

# 2018中国银行春季校园招聘 笔试考题



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## 2018 年中国银行春季校园招聘考试试卷

### 英语 (题量 100 限时 60 分钟)

#### 英语-选词填空 (共 50 个小题)

1. Because of such factors, engineers have worked on increasing the efficiency of elevators, resorting to double-decker cars to service and to transfer systems that ( ) express and local elevators.

- A. enforce
- B. explore
- C. strengthen
- D. deploy

2. The key to the industrialization of space is the U.S. space shuttle. ( ) it, astronauts will be able to fly into space and returning many times.

- A. On
- B. By
- C. In
- D. With

3. The interplay between national and organizational culture has been subject to ( ) debate in the literature on organizational theory.

- A. frequent
- B. severe
- C. perpetual
- D. continuous

4. The words used by the speaker may stir up unfavorable reaction in the listener ( ) interfere with his comprehension.

- A. what
- B. which
- C. as
- D. who

5. In the 20th century, women began living longer, ( ) because pregnancy and child birth had become less dangerous.

- A. accordingly
- B. directly
- C. immediately
- D. primarily

6. Indeed, some newly downgraded journalists are ( ) arguing that they are capable of separating professional and personal matters.

- A. ingenious
- B. empirical
- C. objective
- D. indignant

7. Even if you don't actually carry out all the actions you say you will take, honest students will appreciate knowing that you care enough about academic ( ) to take precautions.

- A. reliability
- B. unity
- C. integrity
- D. entirety

8. Authorities gave them a few hours to ( ) their belongings before it was detonated later that morning.

- A. retrieve
- B. release
- C. reassure
- D. revive

9. Renewable electricity generation is now on par with ( ) of natural gas, which remained relatively stable in last years.

- A. which
- B. the one
- C. that

D. what

10.The WHO says there is currently no evidence of human-to-human ( ) of the virus.

A. transmission

B. transition

C. transaction

D. translation

11.For instance, a death certificate allows the person's ( ) to be distributed to heirs.

A. prestige

B. dignity

C. poverty

D. property

12.We shouldn't ignore the importance of ( ) our hobbies or getting involved in arts and crafts activities.

A. magnifying

B. fostering

C. amplifying

D. enhancing

13.Traditionally young Asian in Britain have ( ) towards medicine, law and engineering.

A. gravitating

B. to gravitate

C. gravited

D. been gravited

14.The government official can hardly find sufficient grounds ( ) his arguments in favor of the revision of the tax law.

A. which to be based on

B. on which to base

C.to base on which

D. on which to be based

15. Ellen Brown says the exercise help ( ) her pain and stiffness from arthritis.

- A. reclaim
- B. reconcile
- C. rectify
- D. relieve

16. Buck never allowed himself to be bullied into doing anything that went against his ( ).

- A. principles
- B. priest
- C. sense
- D. victim

17. Advertising has long been viewed as a method of mass ( ) in that a single measure can reach a large number of people.

- A. fantasy
- B. permission
- C. popularity
- D. promotion

18. Scientists say climate change and human activity have increasingly led to the melting of ( ) pieces of Antarctic ice.

- A. formidable
- B. surplus
- C. quantitative
- D. massive

19. Mr Backus simply replaced the original equation with his own ( ) for a dream date, which included the percentage of women likely to find him attractive, and the number of girls aged 24 to 34 in London.

- A. measures
- B. criteria
- C. designation
- D. legislation

20. Tony stops him with news that a plane has ( ) over the Mojave Desert.

A. blown down

B. blown off

C. blown up

D. blown in

21. In low and middle income countries, heart diseases and cancer get much of the attention given to ( ) diseases.

A. permanent

B. chronic

C. perpetual

D. sustained

22. The United States will do that which is necessary to meet its ( ) to its own citizens.

A. rules

B. principles

C. promise

D. obligations

23. An entrepreneur's product or service must sound ( ) and marketable, enough to convince people to become investors

A. sustainable

B. feasible

C. probable

D. eligible

24. Just last month I tried to write her a poem ( ) "Amidst an Angel." But no two words would rhyme.

A. assigned

B. entitled

C. deprived

D. granted

25. In modern clinical practice, doctors personally assess patients in order to ( ), treat, and prevent disease using clinical judgment.

A. remedy

B. infect

C. diagnose

D. judge

26. Fossil fuels are and will be still ( ) for at least the next two-three decades at relatively low costs.

A. convenient

B. renewable

C. productive

D. available

27. We could be sliding into an extraordinary recession unless we ( ) the economy immediately.

A. inspire

B. stimulate

C. tempt

D. distract

28. Chemistry is ( ) as a science for it provides the ability to understand living system at the molecular level.

A. deniable

B. reliable

C. indispensable

D. dependent

29. Teenager who involve early marriage ( ) poorer health-seeking behavior, lower educational attainment, and poverty.

A. exhibit

B. present

C. recommend

D. exist

30. He appreciated ( ) the chance to deliver his thesis in the annual symposium on

Comparative Literature.

- A. having given
- B. to have been given
- C. to have given
- D. having been given

31.( ) the brain's workings is a tremendous challenge and, judging by the advance of current processor power and complexity, will take at least several decades more to reach even the most elementary levels.

- A. Imitating
- B. Observing
- C. Increasing
- D. Speculating

32.Hawass said the collection of workers' tombs, some of ( ) were found in the 1990s, were among the most significant findings in the 20th and 21st centuries.

- A. them
- B. which
- C. whom
- D. who

33.Differential diagnosis methods help to rule ( ) unrelated diseases based on the information provided.

- A. for
- B. in
- C. with
- D. out

34.Provision of medical care is classified into primary, secondary, and ( ) care categories.

- A. three
- B. third
- C. tertiary
- D. the third

35. She was able to get the government and ( ) companies to help patients with the cost of their care.

- A. insurance
- B. sanction
- C. assumption
- D. assurance

36. Advertising is ( ) into every aspect of our social life, and conveying cultural message with the advantage of mass media.

- A. penetrated
- B. to penetrate
- C. penetrating
- D. being penetrated

37. Land is a major social and political issue, very explosive and very much inclined to ( ) a lot of conflict in different parts of the country.

- A. provoke
- B. irritate
- C. inspire
- D. hoist

38. Most of these resources are ( ) towards paper-writing and research projects.

- A. encouraged
- B. geared
- C. motivated
- D. hatched

39. To keep up with the infrastructure ( ) the profession also needs to learn how to run large projects more effectively and efficiently in order to make the entire design-engineer-operate lifecycle digital.

- A. boom
- B. construction
- C. boost

D. prosperity

40.If you've played with magnets, you know that opposite poles attract and like poles ( ) each other.

A. haul

B. repel

C. dispose

D. snatch

41.The students expected there ( ) more reviewing before the final exam.

A. being

B. have been

C. is

D. to be

42.( ) and predictable increase in research funding will allow the United States to accomplish a great deal.

A. remained

B. sustained

C. constrained

D. detained

43.A joke which was funny to American people might seem ( ) to Chinese.

A. fence

B. defense

C. intense

D. offense

44.In terms of viewpoints and attitudes, authors may not state ( ) that they are neutral, negative, positive or objective.

