商业化利用，还时常出现被泄露、贩卖、滥用的情形。

B.济南市第十五届人民代表大会代表共有 504 名，平均年龄 50.5 岁，平均文化程度大专以上，其中女性代表 90 名，占 17.9%。

C.目前我国征信体制不健全，互联网金融平台核实客户信息缺乏有效渠道，有的确认方式比较原始，有的不得不通过线下方式确认，不利于发挥效率优势。

D.解决目前国内废纸价格上下波动频繁，行情混乱的根本还是要建立健全的再生资源回收体系。

2.将下列各句重新排列组合，排序最连贯的一项是（ ）。

(1)“衣冠文物之邦”是中华民族的荣耀，“衣裳”更不寻常

(2)殊不知“衣食住行”以“衣”为首的排列，就充分显示服装优先的地位

(3)然而这“以食为天”的观念，若与服装排座次，仍然屈居其后

(4)众所周知，在中国人的心目中。“民以食为天”这一古训，把人人都要吃饭这一寻常事推崇为天理，进入至高无上的信念

A. (1) (3) (4) (2)

B. (1) (4) (3) (2)

C. (4) (2) (3) (1)

D. (4) (3) (2) (1)

3.将下列各句重新排列组合，排序最连贯的一项是（ ）。

(1)近年来，由于制作阿胶的原料-驴皮资源紧张，供不应求，导致阿胶行业造假泛滥

(2)受暴利驱使，一些厂商在阿胶原料中掺加非驴皮的行为屡屡出现

(3)此前有媒体报道，山东阿胶行业协会根据大陆 100 多家阿胶生产企业的产量计算，大陆阿胶年总产量至少在 5000 吨以上，需要驴皮 400 万张左右

(4)但国内驴皮供应量不足 180 万张，加上进口，可生产的阿胶总量应为 3000 吨左右，这说明市面上出售的阿胶可能有四成造假

(5) 由于我国对阿胶食品并没有阿胶含量的规定标准，最终一些假冒劣伪劣产品入全国市场

- A. (5) (1) (3) (2) (4)
- B. (1) (3) (4) (2) (5)
- C. (3) (4) (1) (2) (5)
- D. (1) (3) (2) (4) (5)

4. 写意人物画是国画艺术中极具 () 表达的 ()，画面中注重人物形象的神的展现。

- A. 意蕴 体裁
- B. 意韵 体裁
- C. 意韵 题材
- D. 意蕴 题材

5. 在找工作时，应聘人往往对自己的能力比雇主知道得更清楚。设想市场上有两种应聘者，高能和低能者。假定能力高低是天生的，与后天的教育无关。面对信息不对称的问题，能力高的人比能力低的人有更强的动机把有关自己能力的信息传递给雇主，而这一信息对雇主来说是有价值的。但问题在于，能力低的人也同样会宣称自己属于高能。因此，高能者为传递其为高能者的信息而所要采取的行动必须是低能者很难模仿的。

根据这段文字，作者接下来最可能谈论的话题是 ()。

- A. 求职方法
- B. 教育投资
- C. 职业规划
- D. 信息获取

6. 经济学、政治学和法学中形成的传统理论往往把发展中国家看成发达国家的一个不完备版本，即缺乏发达国家的一些基本构成要件。经济学家、民主人士和法学家都建议，应该将发达国家的制度和政策移植到发展中国家。典型的如资本、技术和竞争市场，政党与选举人权、宪政和司法体制。然而，这类改革很少能成功促成长期经济增长、可监督政府官员的稳定民主以及有效公正的司法体制。

这段文字的主要内容是 ()。

- A. 发达国家的制度和政策不适合欠发达国家
- B. 不发达国家和发达国家有本质区别

C.制度和政策具有局限性

D.发达国家的制度和政策具有不可复制性

7.有一个数除以 5 余数是 2，除以 6 余数是 3，除以 7 余数是 4，除以 8 余数是 5，这个数最小是（ ）。

A.767

B.837

C.840

D.942

8.张某原来的汽车百公里油耗 8L，2017 年张某的汽车共行驶了 10000 公里。2018 年 1 月 1 日张某购了一辆油电混合动力汽车，百公里油耗为 5L。2017 年汽油价格为 6.65 元/L，2018 年汽油价为 7 元/L，张某 2018 年如果花费和 2017 年同样的汽油钱可以比 2017 年多跑（ ）公里。

A.5200

B.5250

C.5400

D.15200

9.某月有 5 个星期日，第三个星期六是 21 号，以下说法中不能确定真假的是（ ）。

A.这个月的 1 号是周日

B.这个月有 31 天

C.这个月有 5 个星期六

D.这个月有可能是 2055 年 2 月

10.某工厂每开工一天取得的收入大致相同，除每月的固定支出以外，其余为获得的利润。10 月份该工厂获得利润 725000 元。11 月份因环保问题，该工厂不得不停工 10 天，获得利润 450000 元。该工厂每月的固定支出为（ ）元。（该工厂节假日照常开工）

A.50000

B.150000

C.100000

D.25000

11.某公司打算对其产品的出厂价格进行调整，甲产品原价为 1000 元，拟调整为 880 元，乙产品原价 250 元，现降价 64%，丙产品加价两成，拟调整为 720 元，丁产品涨价 300 元，

这四种产品的价格平均（ ）元。

- A.增长了 41 元
- B.降低了 35 元
- C.降低了 41 元
- D.增长了 35 元

12. 计算 $1+11+21=?$ 需要 8 次计算器, 计算 $1+2+3+\dots+99+100=?$ 需要按（ ）次计算器。

- A.291
- B.292
- C.289
- D.288

13. 某市高考科目有语文、数学、英语和综合四门, A、B、C、D、E 五人的高考成绩成等差数列, 已知 A 是 523 分, D 是 574 分, E 数学成绩比语文多 10 分, 英语比数学多 24 分, 综合成绩是语文的 3 倍还多 1 分, E 英语考了（ ）分。

- A.115
- B.101
- C.125
- D.91

14. 实验室有足够量的浓度为 20% 和 50% 的硫酸溶液, 现需要 30% 的硫酸 300 毫升, 需如何进行配置? ()

- A 甲乙两种溶液各取 150 毫升
- B. 甲溶液取 300 毫升, 乙溶液取 150 毫升
- C. 甲溶液取 200 毫升, 乙溶液取 100 毫升
- D. 甲溶液取 100 毫升, 乙溶液取 200 毫升

15. 下列多位数中可以同时被 2, 3, 5, 9 整除的是 ()