A. empirically

B. extravagantly

C. exceptionally

D. explicitly

45. The size of the audience, ( ) we had expected, was well over one thousand.
- A. that
  - B. which
  - C. as
  - D. whom
46. Many states have ( ), amended or repealed laws to improve school nutrition.
- A. enacted
  - B. manufactured
  - C. instituted
  - D. organized
47. It provides that no state may “( ) any person of life, liberty or property, without due process of law.”
- A. derive
  - B. deprive
  - C. discharge
  - D. dispatch
48. The ( ) to build up space stations on the Mars is, if we cannot say it is impossible, at least very hard to fulfill.
- A. orientation
  - B. administration
  - C. ambition
  - D. admiration
49. On Thursday, lawmakers introduced a bill to ( ) harsher penalties for sexual assault in the military.
- A. integrate
  - B. invade
  - C. impose
  - D. impair
50. Some prizes are awarded to technology that, after later review, just doesn't seem to ( )

well.

- A. turn out
- B. turn up
- C. turn in
- D. turn down

## 英语-阅读理解 (共 12 个大题, 50 个小题)

### Passage 1

The Oakview Café proudly presents Gordon Macaulay in a solo concert at 7 p.m. on 10 September. Mr. Macaulay is known for his poetic songs and fluid guitar playing. Lauren Tighe of The Aylesbury Record writes, "Gordon Macaulay has one of the most melodious voices I have ever heard." Don't miss this rare opportunity to hear him in the intimate setting of the Oakview Café. Our award-winning chef, Lucas Brizard, will prepare a selection of unique dishes, but our regular menu items will also be available on the day of the show. Space is limited-purchase your tickets now by phone or at the café during normal business hours. For more information about us and a full listing of our dishes for the event, please visit our Web site.

The Oakview Café

12 Torpoint Hill, Aylesbury, Buckinghamshire, HP21 7SR

01632 399 196

[www.aokviewcafe.co.uk](http://www.aokviewcafe.co.uk)

51. What is suggested about the Oakview Café?

- A. It opens for dinner at 7 p.m.
- B. It advertises in a local newspaper
- C. It is located in the city's business district
- D. It is a small restaurant

52. Who most likely is Ms. Tighe?

- A. A newspaper reporter
- B. A musician
- C. A café owner
- D. A chef

53. What does the notice encourage readers to do online?

- A. Purchase tickets for an event
- B. View a full dinner menu
- C. Listen to samples of music
- D. Read review of a performance

**Passage 2**

Do you want to see the world? Then plan to visit the Silver Poseidon Cruises Career Fair on Tuesday, November 15 from 9 a.m. to 4 p.m. or Wednesday, November 16 from 5 p.m. to 9 p.m. We are looking for food service, entertainers, and maintenance staff to work aboard our many vessels. Free travel is just the beginning when you work for Silver Poseidon Cruises.

We offer paid training, great benefits, and opportunities to advance. Applicants should have at least three years of related work experience as well as good communication skills and be able to work nights and holidays. Selected applicants will be called back for a second interview by Sunday, November 20.

For advance registration, please visit our Web site at [www.silverposeidoncruises.com](http://www.silverposeidoncruises.com) by Sunday, November 13.

For more information,

Please call 1-800-555-7962

Or

e-mail Elena Ruiz at

[eruiz@silverposeidoncruises.com](mailto:eruiz@silverposeidoncruises.com)

54. Where will the employees who are hired for the advertised positions work?

- A. At a jewelry shop
- B. At an amusement park
- C. On a cruise ship
- D. In a factory

55. What benefit is NOT mentioned in the advertisement?

- A. Free travel
- B. Time off for holidays

C. Career advancement opportunities

D. Paid training programs

56.How are interested people instructed to register?

A. By calling Ms.Ruiz

B. By visiting the corporate office

C. By sending an e-mail

D. By going to the Web site

### Passage 3

#### **Desktop Support for Private Equity Firm in Midtown**

-Manhattan

-Contract role

The Desktop Support Technician will provide desk side and remote technical assistance to end users. Strong desktop troubleshooting skills will be used to handle technical support request and determine root cause including diagnosing and resolving issues with PC's, laptops, mobile devices, printers and peripherals. In addition to technical support you will be responsible for imaging PC's, deploying and configuring software and managing technology requests and account creation. This position requires high levels of professionalism, strong problem solving skills, and the ability to learn new technologies.

#### **Responsibilities**

-Install, configure, maintain and support PC hardware and software for the firm's end user computing environment.

-Creating and managing standardized desktop images and applications packaging; physical setting up for computers and software system installation for various applications and programs.

-perform hands-on fixes at the desktop level, including installing and upgrading hardware/software, installing hardware and configuring systems and applications.

-Monitor and test fixes to ensure problems have been adequately resolved

-Image and configure desktops and laptops using an enterprise imaging solution

-Quickly escalate, track and close incident tickets to ensure high client satisfaction.

#### **Requirements**

-Experience in working in hedge funds, fund-of-fund or private equity firms; smaller organizations where ability to learn a range of technologies was required; and/or client facing/field service roles are all a plus.

-Exceptional written, oral and interpersonal communication and customer service skills across all levels of an organizational

-Strong knowledge of computer hardware, including laptops, desktops and mobile devices and enterprise desktop applications

-Strong knowledge of Windows 7, Active Directory and Exchange

-Strong knowledge of MS Office 2010 required

-Knowledge of network printer installation, setup and troubleshooting

-Knowledge of virtualization technologies

-Working knowledge of mobile devices-add, remove, reactive, migrate users etc.

57.What kind of assistance could this job provide to end users?

A. Handbook instructions

B. Remote help

C. Phone calls

D. Face-to-face technical assistance

58.Which of the following is NOT the Desktop Support Technician's responsibility?

A. Bringing repaired PCs to customers

B. Installing and upgrading hardware

C. Imaging and configuring desktops and laptops

D. Supporting PC hardware

59.Which of the following is NOT required for this job?

A. Knowledge of computer hardware

B. Rich expression

C. Knowledge of network printer installation

D. Customer service skills

60.Which of the following could ensure high client satisfaction?

A. Physical setting up for computers

- B. To use an enterprise imaging solution
- C. Configuring systems and applications
- D. To update, track and close incident tickets

61. Which of the following machinery is NOT among the repairable list of a Desktop Support Technician?

- A. Radio
- B. Mobile phone
- C. Printer
- D. Laptop

#### Passage 4

Global business travel topped \$1.2 trillion and is expected to reach \$1.6 trillion by 2020, according to new research by the Global Business Travel Association (GBTA), an association representing the interests of corporate travel managers. What's more, China has now surpassed the U.S. as the largest business travel market in the world, ringing up \$291 billion last year.

At the same time, all is not rosy and a number of major issues are lurking ahead. A weakening global economy, Brexit and this year's U.S. presidential election will mean growth will not be a straight line upwards.

"The uncertainty created by financial upheaval and pending changes to trade and immigration rules will raise management heartburn. This will cause some postponement, even outright cancellation, of business trips. It may also trigger travel budget constriction as management seeks to hedge the uncertainty," the report says.

At the same time Concur, a company that provides support services for travel managers, release research that the sharing economy is gaining traction with business travelers, based on its analysis of 40 million users who spend over \$70 billion annually.

Concur data indicates 56 percent growth for Airbnb type services in usage from Q1 2015 to Q1 2016. On average, business travelers stay five nights when home sharing versus three nights in a hotel.

"Managing travel and expense is becoming increasingly complex, between integration with mobile technology, nuances in traveler preferences, and new travel supplier strategies," notes Robb

Nielsen, vice president of global product experience at Concur. “This demands a fully connected travel and expense ecosystem paired with actionable insights, giving travel managers the visibility and control they need to drive cost savings.”