- A.17825460
- B.34257615
- C.92385450
- D.62378920

16. 某蓄水池有甲、乙两个进水管, 单独开甲管 20 小时可以灌满水池, 单独开乙管 30

小时可以灌满水跑。单独开甲进水管 5 小时后，开启乙进水管，两管同时进水直至灌满水池，此时，甲管比乙管多进水 600 升，这个蓄水池的蓄水量为（ ）升。

- A.1050
- B.1250
- C.1500
- D.2000

17.某中学共有教师 272 人，男女教师的比例是 1:3，暑假期间男教师有 $\frac{1}{2}$ 出国旅游，女教师中出国旅游的比例是男教师的 $\frac{1}{2}$ ，该校暑假出国旅游的教师共有（ ）人。

- A.51
- B.85
- C.101
- D.119

18.一辆高铁列车和一辆普通货车同向而行，高铁列车从后方追上开过普通货车，高铁列车长 400 米，普通货车长 780 米，普通货车的司机看见高铁驶过其所在的窗口的时间是 10 秒钟，坐在高铁尾部的乘客能看见普通货车的时间是（ ）秒。

- A.19.5
- B.10
- C.29.5
- D.9.5

19.某医院妇产科对 2017 年新出生婴儿的体重进行了相关统计，有 $\frac{1}{16}$ 的新生儿体重在 8 斤以上，有 $\frac{1}{5}$ 的新生儿体重在 7-8 斤之间， $\frac{1}{2}$ 的新生儿体重在 6-7 斤之间，有 $\frac{1}{18}$ 的新生儿体重在 5-6 斤之间，其余的新生儿体重不足 5 斤，该医院妇产科 2017 年至少有（ ）名婴儿出生。

- A.1156
- B.1218
- C.1360
- D.1440

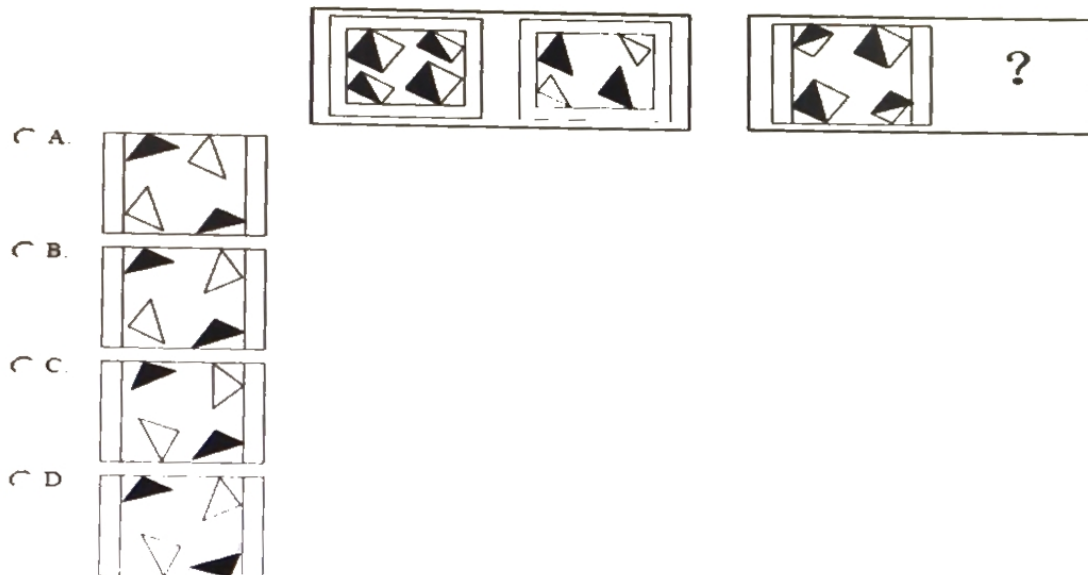
20.64, 32, 32, 48, 96, ()。

- A.176
- B.192

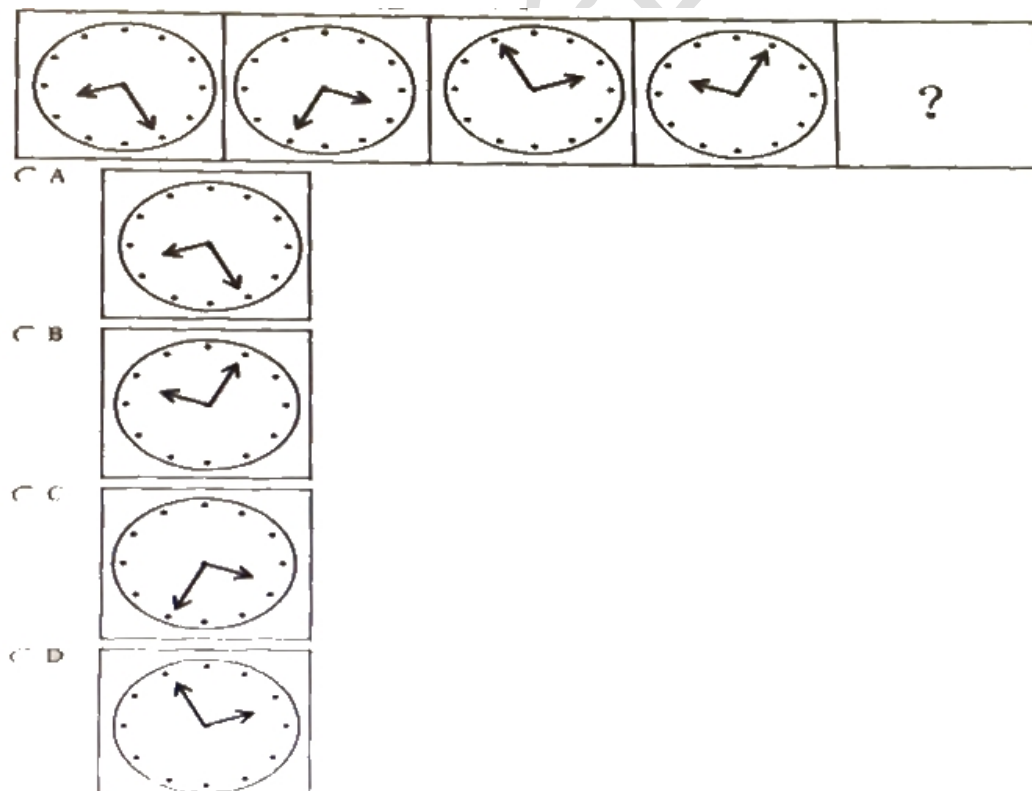
C.216

D.240

21.请从所给的选择项中,选择唯一的一项填在问号处,使之呈现一定的规律性()。



22.请从所给的选择项中,选择唯一的一项填在问号处,使之呈现一定的规律性()。



23.如果王强可以参加选调生考试,他一定在大学期间担任过班级及以上学生干部。上述判定基于以下哪项假设? ()

- A.有些学生干部不可以参加选调生考试
- B.只有担任过班级及以上学生干部的人才能参加选调生考试
- C.张三在大学期间担任过班级及以上学生干部，他一定可以参加选调生考试
- D.在大学期间担任过班级及以上学生干部的人都要参加选调生考试

24.李亮参加了某竞赛班的面试，很快他得到消息：（1）她和黄山至少录用一人；（2）可能不录取他；（3）一定录取他；（4）黄山已被录取。已知，其中两条是真的，两条是假的，那么据此可知，以下（ ）为真？

- A.既录取李亮，也录取黄山
- B.既未录取李亮，也未录取黄山
- C.李亮未被录取，黄山已被录取
- D.李亮被录取，黄山未被录取

25.请从所给的选择项中，选择唯一的一项填在问号处，使之呈现一定的规律性（ ）。



- A.
- B.
- C.
- D.