A press released added, “The vast majority of business travelers also want to receive personalized travel options. However, even though business travelers want personalized option, they are hesitant to share too much personal information to obtain them. They are commonly willing to share details such as their frequent flyer or hotel loyalty number, preferred airline and hotel brands and aircraft seat preferences, but fewer than half would share their travel history, preferred leisure activities while travelling, their business calendar with booked appointments and their social media account names.”

62. Which of the following statement is correct according to the context?

- A. US market alone amounted to \$291 billion last year
- B. GBTA stands for travelers’ interest
- C. US used to be largest single market in this industry
- D. Global business travel is stagnant

63. Which of the following does not influence Global business travel market, according to the text?

- A. Immigration Rules
- B. Straight line upwards in world economy
- C. US presidential election
- D. Weakening global economy

64. What can be inferred from this passage?

- A. Airbnb service in usage doubled in recent fiscal year
- B. Businessmen cut cost by using Airbnb service
- C. Sharing economic is about to take the lead
- D. Airbnb succeeds in competing with traditional accommodation channels to attract longer stays

65. Which factor doesn’t come to travel agent’s mind when handling business trips?

- A. Travel destinations’ financial conditions

B. Travel suppliers' strategies

C. Travelers' Preference

D. Mobile Tech

66. What is the author trying to imply from this article?

A. Personalization is on the rise, together with sharing economy

B. IT era is finally coming for travelling industry

C. Businessmen are becoming more and more generous on global business trip

D. Traditional travel agency is about to fade away

### Passage 5

Dream is a story that a person watches or even takes part in during sleep. Dream events are imaginary, but they are related to real experiences and needs in the dreamer's life. They seem real while they are taking place. Some dreams are pleasant, others are annoying, and still others are frightening.

Everyone dreams, but some persons never recall dreaming. Others remember only a little about a dream they had just before awakening and nothing about earlier dreams. No one recalls all his dreams.

Dreams involve little logical thought. In most dreams, the dreamer cannot control what happens to him. The story may be confusing, and things happen that would not happen in real life.

People see in most dreams, but they may also hear, smell, touch, and taste in their dreams. Most dreams occur in color. but persons who have been blind since birth do not see at all in dreams.

Dreams are a product of the sleeper's mind. They include events and feelings that he has experienced. Most dreams are related to events of the day before the dream and strong wishes of the dreamer. Many minor incidents of the hours before sleep appear in dreams. Few events more than two days old turn up. Deep wishes or fears - especially those held since childhood- often appear in dreams, and many dreams fulfil such wishes. Events in the sleeper's surrounding- a loud noise, for example, may become part of a dream, but they do not cause dreams.

Some dreams involve deep feelings that a person may not realize he has. Psychiatrists often use material from a patient's dreams to help the person understand himself better.

Dreaming may help maintain good learning ability, memory, and emotional adjustment. People

who get plenty of sleep-but are awakened each time they begin to dream- become anxious and restless.

67. This passage is mainly about ( ).

- A. what kind of benefits dreams bring to people
- B. what dreams are
- C. how we dream during sleep
- D. why we dream during sleep

68. According to the passage, dreams result from ( ).

- A. the sleeper's own mind
- B. the sleeper's feeling
- C. the sleeper's imagination
- D. the sleeper's wishes

69. Which of the following is NOT true? ( )

- A. Dream involves events that always happen in real life.
- B. Dream is an imaginary story which seems real while taking place.
- C. Dream is related to the dreamer's real life.
- D. Dream is a confusing story which involves little logic thought.

70. This passage suggests that psychiatrists are ( ).

- A. helping the sleeper fulfill his dreams
- B. studying the benefits of dreams.
- C. trying to make the sleeper dream logically.
- D. trying to help the dreamer recall his earlier dreams.

71. We may infer from the passage that dreaming ( ).

- A. deprives people of a good sleep
- B. makes people always restless
- C. disturbs people's life
- D. is beneficial to people

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 some times 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.

72. What is this passage mainly about?

- A. Bosses push employees to work by sending email 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

73. 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. Working email is the essential part in worker's daily life

74. Why the study said people are "Exhausted But Unable to Disconnect"?

- A. Because they never know what kind of work request 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

75. What is true about the policy and the culture?

- A. They are inconsistent about the attitude towards 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

76. 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 7

#### International Federation for Scientific Research

#203 Lotus Garden Road, Mumbai 400 032, India

13 August

Dr. Jonas Radcliffe

SNB Laboratories

Glasgow G3 8HN

United Kingdom

Membership #2789R

Dear Dr. Radcliffe,

This year, the International Federation for Scientific Research (IFSR) will hold its annual

convention from 20 to 23 November. The conference will be held in Colombo, Sri Lanka, and will have Changing Migration Patterns as its theme. Our keynote speaker is Dr. Preeti Pillai, dean of biology at Gujarat University of Science and the author of the acclaimed book *Migrant Birds in Asia*. In addition, more than 100 noted speakers will be presenting their latest research findings related to migration and ecology.

Register before 21 September and receive a 20 percent reduction on the registration fee. To register online and to look at presentation summaries, please visit [www.ifsr.org](http://www.ifsr.org). Information on hotel accommodation and transportation options is also available on the site.

The IFSR hopes you will be able to attend this important and informative convention.

Yours sincerely,

Melissa Oduya

Director, IFSR

77. Why was the letter written?

- A. To invite a researcher to speak at a convention
- B. To recommend an academic article
- C. To encourage a member to attend a conference
- D. To ask a scientist to post research data to a Web site

78. Who is Dr. Pillai?

- A. A laboratory director
- B. A conference organizer
- C. A computer engineer
- D. A science professor

79. How can individuals receive a discount?

- A. By registering in advance
- B. By paying in cash
- C. By becoming a member
- D. By participating in a survey

From Coins to Credit: Banking Through out the Ages is a concise history of banks and the banking industry from ancient times to the present. James Gallagher, who has made a career of covering financial news for several newspapers, has done a careful job of investigating his subject. Although he presents the facts carefully, Mr. Gallagher has made what could have been a dry book into one that is interesting and enjoyable. By telling amusing anecdotes about historical figures, he makes them come alive. Even people who are not particularly attracted to the subject matter will find this book engrossing.

80. What most likely is Mr. Gallagher's job?

- A. Journalist
- B. Publisher
- C. Librarian
- D. Banker

81. What does the reviewer NOT mention about the book?

- A. It describes people from the past.
- B. It is well researched.
- C. It is entertaining.
- D. It is very long.

82. The word "dry" is closest in meaning to ( ).

- A. arid
- B. humors
- C. vacant
- D. dull

### Passage 9

Poor health is not only damaging to employees, it is detrimental to businesses. "Corporations pay a heavy cost for stress-related illnesses, such as hypertension, gastrointestinal problems, and substance abuse," says Rubin.

"Up to 90% of all doctor visits in the United States are for stress-related illnesses," according to Dr. Mehet Oz of the Dr. Oz Show.

Chronic stress has a variety of negative side effects such as weight gain, lower immune system,

increased risk of disease, and fatigue. Employers should encourage employees to reduce stress levels and improve their overall health.

The first step is to educate employees on health topics. Provide reading materials or offer seminars. People can't make positive changes if they don't know what to change.

Once employees know about health topics such as stress, exercising, and healthy eating, start a health related competition such as the Biggest Loser. This offers employees motivation and a support system. If the entire office is involved, employees will be more likely to accomplish their goals.

To help employees make positive lifestyle changes, have a kitchen equipped with a refrigerator and microwave to prepare healthy meals. Research shows that preparing food is healthier than eating out. Also, encourage breaks throughout the day. Even small amounts of exercise throughout the day are beneficial.