26.财务部小赵、小钱和小孙，行政部小张、小王和小李选择培训课程，培训课程有甲乙丙丁四种，已知：1.小赵选择的是甲或乙，2.小王选择的是丁，3.如果一种课程没有任何一个财务部员工选择，那么任何一个行政部员工也不能选择该课程，如果一种课程没有任何一个行政部员工选择，那么任何一个财务部员工也不能选择该课程，一位员工只能选择一门课程。

如果以上信息均为真，而且小钱选择的是乙种课程，那么以下哪一项一定为真？（ ）

- A.小李选择了丙种课程
- B.小张选择了乙种课程
- C.小孙选择了丁种课程
- D.小赵选择了甲种课程

27.在哺乳动物中，基本上是按照雌雄来区别性别特征的，这跟古老东方哲学中阴阳概念是同一个标准，按照这种区分，正常的哺乳动物分为两个互不重叠的部分。在哲学中，阴与阳也是两个互不重叠的概念，以下各项中不符合这段文字描述逻辑关系的是（ ）。

- A.柔——刚
- B.天——地
- C.上——下
- D.因——果

28.小明、小亮和小兰三个人的信息是：他们来自甲乙丙三个不同的地方，他们学的专业各不相同，是经济、行政管理和英语中的一个，另外，小明的专业不是经济，小亮的不是英语，学经济的来自乙，学英语的来自甲，小亮不是来自丙，由此可知，小明的专业是（ ）。

- A.无法推出
- B.英语
- C.行政管理
- D.经济

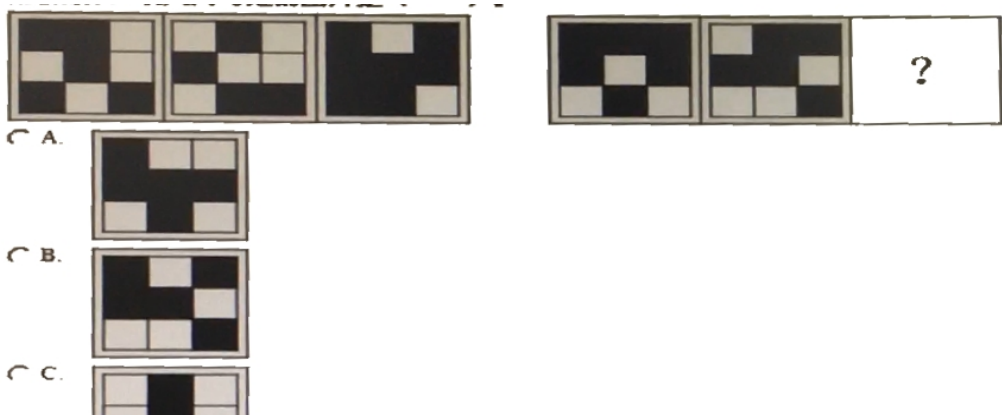
29.15, 36, 19, 33, 23, 30, 27, ()。

- A.21
- B.27
- C.17
- D.29

30.1, 2, 6, 22, 86, ()。

- A.286
- B.342
- C.256
- D.352

31.请从所给的选择项中，选择唯一的一项填在问号处，使之呈现一定的规律性（ ）。



32.如果“企业只有创新才能赢得更好的未来”这句话为真，下列可能发生的情况是（ ）。

- 1.A 企业创新了，但是业绩平平
- 2.B 企业没有创新，但发展迅速
- 3.C 企业没有创新，很快倒闭了
- 4.D 企业不断推出新产品、新技术，企业净利润每年都以 50%的速度增长

A.2、3 和 4

B.3 和 4

C.1、3 和 4

D.只有 4

33.1, 5, 3, 13, 37, ()。

A.503

B.481

C.511

D.479

34.将 50 名新员工分给 7 个不同的部门，每个部门分到的新员工数各不相同，分到最多的那个部门至少可以分到（ ）名新员工。

A.9

B.10

C.11

D.12

35.某村需要修整 760 米的一条路，雇用甲工程队每天可以修 50 米，需支付 3000 元，雇用乙工程队每天可以修 40 米，需支付 2600 元，这条路需要在 12 日内修整完毕，至少需要花费（ ）元。

A.45600

B.46400

C.47600

D.48000

36. 3, 26, 2, 18, 5, 42, 11, ()。

A.70

B.68

C.90

D.88

37. 有一架天平和 50 克、10 克的砝码各一个，若要精确的取出 170 克的食盐，至少需要称 () 次。

A.4

B.3

C.5

D.2

38. 某国发生战乱，我国政府立派出一列火车和一架专机接回滞留在当地的中国公民 3300 人。已知火车单程需要 18 小时，飞机单程需要 6.5 小时（火车和飞机停留时间忽略不计）。一列火车可以搭载 1100 人，一架飞机可以搭载 200 人。5 月 24 日早 8 点散侨行动开始，预计最快于 () 结束。

A. 5 月 26 日 12 点

B. 5 月 26 日下午 2 点

C. 5 月 27 日 12 点

D. 5 月 27 日下午 2 点

39. 某旅行社组织 88 名新客到某景点旅游，景点门票按如下方式进行销售：大团体票 100 元/10 人，小团体票 60 元/5 人，单人票 15 元/人，景点内游船票按如下方式销售：大船 5 人一船，船票 200 元，小船 3 人一船，船票 150 元，这次旅行至少需要花费 () 元。

A.4425

B.4450

C.4455

D.4470

40.某届运动会，共有 12 个国家派出运动员参赛，派出运动员最少的国家是阿塞拜疆，只有一名运动员。组委会要成立运动员委员会，至少选择（ ）名运动员就能保证至少有 3 名运动员来自同一个国家。