According to Dr. Oz, "Exercise releases serotonin and dopamine, the feel-good hormones that become blocked during stress. Walking stairs is a great workout. One study showed that walking stairs 7 minutes a day reduces the risk of heart disease by two-thirds."

If possible, offer a company discount on gym memberships. This will encourage employees to make positive choices outside of the office and to exercise regularly.

83. which of the words is not suitable to replace the underlying word above? ( )

- A. Harmful
- B. Destructive
- C. Deleterious
- D. Devastating

84. What can be inferred from these paragraphs? ( )

- A. Most Americans have suffered from stress-related illness
- B. To make sure that the employees are aware of the importance of physical and mental health is essential to promote good health in a company
- C. Company discount on gym memberships will surely improve employees' frequency of exercise
- D. It is helpful to the company if the employers can lay off employees with health issues.

85. These paragraphs are mostly likely taken from ( ).

- A. It's Important to Build a Healthy Body
- B. Several Ways to Improve Employee Satisfaction
- C. Pay Attention to Your Health
- D. How to be a Favorable Employee

86. To create a healthy workplace, the employees can ( ).

- A. Build a kitchen so that the employees could make healthy meals
- B. Encourage breaks to do exercise
- C. Build motivation and a support system
- D. All above

87. Which of the following statement is not true? ( )

- A. Exercise plays an important role of building a strong body
- B. Chronic stress in the workplace might be harmful to the company's interest
- C. Offering seminars, starting competition and offering discount on gym membership will be costly, so companies should not pay much attention to these activities
- D. In companies where good health is promoted, employees are more likely to be loyal and productive

### Passage 10

Tech Tencent Holdings Ltd has announced that it will fully open up its big data platform and machine learning technology in a move to build a "sharing economy" based on cloud services. Enterprises will be able to use a set of big data analysis tools developed by Tencent, helping them gain a better understanding of their clients and improve their products.

The Shenzhen-based internet giant, which owns instant messaging tools QQ and WeChat, has years of experiences storing and analyzing huge amounts of data. The opening of its core technologies is part of the company's efforts to develop cloud services, an area which many other big companies including Alibaba and Baidu are also tapping into.

"Development of a sharing economy is closely related to cloud services," said Ma Huateng, chairman of Tencent. "Like transportation, accommodation and many other areas, cloud services are also a kind of sharing economy." He said cloud computing has become one of the key areas

Tencent focuses on, and the company is dedicated to opening its IT resources and technological capabilities to outsiders. “In the past, enterprises were only users of internet technology. Now, as they engage themselves in the cloud, they are becoming a part of the internet ecosystem,” Ma said at the 2016 Tencent Cloud Summit held in Shenzhen this week.

Cloud technology has achieved greater importance in recent years as more and more Chinese enterprises integrate themselves deeper with the internet. However, it remains difficult for companies, especially smaller ones, to build their own data center because it involves large capital investment and a waste of resources, said Dowson Tong, senior executive vice-president of Tencent. Cloud services help enterprises get access to more resources while reducing their operating costs, Tong said.

According to the 2016 Internet Trends reports, services provided by Tencent are the most commonly used by Chinese internet users. More than 50 percent of their time on the internet is spent on Tencent services. “We are not offering cloud services as a separation business. Instead, it is a part of Tencent’s entire strategy. Enterprises will be able to get access to all Tencent platforms by using its cloud services,” Ma said.

88. What is Tencent’s purpose of opening up the big data platform? ( )

- A. To help enterprises gain a better understanding of their clients and improves their products
- B. To store and analyze more data
- C. To develop cloud services
- D. To become a part of the internet ecosystem

89. The phrase “tap into” in paragraph 2 is in closest meaning to ( ).

- A. Specialize in
- B. Make use of
- C. Dig into
- D. Break into

90. What is the writer’s attitude towards cloud technology? ( )

- A. Neutral
- B. Positive
- C. Negative

D. Encouraging

91. Which of the following statements is true according to the passage? ( )

- A. Smaller companies fail to build their own data center
- B. Cloud technology is widely in every Chinese enterprise
- C. Tencent is offering cloud services as a separate business
- D. Cloud services slightly increased the operating costs

92. What's probably the title of this passage? ( )

- A. Tencent's efforts to develop cloud services
- B. Cloud technology
- C. Cloud services help enterprises get access to more resources
- D. Tencent opens up big data platform to boost sharing economy

### Passage 11

Gone are the days of "one-size-fits-all" employee benefits programs and here come newly designed and fully customized voluntary benefits. Voluntary benefits are no longer looked at just a few "extras", and are now becoming part of a comprehensive benefits package. Let's take a look at how voluntary benefits have become more customized to meet the requirements of a more particular health care consumer.

#### Voluntary Benefits Bolster Recruitment and Retention Efforts

It gives employees a chance to select extras that the standard health care plan doesn't offer, which can be highly attractive to today's consumers. Employers can also use voluntary benefits to round out their health care plans with a menu of items that cover everything from family vision care to pet insurance. This helps companies to address the specific health and financial needs of candidates, to help the stretch their future paychecks even further.

#### The Advantage of Offering Voluntary Employee Benefits

In terms of being adaptable to the needs of employees, there are very few benefits that are like voluntary plans. Voluntary plans cover many of the gaps that traditional health benefits do not cover. For example, a health care plan many require dental services for minors, but not for adults. The voluntary dental program can cover things like routine cleanings and other preventative measures that help support good oral health.

### Customizing Voluntary Benefits Plans

There are several areas where voluntary benefit plans exceed the customization options of other types of wellness and financial benefits. This is continual trend that we will see more of. Financial wellness benefits can include budgeting software, company matched savings plans, employee purchase programs, discount cards, credit union access, and even short term financing to help employees who otherwise cannot get credit to purchase things they need. Some companies offer support for buying or leasing vehicles, pay off college loans, arrange for special discounts and deals on home rentals and purchases, and even provide access to tuition for college expenses.

93. Why voluntary plans can be highly attractive to today's consumers?

- A. Because voluntary plans cover everything from family vision care to pet insurance.
- B. Because voluntary plans are "one size can fit all".
- C. Because voluntary plans are less expensive than the traditional one.
- D. Because gives employees a chance to select extras that the standard health care plan doesn't offer.

94. It can be inferred from the passage that, comparing with the traditional health benefits, voluntary plans ( ).

- A. help employees who are dealing with tough personal and career matters.
- B. incur less cost by the company to offer benefit programs.
- C. cover many of the gaps that traditional health benefits do not cover.
- D. encourage employees to stay with their companies for longer periods of time.

95. According to the passage, which is probably NOT included in the financial wellness benefits?

- A. Pay off college loans.
- B. Long term financing to help employees.
- C. Employee purchase programs and discount cards.
- D. Budgeting software and company matched savings plans.

96. The author views the voluntary employee benefits as ( ).

- A. Salutory
- B. Revolutionary
- C. Reliable

D. Unassailable

97. Which of the following titles would best describe the content of the passage?

- A. The Advantages of Offering Voluntary Employee Benefits.
- B. Voluntary Employee Benefits surpass the traditional health benefit.
- C. Voluntary Employee Benefits are becoming more customerized.
- D. Voluntary Employee Benefits and health care consumers.

**Passage 12**

From: Peter Manx pManx@bettertraining.co.au

To: John Morgan jmorgan@ISB.co.au

Date: March 23

Subject: Better Training Ltd

Dear Mr. Morgan,

As a leading human resource specialist, Better Training Ltd. is uniquely able to respond to your current training needs. Please take the time to review the attached brochure. I am confident that you will find courses of immediate relevance to ISB International Ltd.

Our standard curriculum covers topics such as managerial development, technical training, sales, marketing, and more. Our instructors—professionals and leaders in their fields—conduct engaging seminars while maintaining the quality for which we are known. In addition to our regular courses, we can deliver individually tailored programs at the location of your choice.

I am certain that your organization will benefit from our services. Contact us today to see how we can help your employees increase their technical and professional expertise.

Sincerely,

Peter Manx

President

98. What's the main purpose of the e-mail?

- A. To request information.
- B. To recruit a consultant
- C. To offer a service
- D. To sell a publication

99. What is NOT mentioned in the e-mail?

- A. Flexible arrangements
- B. Useful course content
- C. Well-qualified teachers
- D. Reasonable prices

100. What does Peter Manx hope to arrange?

- A. Revisions of a company brochure
- B. Assistance with an advertising campaign
- C. Technical support for Better Training staff
- D. A business relationship with ISB International

## 职业能力（题量 75 限时 60 分钟）

### 职业能力-第一部分 逻辑判断（共 20 个小题）

1. 如果交通违法，就会被扣分。只要一个积分周期内扣满 12 分，就会被扣留驾驶证。只有进行了学习并通过考试，才能重新领取驾驶证。由此可以推出的是（ ）。

- (1) 如果重新领取了驾驶证，那么一定是进行了学习并通过了考试
- (2) 如果没有被扣留驾驶证，那一定是没有交通违法
- (3) 如果交通违法了，那么一定会被扣留驾驶证
- (4) 如果重新领取了驾驶证，那么一定是交通违法了

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

2. 2, 8, 7, 28, 5, 20, 12, ( )。

- A. 36
- B. 48
- C. 24
- D. 60

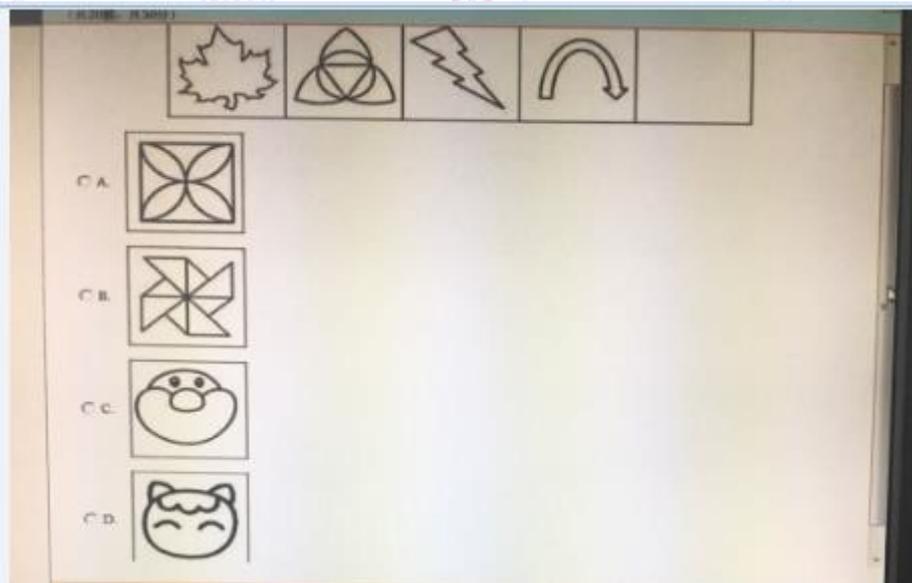
3.一个人只有自己养育了子女才能体会到为人父母的辛苦,如果这句话所述为真,那么以下不可能出现的情况是( )。

- A.一个人没有养育子女,体会了为人父母的辛苦
- B.一个人养育了子女,没有体会为人父母的辛苦
- C.一个人养育了子女,体会到为人父母的辛苦
- D.一个人没有养育子女,没有体会到为人父母的辛苦

4.1, 2, 4, 7, 11, ( )。

- A.21
- B.16
- C.15
- D.13

5.请在所给的选择项中,选择唯一的一项在问号处,使之呈现一定的规律性:( )。



6.某工厂因工人操作失误发生一起安全生产责任事故,调查组正对张、王、李、赵四名工人进行问话,张说:“是李操作失误造成的”,王说:“赵得对这次事故负责”,李说:“我跟赵当时一起操作的,有我的责任就有赵的责任”。赵说:“根本就与我没关系”。这四个人只有一个人说了假话。

如果以上断定为真,则以下( )一定为真。

- A.李说假话,李操作失误
- B.王说假话,李操作失误

C.赵说假话, 李和赵操作失误

D.张说假话, 王操作失误

7.请在所给的选择项中, 选择唯一的一项在问号处, 使之呈现一定的规律性: ( )。



8.英国心理学家莫里斯研究发现, 人体部位越远离大脑, 越难说谎。而“脚语”作为个体行为模式的心灵之窗, 恰恰就是这样一种最诚实可信的肢体语言。一个人的脚步声或轻或重或缓或急, 与其情绪和性格密切相关, 让听者可以“未见为人, 先闻其声”。以下哪项最能支持上述结论? ( )

A.人们无法主动改变行走习惯

B.人的双脚上的神经系统不发达

C.说谎和掩饰是由大脑控制的

D.一个人说谎时面部表情比手部动作更复杂

9.研究结果显示, 伤感的音乐和图片使志愿者情绪低落, 但是摄入脂肪酸的志愿者比摄入盐水者的悲伤程度轻 50%。这是因为当脂肪酸注入胃部后, 与其忧伤情绪相关的大脑部位的活动受到抑制。以下哪项最能反驳上述观点? ( )