- A.24
- B.23
- C.34
- D.22

41.将 40 台电脑分给 7 所小学，每所小学分的电脑数各不相同，至少能分得一台，则分得电脑第二多的学校最多能分得（ ）台电脑。

- A.12
- B.19
- C.11
- D.10

42. $5+7+11+19+35+67+131+259+515+1027=$ （ ）。

- A.2066
- B.2048
- C.2076
- D.2046

43. $1+2-3+4-5+6-7+\dots+998-999+1000=$ （ ）。

- A.502
- B. 501
- C.500
- D.499

44. $\frac{260 \times 119 \times 0.3}{79} =$ （ ）。

- A. $118\frac{39}{79}$
- B. $117\frac{39}{79}$

C. $118\frac{40}{79}$

D. $119\frac{78}{79}$

45.2, 6, 30, (), 3130。

A.98

B.156

C.260

D.1120

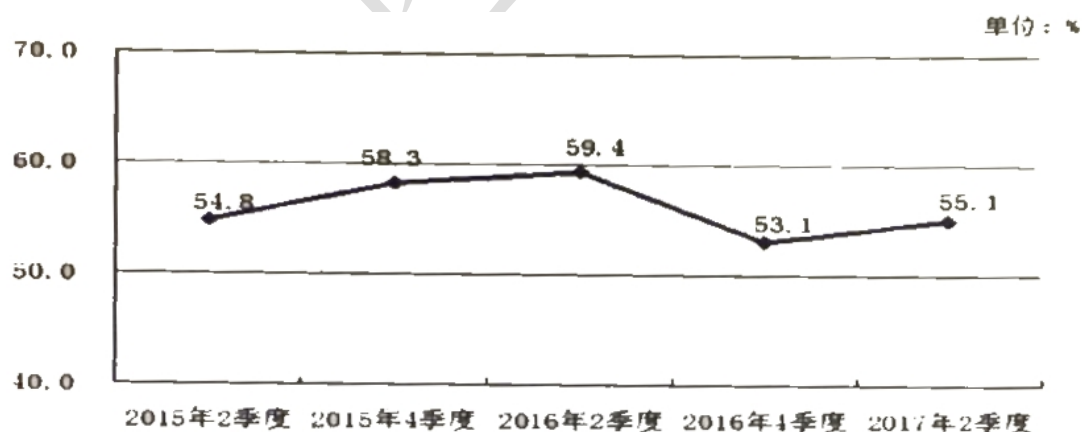
资料分析

2017年上半年,在坚持首都城市战略定位、深化“放管服”改革和投融资改革的背景下,北京小微服务业发展呈现新特点。

一、规模不断扩大,资产负债率处于合理水平

上半年,小微服务业样本企业资产总计462.2亿元,同比增长25.9%,增幅比2016年年末快16.5个百分点。样本企业负债合计254.9亿元,同比增长26.5%,资产负债率为55.1%,比上年同期提高0.2个百分点。近三年企业整体资产负债率水平较平稳,并始终处于50%—60%的合理范围之内(见图1)。

图1 2015年2季度以来服务业小微企业资产负债率



二、收入较快增长,新经济行业亮眼

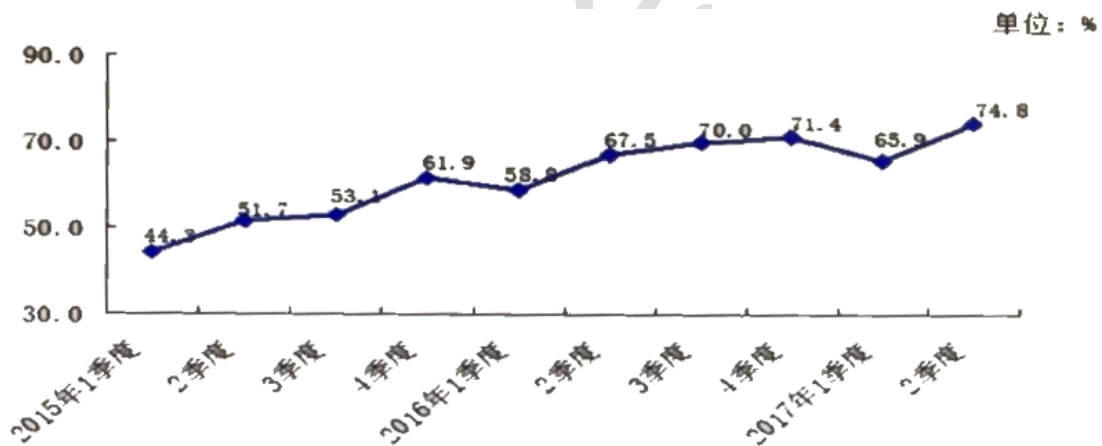
上半年,北京小微服务业样本企业总体实现营业收入34.7亿元,同比增长6.8%。上半年,北京小微服务业企业户均收入157.1万元,同比增长8.4%。分行业大类看,户均营业收入最高的商务服务业为355.6万元,是最低的管道运输业的22倍。上半年,8个行业户均收入增速超过30%,分别是:商务服务业(119.3%)、科技推广和应用服务业(103.0%)、物

业管理（47.3%）、文化艺术业（38.0%）、生态保护和环境治理业（32.0%）、管道运输业（35.0%）、专业技术服务业（38.5%）和航空运输业（48.9%），相对集中于新经济行业。4个行业户均收入增速下降过10.0%，分别是装卸搬运和运输代理业（-18.3%）、电信、广播电视和卫星传输服务业（-30.2%）、租赁业（-11.1%）、公共设施管理业（-20.3%），相对集中于传统行业，新经济行业收入增长明显好于传统行业。

三、优惠政策落地，企业得到更多实惠

随着国家和北京市各项小微企业税收优惠政策的落地，企业享受税收优惠政策范围不断扩大。调查结果显示，2017年2季度，95.4%的企业缴纳增值税，享受到税收优惠政策的企业占比为74.8%，覆盖面比2016年4季度提高3.4个百分点，比上年同提高7.3个百分点。分行业看，今年2季度，卫生、居民服务业、社会工作3个民生行业享受到税收优惠政策的企业占比均超过90.0%。

图2 2016年1季度以来服务业小微企业税收优惠覆盖面



46.2016年上半年，北京市小微服务业样本企业资产计约为（ ）亿元。

- A.400.21
- B.389.34
- C.367.11
- D.276.12

47.从行业角度看，2017年上半年，小微服务业中，管理运输业户均营业收入大约是（ ）元。

- A.161600
- B.1616000
- C.355600

D.3556000

48.从 2015 年 1 季度到 2016 年末,服务业小微企业税收优惠覆盖率年均增长多少个百分点? ()

A.3.1

B.9.0

C.13.55

D.27.1

49.根据资料,下列说法中正确的有 () 个。

(1) 2015 年 1 季度以来,北京服务业小微企业税收优惠覆盖面基本保持逐季上升态势

(2) 2017 年上半年,文化艺术业和航空运输业行业户均收入增速均过 30%

(3) 2016 年上半年,服务业小微企业样本企业资产负债率是 54.9%

(4) 2015 年至 2017 年间,服务业小微企业整体资产负债率没有超过 60%

A.4

B.3

C.2

D.1

50.根据文中数据,下列结论中正确的有 ()。

(1) 统计的小微服务业有效样本大约是 2210 个

(2) 统计期内,样本企业整体资产规模不断扩大,收入不断增长

(3) 统计期内,样本企业税收优惠覆盖面没有发生变化

(4) 统计期内,各行业大类的小微企业债务水平处于安全可控范围

A.除 (3) 外,其他判断都对

B.四项判断都对

C.只有 (1)、(2) 和 (3)

D.只有 (2) 和 (3)

第三部分 英语

一、单选题

1. Consequently, a sustainable business model can () companies to better adapt to complex

environments and achieve sustainable competitive advantages.

- A. render
- B. enable
- C. cause
- D. ensure

2. Almost 70 % of the information we gather is also available online around the world, with the () 30% coming from our contacts, from direct growers and wholesalers.

- A. remained
- B. remaining
- C. remains
- D remain

3. The Happy Planet Index (HPI) looks at three different factors to determine () people are happy in a certain country.

- A. where
- B. how
- C that
- D. if

4. Stereotypes () women's roles to duties within the domestic sphere, such as food preparation and child care.

- A confine
- B. limit
- C. restrain
- D. conform

5. The property will be shown by () only in an effort to separate the fans from the serious buyers, because the current owners are looking for buyers who want to keep the house intact.

- A. interest
- B. interview
- C. application
- D. appointment

6. The world population is expected to rise to more than nine billion by 2050, one-third of all

people () expected to live in city.

- A. has been
- B. are
- C. have been
- D. is

7. The fact that people can see themselves succeed in work as they also () therapy and self-understanding is powerful.

- A. succeeded in
- B. succeeding in
- C. succeed in
- D. have succeeded in

8. California wildfires are being magnified and made so much worse by the bad environmental laws which aren't allowing massive amounts of readily available water to be properly ().

- A. utilized
- B. changed
- C. avoided
- D. converted

9. For decades, farmers and environmentalists in California have been entangled in a () over laws that limit the amount of water diverted from rivers and streams for irrigation.

- A. dispute
- B. register
- C. conflict
- D. negotiation

10. The FIFA World Cup soccer championship in Russia is the most costly ever held. Now, experts question whether there will be a good () for the Russian taxpayer.

- A. response
- B. refund
- C. return
- D. report

11. It can be well predicted that these effects might spread to societies and regions ().

A. by and large

B. at large

C. in all

D. in common

12. All car makers are spending billions trying to figure out a future that is more (), more autonomous and steps back from fossil fuels.

A. electric

B. electrical

C. electronic

D. electrified

13. Some women in recent years have brought successful court challenges to gender discrimination in job ads, but the () the companies were ordered to pay was low.

A. regulation

B. occupation

C. permission

D. compensation

14. The fast-growing Chinese market has been a source of () opportunities for businesses.

A. considerable

B. considering

C. considered

D. considerate

15. We have launched a campaign called Together Science Can which brings together people from absolutely around the world to () for those things that we care about.

A. stand by

B. stand up

C. stand on

D. stand against

16. Children who have negative relationships with their parents often develop () problems including low academic achievement, negative social relationships, and delinquency.

- A. domestic
- B. influential
- C. diverse
- D. identical

17. Many consumers are angry because they believe that the government coddles drug firms and regulators, while punishing whistleblowers who () the scandals ().

- A. bring ... to reason
- B. bring ... to light
- C. bring ... to an end
- D. bring ... to life

18. While the reasons for massive, longer burning wildfires are complex, there is () that wildfires will occur more frequently with climate change.

- A. consensus
- B. conclusion
- C. recognition
- D. compromise

19. There's been a lot of contention in the last couple of weeks about the future () of the company

- A. direction
- B. decision
- C. condition
- D. orientation

20. With the U.S. government amassing growing amounts of () every year, it needs the money that foreign investors offer.

- A. currency
- B. cost
- C. payment
- D. debt

21. Dealers often tell customers that if their car gets wrecked in a crash they could be financially harmed because regular insurance may not () the entire amount owed on the loan.

- A. pay up
- B. pay off
- C. pay out
- D. pay away

22. The Volcker Rule basically says that banks can't gamble with risky Wall Street bets because they might make bad () and collapse.

- A. shifts
- B. debts
- C. mistakes
- D. bets

23. Many sources of information can () our chances of getting in touch with the current events in the world.

- A. enhance
- B. expand
- C. limit
- D. imagine

24. Thailand and China are the biggest fruit and vegetable suppliers with a value of nearly 385 million, accounting for over 49 % of Vietnams total ().

- A. imports
- B. exports
- C. products
- D. profits

25. Heating, ventilating, and air conditioning (HVAC) systems are () in most of underground subway stations to provide comfortable and fresh air to underground subway station.

- A. assembled
- B. installing
- C. equipped
- D. installed

26. While the trade fight isn't affecting most of the economy yet in a big way, many industries are worried that the damage could quickly ().

- A. get lost
- B. get better
- C. get worse
- D. get strong

27. Care providers also need to help patients to manage their feelings of uncertainty and () them of the benefits of modern medicine and technology which can substantially aid in health improvement.

- A. assure
- B. insure
- C. sure
- D. ensure

28. Recent decades have witnessed increased globalization of the world economy associated with economic and financial () among countries.

- A. integration
- B. corporation
- C. harmony
- D. conflict

29. Education about consumption taxes is more likely to boost growth, () the growth effects of income and capital taxes are ambiguous.

- A. if
- B. when
- C. while
- D. for

30. Happiness is subjective, and one that we may not be able to accurately () across all countries. But that obviously isn't going to stop anyone from trying.

- A. try
- B. track
- C. divide
- D. follow

31. Have you ever paid your kid for good grades? Have you driven to school to () a

forgotten assignment? Have you done a college student's laundry?

- A. drop off
- B. make up
- C. take over
- D. fill in

32. Josh graduated with his master's degree in space studies and planetary sciences, but after years of working odd jobs and barely (), he decided to go back to get his teaching license.

- A. putting on the back burner
- B. breaking new ground
- C. making ends meet
- D. proving his mettle

33. Maltreated infants and young children are substantially more likely than older maltreated children to be seriously harmed or killed as a result of () or neglect.

- A. abandon
- B. misuse
- C. abuse
- D. curse

34. Swimming is an all body workout. It () small muscle groups that often get ignored in other workouts.

- A. helps
- B. keeps
- C. heals
- D. works

35. () about the potential of a market downturn over his trade policies, the president said: "If it does, it does. Look, I'm not doing this for politics."