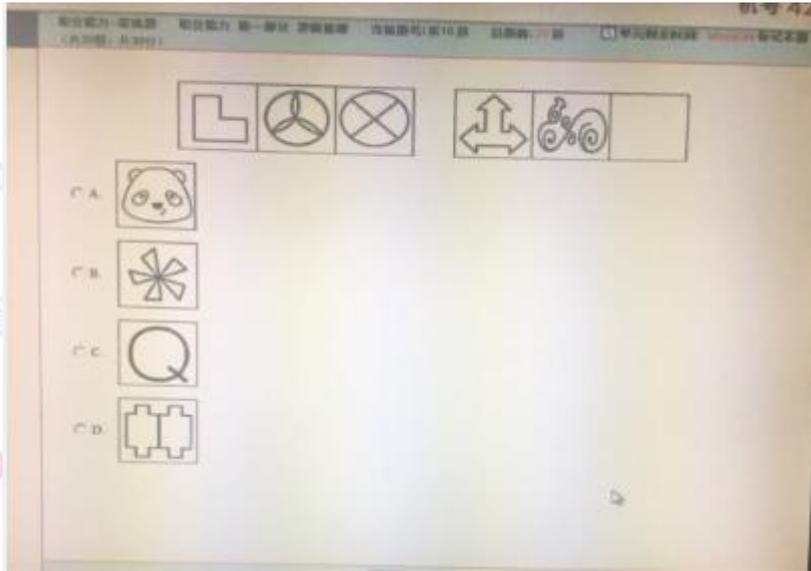
A.不同的人对相同事物的反应不同

B.两组志愿者的性别差别较大

C.志愿者事先被告知摄入物质, 产生了自我暗示

D.悲伤程度无法准确测量, 实验数据值得怀疑

10.请在所给的选择项中, 选择唯一的一项在问号处, 使之呈现一定的规律性: ( )。



11.2, 1, 3, -2, 11, ( )。

A.25

B.5

C.-7

D.7

12.1, 4, 8, 16, 27, 36, 64, 64, ( ), ( )。

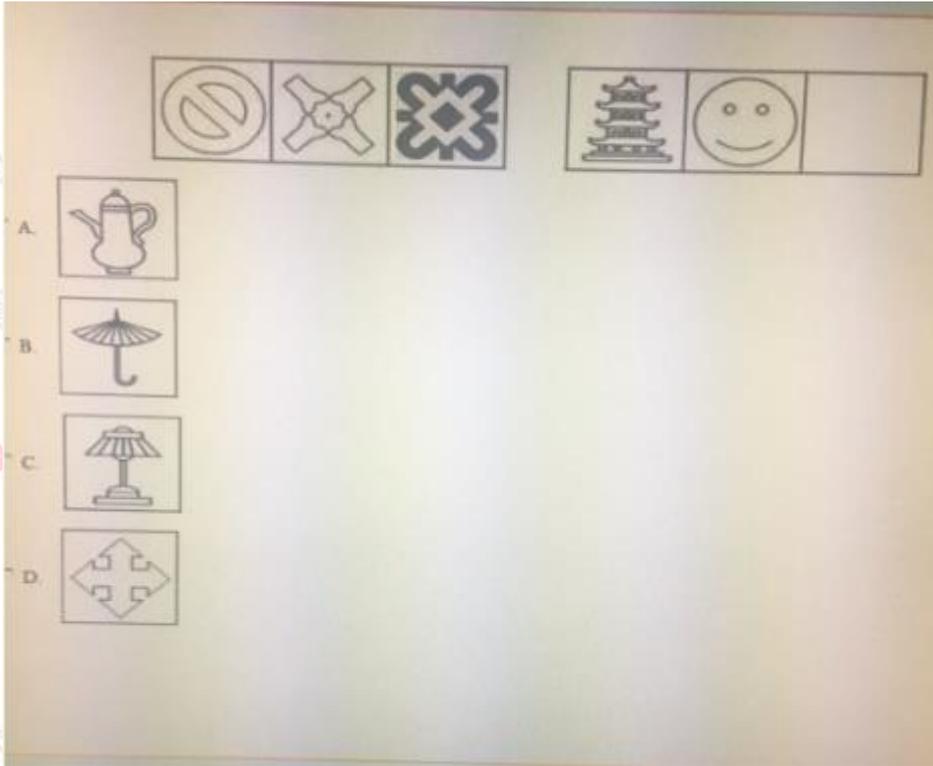
A.81, 100

B.100, 125

C.125, 100

D.81, 144

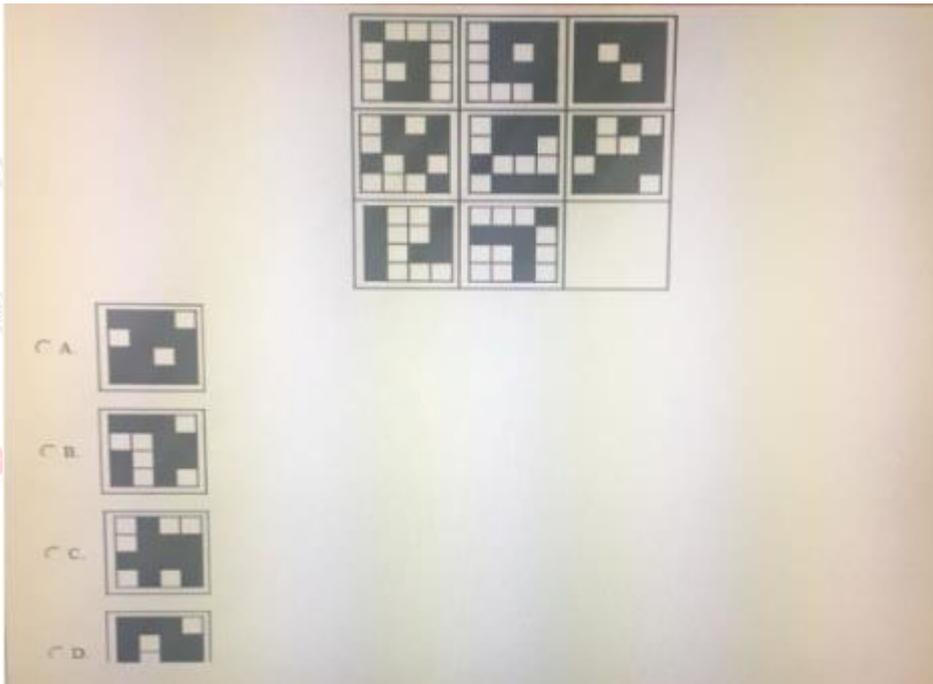
13.请在所给的选择项中,选择唯一的一项在问号处,使之呈现一定的规律性:( )。



14.世界能源问题,向日趋复杂化和全球化方向发展。国际能源署的最新预测表明,全球能源需求在以每年 0.5%-1.5%的速度增长。到 2040 年,世界能源消耗相对于 2012 年将增长 35% 以上。以下哪项为真最能反驳上述观点? ( )

- A.能源的需求直接受到人口数量和经济的影响
- B.随着技术的发展各种节能产品会得到普及
- C.新能源的发展会替代传统化石能源
- D.2040 年之前化石能源将会枯竭

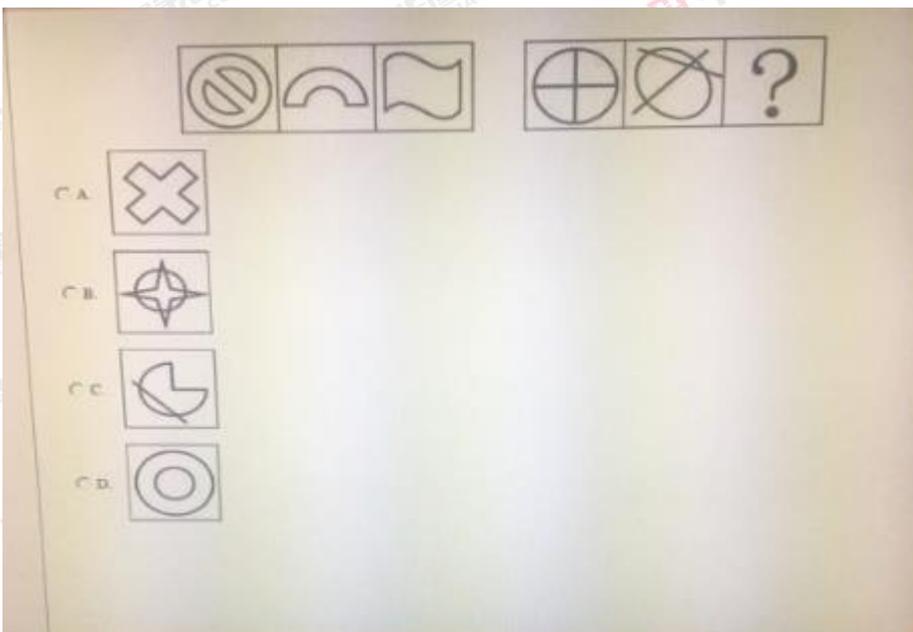
15.请在所给的选择项中,选择唯一的一项在问号处,使之呈现一定的规律性:( )。