- A. Asked
- B. Asking
- C. To ask
- D. To be asked

36. It is difficult to know why a work of art produces some emotions, but it has been known

for a very long time that paintings, music and poetry have the power to touch us, to repel us and to () intense pleasure or displeasure.

- A. rise
- B. arise
- C. raise
- D. arouse

37. Recently, electric vehicles (EVs) have been claimed to provide a pathway for the transition towards sustainable transportation () EV's potential to solve energy and environmental problems, although new problems such as battery waste might appear.

- A. in behalf of
- B. in honor of
- C. in charge of
- D. in view of

38. You would imagine that sleeping was a quiet and peaceful experience but in reality, our brains are more active during some stages of sleep than when we are ().

- A. wake
- B. awake
- C. waken
- D. awaken

39. Education has a value of consumption and its demand will depend on its own price, prices of other goods, and () income.

- A. domestic
- B. home
- C. house
- D. household

40. In the booming city of Rio de Janeiro, a luxury hotel () trash into treasure for more than a decade, long before food waste was at the forefront of anyone's mind.

- A. had been turning
- B. has been turning
- C. was turning

D. is turning

41. All participants were told they were free to () answering say of the question at any time.

A. reject

B. decline

C. disapprove

D. refuse

42. While food waste is a hot topic in the US. It's a particular () in low-income nations where food is sometimes a scarce resource to begin with.

A. increase

B. initiative

C. damage

D. challenge

43. The number of the disabled Americans went up for so long that the trend of falling out of the labor force seemed like it might be ().

A. adequate

B. concrete

C. practical

D. permanent

44. Paper straws might be a hard sell for boba tea shops, but the sudden demand for them is only increasing as plastic straw bans ().

A. multiply

B. occupy

C. divide

D. apply

45. There are many fascinating cases () people actually dreamt about things which later happened to them.

A. where

B. when

C. which

D. what

二、阅读理解

Passage 1

We are pleased to invite you to attend the 14th Canadian Collaborative Mental Health Care Conference(HCCMHCC) to be held on Thursday, June 27th and Friday, June 28th, 2013. Montreal has been selected as the host city. This annual event will take place at the Delta Centre Vile Hotel, a downtown location within easy walking distance of the Old City. You will be charmed by the unique character of the city of Montreal, the metropolis of the province of Quebec. For those of you who wish to extend your stay, you can combine business and pleasure by attending the 34th International Jazz Festival of Montreal that will begin on Friday, June 28th and continue for the next 10 days.

The 14th CCMHCC is organized by the Canadian Psychiatric Association and the College of Family Physicians of Canada Collaborative Working Group on Shared Mental Health Care. This conference will take on a bilingual character, in French and in English, and simultaneous translation will be available for the main speeches and presentations. This is a unique opportunity to bring together people who are involved in collaborative mental health care, and to create links that consolidate and enrich the networks among these stakeholders. We are expecting over 300 delegates from Quebec, Canada and the international community. The interest in collaborative mental health care is shared by a wide audience, including particularly individuals living with a mental disorder and their families, healthcare professionals from different backgrounds, managers and decision makers, community groups working in the field, physicians (including family physicians, pediatricians and psychiatrists), teachers from academic departments, researchers and collaborators from different sectors (e.g., emergency social services, law enforcement officers, or employers).

This conference will provide an additional impetus to collaborative care, an irresistible movement which redesigns the healthcare system in order to adapt it to the realities of the 21st century. The theme of the conference, Collaboration and Complexity: Seeking Out New Forms of Life, illustrates the emerging nature of the strategic vision of collaborative care, set the clinical operations within a complex context which fits in the postmodern societal model and points out its profound innovative potential.

We invite sponsorship support to help make this conference a success. There are several ways to help; additional information will be provided shortly.

We look forward to welcoming you to Montreal!

46. What does the word "consolidate" in paragraph 2, most probably mean? ().
- A. strengthen
 - B. build
 - C. connect
 - D. decorate
47. For what kind of people are the 34th International Jazz Festival of Montreal recommended? ().
- A. Those who are unwilling to stay alone in their hotel rooms
 - B. Those who would like to explore more about Montreal
 - C. Those who are fond of jazz music.
 - D. Those who get tired of businesses and conferences
48. According to the passage, which of the following may NOT be among the stakeholders of the conference? ().
- A. psychologists
 - B. surgeons
 - C. researchers
 - D. psychiatrists
49. According to the passage, which of the following does the theme of the conference suggest? ().
- A. The innovative potential of clinical operations is yet to be realized
 - B. Collaborative care should be viewed from a strategic perspective.
 - C. Clinical operations shouldn't conform to postmodern societal model.
 - D. None of the above
50. Which type of writing does the passage belong to? ().
- A. invitation
 - B. advertisement
 - C. memo

D. apology

Passage 2

Placing the right type of workers in close proximity to each other can generate up to a 15 percent increase in organizational performance, according to the study from Cornerstone OnDemand, a provider of cloud-based learning and talent-management software, and researchers at Harvard Business School in Massachusetts. For business with 2,000 employees, this translates into an additional \$ 1 million in profit each year, the study said.

For the study, researchers examined data from a two-year period of more than 2,000 employees working at a large technology company with locations in the US and Europe. The study's authors separated workers into three different categories based on the work they produced:

Productivity: these employees are very productive, but don't always produce quality work.

Quality: these workers produce work of superior quality, but aren't always productive.

Generalists: these employees are average in terms of both productivity and quality.

The researchers defined productivity by how long it takes an employee to finish a task, and effectiveness by how often employees need to ask a co-worker for help completing a task.

51. What's the main idea about the first paragraph? ().

A. Cornerstone OnDemand is a provider of cloud-based learning and talent-management software.

B. Placing the right type of workers together will generate 15% increase in performance.

C. Smarter seating can affect company's performance.

D. A study about how a firm get additional profit.

52. What is NOT true about the categories of the workers? ().

A. There is no particular order of these categories.

B. Generalists are those who are neither productivity nor effective.

C. The frequency employees need to ask a co-worker for help completing a task is recorded as effectiveness.

D. Productivity workers are those who finish a task quickly.

53. What might be discussed later? ().

A. The reason for better performance

B. The impact of seating employees close to each other.

- C. The findings of seating different categories of people.
- D. All above.

Passage 3

People differ greatly in their readiness to try new products. In each product area, there are "consumption pioneers" and early adopters. Other individuals adopt new products much later. After a slow start, an increasing number of people adopt the new product.

The five-adopter groups have different values. Innovators are venturesome—they try new ideas at risk. Early adopters are guided by respect—they are opinion leaders in their communities and adopt new ideas early but carefully. The early majority are deliberate—although they rarely are leaders, they adopt new ideas before the average person. The late majority skeptical—they adopt an innovation only after a majority of people have tried it. Finally, laggards are tradition bound—they are suspicious of changes and adopt the innovation only when it has become something of a tradition itself.

54. What is this excerpt about? ().
- A. The consumption pioneers
 - B. How people adopt the new product
 - C. The five-adopter classification
 - D. The different phases of adopting new ideas
55. Which group adopts new ideas before the average person? ().
- A. Early adopters
 - B. Innovators
 - C. The early majority
 - D. All above
56. What can be implied from the innovators? ().
- A. They rely more on their own values and judgment
 - B. They are reluctant to take risks
 - C. They are more receptive to familiar things
 - D. They are more brand loyal

Passage 4

It's almost considered sacrilegious today to leave work at the end of your workday or (for

shame!) on a Friday and simply not check your work email again until you return the office during normal working hours.

The constant need to check email is the trade-off the modern workforce has made for the ability to work anytime, anywhere, thanks to smartphones and tablets that keep us always connected

But three university researchers have found that it's not just doing a bit of work after hours that cause burnout. The true culprit is actually the constant worrying about off-hour email.

A new study, "Exhausted But Unable to Disconnect," by Lehigh University's Liuba Belkin, Virginia Tech's William Becker and Colorado State University's Samantha Conroy shows that employees are growing exhausted by the expectation that they will always be available, never knowing what kind of work requests will be asked of them off hours

Typically, companies don't mean to stress employees out like that. Most companies don't have formal policies that say people must answer work emails after-hours, (except, perhaps, in cases where an employee is on call during specific times).

But policies and culture tend to be two different things. If supervisors routinely email employees after hours and expect a fast response (often because their supervisors are doing the same to them), then the message is clear: whenever the boss emails, the employee is expected to be available

The solution is for bosses to tell employees that an after-hours email doesn't necessarily require a response before the next work day, and to also set sometimes when after-hours emailing is considered acceptable and prohibited, such as no emails via the dinner hour, on weekends, or after 10 p.m., the researchers say.

57. What is this passage mainly about? ().

- A. Bosses push employees to work by sending emails anytime.
- B. Employees are exhausted by the constant need to check emails.
- C. Companies mean to stress the workers out by sending emails.
- D. None of above

58. What can be inferred from the first paragraph? ().

- A. It's a shame if you check your email all the time.
- B. The employees are willing to leave work at the end day of the workday.
- C. The employees are expected to answer emails although it's not working time.

D. Work email is the essential part in workers daily life.

59. Why the study said people are "Exhausted But Unable to Disconnect"? ().

A. Because they never know what kind of work requests will be asked off hours.

B. Because they are required by the company to answer emails off hours.

C. Because smart phones and tablets keep us connected all the time.

D. None of above

60. What is true about the policy and the culture? ().

A. They are inconsistent about the attitude toward after hour's emails.

B. They both push the employees to be available all the time.

C. They are consistent about the attitude towards after hour's emails.

D. They both don't mean to stress the employees out.

61. What would you do if you were the policy maker of a company? ().

A. To require an instant respond for after-hour emailing.

B. To abandon after-hour emailing.

C. To tell employees that an after-hours email doesn't necessarily require a response.

D. To limit the time of after-hour emailing.

Passage 5

The movement of consumers from public social media to private messaging has been so rapid that Business Insider reported that the combined usage of the top four messaging apps now exceeds the combined usage of the top four social media apps. Falling data prices, cheaper devices, and improved features are helping propel this growth.

Why the hunger for private messaging apps? Perhaps people are becoming more interested in actually communicating, rather than broadcasting. Maybe we don't want personal and private lives merging any more and we want control over our different social circles within these messaging apps. As my 16-year-old nephew put it, "My friend posted on Facebook and we made fun of him. We only use Snapchat now because who wants to put everything in public all the time? This just connects me with my real friends."

Social media won't go away, but traditional social networks may become less important to certain groups. The rise of more intimate channels presents new opportunities, and perhaps perils, for marketers.

62. What is NOT the reason for the growth of private messaging apps? ().

- A. People are tired of social media.
- B. App's improved features.
- C. People are demanding for real communication.
- D. Cheaper data and devices.

63. What is TRUE about the private massaging apps? ().

- A. People make fun of each other on these apps.
- B. It would make the social media disappear.
- C. You need to put private information on them all the time.
- D. It builds connection with your real friends.

64. What can be inferred from the third paragraph? ().

- A. The traditional social networks will have great impact on certain groups.
- B. The private messaging apps will replace the social media apps.
- C. The intimate channels can be the double-edged swords to the sellers.
- D. The growth of the intimate channels will bring only benefits to the marketers.

Passage 6

Samsung's Notebook 7 Spin is a stylish, versatile work machine with power to spare. The 2-in-1 notebook's performance is impressive, and its versatile folding design is legitimately useful. Unfortunately, the system's shallow keyboard and lackluster battery life curtail its productivity potential a bit.

The Notebook 7 Spin looks and feels great, with a slim profile and a sturdy design. As the name implies, the system's lid spins back a full 360 degrees, letting you use the device like a large tablet. The hybrid design is handy for using touch-screen apps and showing off presentations to a small group, even if the 5 lb. system is a bit too hefty to carry around like a smaller .tablet

The system's roomy 15.6-inch display is equally attractive, producing sharp images and vivid colors. Other hardware highlights include a beefy 2. 5-GHz Intel Core i7-6500U processor with up to 16GB of RAM, a configuration that makes the heaviest multitasking buttery smooth.

.....

65. Where can you possibly read this article? ().

- A. In a magazine about electronic products

B. In Samsung's stores

C. In a newspaper.

D. In an advertisement.

66. () are mentioned in the passage as strengths of the product.

A. Versatile folding design, a slim look, keyboard

B. Versatile folding design, a slim look, battery life

C. Versatile folding design, a slim look, keyboard and battery life

D. Versatile folding design, a slim look, system's roomy display and hardware

67. What might be discussed in the next paragraph? ().

A. To talk about Notebook 7s weak points

B. To introduce other Samsung products

C. To discuss other notebooks in the market

D. To explain touch-screen apps

Passage 7

The societal marketing concept questions whether the pure marketing concept overlooks possible conflicts between consumers short-run wants and consumer long-run welfare. Is a firm that satisfies the immediate needs and wants of target markets always doing what's best for consumers in the long run? The societal marketing concept holds that marketing strategy should deliver value to customers in a way that maintains or improves both the consumer's and society's well-being.

Consider today's flourishing bottled water industry. You may view bottled water companies as offering a convenient, tasty, and healthy product. Its packaging suggests "green" images of pristine lakes and snow-capped mountains. Yet making, filling, and shipping billions of plastic bottles generates huge amounts of carbon dioxide emissions that contribute substantially to global-warming. Further, the plastic bottles pose a substantial recycling and solid waste disposal problem. Thus, in satisfying short-term consumer wants, the highly successful bottled water industry may be causing environmental problems that run against society's long-run interests.