16.90, 56, 30, 12, ( )。

- A.8
- B.6
- C.4
- D.2

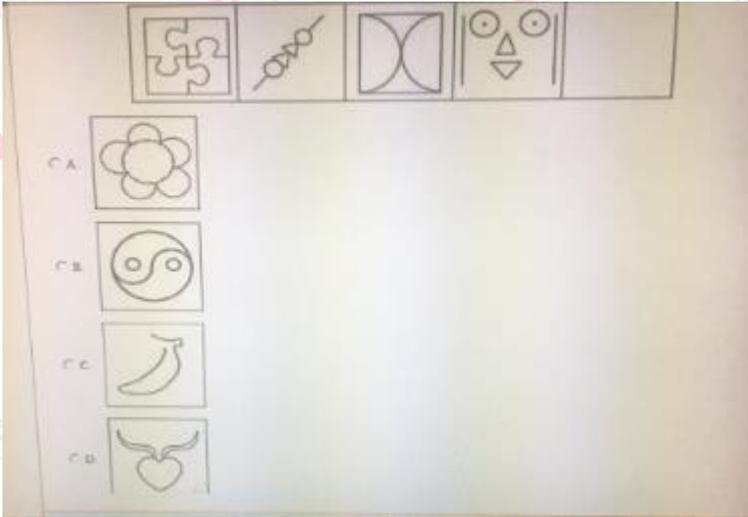
17.请在所给的选择项中,选择唯一的一项在问号处,使之呈现一定的规律性:( )。



18.2, 3, 8, 63, ( )。

- A.80
- B.99
- C.3025
- D.3968

19.请在所给的选择项中,选择唯一的一项在问号处,使之呈现一定的规律性:( )。



20.集团社会招聘要求男性应聘者至少够硕士学位, A 集团的部门高管拥有硕士学位。

以下哪项为真, 最能支持上述结论?

- A.A 集团社会招聘的男性都是高管
- B.A 集团的女性高管都是学士学位
- C.A 集团的高管都是社会招聘的
- D.A 集团的高管都是男性

### 职业能力-第二部分 数字运算 (共 10 个小题)

1.某年级男生人数占全年级总人数的  $\frac{5}{9}$ , 新学期开学, 转入 10 名男生和 10 名女生, 此时男生占全年级人数的比例为  $\frac{11}{20}$ , 则该年级原有男生 ( ) 人。

- A.80
- B.100
- C.110
- D.180

2.某无土栽培植物每天需要甲种无机盐 5mg, A 营养液的浓度为 0.5mg/L, B 营养液的浓度为 0.4mg/L, 培养容器的容量为 120L, A 营养液的占比为 ( ) 时才能满足该植物 10

天的无机盐需要量。

- A.20%
- B.80%
- C.16.67%
- D.83.33%

3.某竞赛班教师按照学员在竞赛中的获奖情况获得绩效奖励,有一名学员获奖可以获得奖励 500 元,有一名学员未获奖将被扣 200 元,教师甲班上共有学员 11 人,最终获得奖励 4100 元,该班未获奖的学员有 ( ) 人。

- A.2
- B.3
- C.5
- D.9

4.有一批零件如师傅单独加工需要 12 天,由徒弟单独加工需要 18 天,现由师徒二人共同加工,但中途师傅休息了几天,最后师徒二人一共花费 9 天才完成这项工作,师傅中途休息了 ( ) 天。

- A.6
- B.3
- C.无法确定
- D.2

5.下列选项中一定能同时被 2, 3, 4, 5 整除的数是 ( )。(其中 X 是小于 10 的自然数, Y 是 0)

- A.7XY5XY
- B.2XX4YXY
- C.7XX5XY
- D.6XX4XY

6.甲乙二人从同一地点出发分别前往 A、B 两地,到 B 地的距离是到 A 地距离的 1.4 倍,甲以匀速到达 A 地,用时 50 分钟,乙到达 B 地的过程种前一半路程是上坡路,速度是甲的一半,后一半路程是下坡路,速度是甲的  $\frac{4}{3}$  倍,乙到达 B 地用时 ( ) 分钟。

- A.103.13

B.100.25

C.87.16

D.70.14

7.某公司有 A、B、C、D 四个生产车间, A 车间人数是其余三个车间总人数的  $\frac{1}{2}$ , B 车间人数是其余三个车间总人数的  $\frac{1}{3}$ , C 车间人数是其余三个车间总人数的  $\frac{1}{4}$ , D 车间有 39 人, 则 B 车间有 ( ) 人。

A.60

B.180

C.45

D.36

8.某公司需要申报 A、B、C、D 四类报表, A 类报表每隔 17 天申报一次, B 类报表每隔 23 天申报一次, C 类报表每隔 35 天申报一次, D 类报表每隔 47 天申报一次, 这四类报表在 5 月 24 日同时进行申报, 下一次同时申报是 ( )。

A.10 月 18 日

B.10 月 17 日

C.10 月 16 日

D.10 月 15 日

9.某超市将一批苹果和一批橘子搭配进行销售, 如果 5 个苹果和 3 个橘子为一组后还剩下 8 个苹果, 如果 7 个苹果和 3 个橘子为一组还剩下 24 个橘子, 这批苹果和橘子共有 ( ) 个。

A.264

B.168

C.272

D.96

10.近期, 某市白天的降水概率均为 60%, 小张打算在近期搬家 (下雨天不能搬家), 由于物品不多, 搬家需要一天时间, 小张在 3 日内能搬家的概率为 ( )。

A.40%

B.58.6%

C.78.4%

D.93.6%

### 职业能力-第三部分 言语理解（共 10 个小题）

1.将下列各句重新排列组合：

- (1) 即使地面测控站出现故障，它们也能在轨正常工作至少 60 天
- (2) 这大大减少了卫星对地面站的依赖，实现了“可视”范围外的卫星控制，也降低了系统的运行管理成本
- (3) 同时该系统还赋予了卫星一定的完全自主运行能力
- (4) 北斗三号的控制系统，能通过综合电子分系统与卫星敏感器执行机构交换信息并控制执行机构动作，完成卫星从火箭分离，在轨运行直至寿命末期各阶段的姿态控制和轨道控制

排序组合最连贯的一项是（ ）。

A.4-3-1-2

B.1-4-3-2

C.4-2-3-1

D.4-1-3-2

2.《三国演义》首个德文全译本译者、德国汉学家、翻译家埃娃·舍斯塔格（中文名尹芳夏）3日\_\_\_\_\_中国驻法兰克福总领馆，与总领事王顺卿进行了一场别开生面的对话，她认为，虽然作者罗贯中因受儒家思想影响而尊刘贬曹，但曹操这一人物形象更加血肉丰满，一方面阴险狡诈\_\_\_\_\_，另一方面，对真正的对手怀有敬意。