68. What is the purpose of this excerpt? ().

A. To introduce the flourishing bottled water industry

B. To explain about the societal marketing concept

C. To discuss environmental problems

D. To explain about the pure marketing concept.

69. What is the societal marketing concept? ().

- A. The idea that a company should consider consumers and society's long run interests
- B. The idea that a company should not consider consumers' short-term wants
- C. The idea that a company should not cause environmental problems
- D. The idea that a company should satisfy the immediate needs and wants of target markets

70. Today's bottled water industry ().

- A. generates carbon dioxide emissions that contribute to global warming
- B. produces healthy products with the "green packages"
- C. is highly successful because it run against the society long-run interests
- D. takes water from pristine lakes and snow-capped mountains

Passage 8

No credit, bad credit. Hear the terms often enough and they can blur together. These credit statuses aren't one and the same, though.

Whether you have no credit or bad credit, one thing's for sure: You don't have good credit. And without good credit, you'll face an uphill battle any time you apply for a loan or credit card.

Potential lenders will want to know that you will almost certainly repay any money that you borrow. They likely won't risk loaning money or extending credit to those whose creditworthiness is a big question mark or, worse, who have a track record of poor money management.

If you fall into either of these categories, it's smart to focus on raising your credit scores.

If you have no credit score, you don't have a credit history. If you have bad credit, it's likely that you've mishandled credit in the past. And these two less-than-ideal credit standings require different solutions.

If you fall in the no-credit category, you haven't necessarily made any financial mistakes. In this case, a good way to start building that history is to acquire a credit card for people with no credit. Secured credit cards (which require a security deposit) or college student credit cards are typically the easiest to qualify for if you have no credit. A credit-builder loan can also help you establish credit.

Bad credit can be a result of financial missteps, including missing payments, defaulting on loans, or having accounts sent to collections. If you fall into this category and need credit, you'll

need to look for a bad-credit credit card. A secured card or credit-builder loan is a good option in this situation, as well. You also may qualify for a bad-credit personal loan. If you still have open accounts, pay down the balances but don't close credit accounts if you can avoid it.

People with no credit are just starting to build their financial reputation, while those with bad credit are doing damage control.

Moving from one of these less desirable situations to a good credit standing may use different tools, but the method is much the same: Make your payments on time and keep your debt low. It takes diligence and dedication but it can be done.

71. Which topic has not been covered in the passage? ().

- A. Next steps to take for people in different categories
- B. How no credit and bad credit are different
- C. How no credit and bad credit are similar
- D. All the above have been discussed in the passage

72. It can be inferred that the potential lenders ().

- A. will probably loan money bad-credit people as they still have open accounts
- B. will probably loan money no-credit people as they haven't made any financial mistakes
- C. won't risk loaning money or extending credit to no-credit person or bad-credit person
- D. None of above

73. How to establish credit if you fall into the no-credit category ().

- A. To have a credit-builder loan
- B. To acquire secured credit cards (which require a security deposit) or college student credit cards
- C. To acquire a credit card
- D. All of above

74. The solution(s) for Bad-credit could be ().

- A. having accounts sent to collections
- B. looking for a no-credit credit card.
- C. paying down the balance
- D. closing your credit accounts

75. The main purpose of the passage is ().

- A. teach people how to have credit accounts
- B. suggest ways for people to keep good credit record
- C. present a concern about people's bad credit nowadays
- D. explain the differences between no-credit and bad credit.

Passage 9

FAST cars whizz around, malls are full of expensive luxuries and cranes dominate the skyline. But scratch the shimmering surface of the Gulf and you soon find countries hurting from the low oil price, currently around \$40 a barrel. Growth is slowing and unemployment is rising. Policy makers even dare utter a three-letter "t" word until recently taboo: tax

Oil is central to the six Gulf Co-operation Council (GCC) states, which have used the windfall of the past few years to spend lavishly. Unlike many oil exporters, such as Nigeria and Venezuela, they have high foreign-exchange reserves and low debts to cover short-term gaps. But public spending is generous and the private sector is heavily reliant on oil to boot. To be sustainable in an era of lower prices, the rulers must change the structure of their economies.

The IMF reckons the lower oil price knocked \$340 billion off Arab oil-exporting states' government revenues in 2015. This year is looking worse. Moody's, a ratings agency, this month downgraded Bahrain and Oman and put on watch the other four GCC states: Saudi Arabia, Kuwait, the United Arab Emirates (UAE) and Qatar. "It's the end of an era for the Gulf, says Razan Nasser of HSBC in Dubai. "And we're only just starting to see the effects."

Oil receipts typically account for more than 80% of GCC government revenues, rising to over 90% of Saudi Arabia's budget before the crisis. Dubai, one of the emirates making up the UAE, is an exception, with oil accounting for only 5% of revenues. That is because it has successfully diversified: tourism and services account for most of its government revenues.

Governments are reacting to the squeeze on their incomes with a mixture of strategies, drawing down reserves and taking on debt on the one hand, and imposing spending cuts on the other. Last year they made tweaks, such as curbing benefits for public servants. This year will be tougher. Oman has told all state-owned enterprises to remove perks such as cars. Qatari companies including Al Jazeera and the Qatar Foundation, a cultural organization, have laid off employees. With such tweaks Kuwait, the UAE and Qatar, which have small populations and high foreign exchange reserves, can get by for a decade.

76. Which of the following statement is true according to the passage? ().

- A. Luxury landmarks dominate Gulf skyline.
- B. Oil price is booming
- C. Gulf authorities refuse to raise taxes
- D. Oil Price is around \$40 per gallon

77. Which of the following choice all contains GCC states? ().

- A. Saudi Arabia. UAE, Venezuela
- B. Qatar, Kuwait, Nigeria
- C. Bahrain, Oman, Qatar
- D. Iran, Kuwait. Dubai

78. What can be inferred from the context? ().

- A. Other GCC states will start economic reform in the way Dubai has done
- B. Negative outlook might remain for GCC countries' government financial condition
- C. Oil price will hardly rise in the foreseeable future.
- D. Oil revenue accounts for 85% of Qatar's government income

79. What is the author implying by last sentence? ().

- A. Kuwait, Qatar and UAE will face tougher situation than other peers
- B. Qatar and UAE's economy will be better than that of Kuwait
- C. Life for Saudi Arabia, Oman and Bahrain will only be tougher
- D. All GCC states will hardly solve the hard problems

80. Which deduction may NOT be true ().

- A. Dubai used to heavily rely on oil revenue
- B. Gulf States used to be promising
- C. The author criticizes GCC's conventional economic pattern
- D. Oil price doesn't influence Dubai's economy.