填入划横线部分最恰当的一组是（ ）。

A.作客 师心自用

B.做客 师心自用

C.作客 刚愎自用

D.做客 刚愎自用

3.将下列各句重新排列组合：

(1) 一个行业持续地给社会留下“可怜”的印象，本身就很说明问题，说明这个行业的从业者劳动条件没有得到充分保护，劳动者的尊严没有得到充分维护

(2) 更进一步说，如果这种情况成为常态，反而是社会的悲哀，应该反思而非感动

(3) 有些感动的出现，总是让人心里不是滋味

(4) 我们可以为社会中出现的好人好事鼓掌, 他们也确实应该赢得掌声

(5) 而这些, 仅仅靠寄希望于非常态的、“慈善性”个人帮助远远不够

(6) 但与此同时, 我们也应该清楚地认识到: 有些好人的出现, 只是说明有人没有做好自己应该做的事情

排序组合最连贯的一项是 ( )。

A.4-6-2-1-3-5

B.4-6-3-1-5-2

C.4-5-6-3-1-2

D.4-6-3-5-1-2

4.下列各句没有语病, 句意明确的是 ( )。

A.虽然对外宣传都是打着绿色环保的旗号, 但实际上产品并没有达到预期的环保效果, 无异于挂羊头卖狗肉。

B.判断一家医院的好坏, 不在于设备有多么先进, 医生中有多少名博士, 而在于医院和医生要以患者为中心, 真正为病人考虑。

C.报告指出, 法国、意大利和西班牙的葡萄酒产量占全球葡萄酒产量的 50%, 然而今年受雪灾的影响, 使葡萄酒供应量骤减、葡萄原料及桶装葡萄酒的价格上涨。

D.英国央行行长卡尼: 英国经济的增速瓶颈是由于生产率增长缓慢所决定的。

5.下列各句没有语病, 句意明确的是 ( )。

A.净水器的安全性、智能性和美观及体积大小是作为一枚优质家用净水器必备的不可缺少的要素, 做不到这几点的净水器还是不买为好。

B.“经过长期努力, 中国特色社会主义进入了新时代, 这是我国发展新的历史方位。”这是对党和国家发展历史方位的精辟概括, 具有宽广的内涵和重大的意义。

C.随着健康观念逐渐深入人心, 各种国外的所谓的养生用品也逐渐成了“网红”, 在有些广告中, 他们戴着“伪科学”的面具, 宣传这些养生用品可以有效清除人体自由基, 预防多种疾病, 延缓衰老。

D.麻辣烫店红火生意背后是网络订餐的迅猛发展, 餐饮外卖导致一次性餐具使用量激增, 对生态环境造成威胁。

6.把非遗当成摇钱树, 过度利用、过度开发的情况并不鲜见。比如, 为了大量生产皮影, 机器一次性压制替代了刀与火的精雕细刻, 雕版印制的年画, 改为机器印刷, 众多传统手工

艺类项目，利用现代技术进行流水线生产。然而，并不能因为这些不好的现象，就把非遗保护所注重的原汁原味扩大到固步自封、与时代割裂的地步。应当明确的是，阻隔非遗与当代生活、现实情感的密切关系，非遗保护就难免“博物馆化”，从某种意义上说，非遗的生命力不但在于“技”，更在于人。离开了民心的自主参与，它便成了无源之水、无本之木。而要吸引人、留下广大习承和喜好人群，离不开非遗项目对生活、对时代的关注和融入。

文段中“博物馆化”指的是（ ）。

- A.使非遗脱离生活，脱离现实情感
- B.保护非遗的原汁原味
- C.对非遗进行流水线生产
- D.非遗保护失去民众的参与，只可远观

7.嘉靖二十二年，江西有位贪官污吏，想私吞国银数万，且已\_\_\_\_\_朝廷设置的专管巡视、处理各地政事的特派官员。自以为\_\_\_\_\_，企图摊报万家平安。

填入划横线部分最恰当的一组是（ ）。

- A.勾通 天依无缝
- B.沟通 天依无缝
- C.勾通 天衣无缝
- D.沟通 天衣无缝

8.某市原疾控中心助人陈 XX 以“人非圣贤，孰能无过”为借口自我放纵，腐化堕落，被查后竟大言不惭“党纪条规只有圣人才能做到”，逻辑之\_\_\_\_\_，令人\_\_\_\_\_。

填入划横线部分最恰当的一组是（ ）。

- A.荒谬 不耻
- B.荒诞 不耻
- C.荒谬 不齿
- D.荒诞 不齿

9.将下列各句重新排列组合：

- (1) 如今，人们的生活节奏越来越快，工作效率也越来越高
- (2) 可是在这样的氛围之下，一种名为“拖延症”的病症却日益猖獗
- (3) 大家都在用这种快节奏高效率的方式推动着社会的发展
- (4) 它不仅影响了“患者”的学习和工作，同时也给他们的生活造成了极大的困扰

排序组合最连贯的一项是 ( )。

A.4-1-3-2

B.3-1-2-4

C.1-2-3-4

D.1-3-2-4

10.在过去 40 年中,伴随着人口的增长,北京城区面积已经拓展了 700%。蔓延式、摊大饼式的城市扩展使得城市没有为生物和水预留科学合理的空间,弹性的生态网络缺失。也因此导致一系列的生态与环境问题,如雨涝频繁与河流湖泊干涸并存,公园绿地与区域水系割裂,导致雨涝时,公园的雨水排住城市雨水管道,浪费了雨水资源,也增加了市政排水系统的压力,而干旱时,绿地又需要浇灌,与城市用水竞争;非生态化的河道建设方式不但没有使其成为日常通勤和游憩通道,反而成为市民活动的障碍。因此,如何留住雨水并回补地下水,如何将这些留在地表的水与生物保护相结合,如何与文化遗产相结合,如何与游憩系统、慢行系统相结合,均是急需通过水生态基础设施的构建系统地解决的城市生态问题。

这段文字的主要内容是 ( )。

A.以北京为例论述水生态基础设施建设的重要性

B.北京的发展之路为城市生态问题敲响警钟

C.以北京为例说明水生态基础设施建设应注意的问题

D.陈述北京城市规划存在的弊端并进行反思

### 职业能力-第四部分 思维策略 (共 20 个小题)

1.  $47649+25622+42352+74377=$  ( )

A.190010

B.190100

C.190000

D.189990

2.  $1.5^3+1.4^3+1.3^3+1.2^3+1.1^3=$  ( )

A.11.375

B.10.573

C.11.537

D.12.073

3.建造大棚需要使用 3 米、4 米长的铁条各 100 根,为此要将 10 米一根的铁条捷成所需的长度。为了最省材料,至少需要 ( ) 根 10 米的铁条。

A.100

B.75

C.200

D.50

4.至少任取 ( ) 个自然数,其中必有两个数的差可以被 7 整除。

A.6

B.7

C.8

D.16

5. $1/3+1/15+1/35+1/63+1/99=$  ( )

A.2/49

B.14/79

C.5/11

D.15/101

6.某市将扶贫款下发到三个贫困县,每个县财政留 1 万后平均分给各县的三个贫困乡,每个乡财政留 1 万后又平均分给乡里的三个贫困村(到达村的贫困资金是以整万元计),这笔扶贫资金共有 ( ) 万元。

A.282

B.280

C.300

D.279

7.8 名教师带着 40 名小学生参观景点,景点售票规定:成人票每人 10 元,学生票每人 5 元,团体票(10 人以上,含 10 人)每人 7 元。全部人都要进入景点,那么花费最少是 ( ) 元。

A.280

B.308

C.260

D.336

8.  $(1+4.75+7.56+58.1) * (4.75+7.56+58.1+20.1) - (1+4.75+7.56+58.1+20.1) * (4.75+7.56+58.1) = ( \quad )$

A.70.41

B.20.1

C.0

D.1

9.将 64 个边长为 1 厘米的正方体木块平铺在桌面上, 形成一个长宽高分别为 8 厘米、8 厘米、1 厘米的立方体。然后将其涂成红色。晾干后打散所有木块, 将其拼成边长为 4 厘米的正方体。如果要使得该立方体上红颜色的面积最大, 那么, 这个最大值是多少平方厘米?

( \quad )

A.56

B.79

C.40

D.88

10.某医院挂号窗口 8 点开始挂号, 第一名患者 7:15 来到挂号窗口开始排队, 此后每分钟前来排队的患者人数相同, 若医院开放 3 个挂号窗口, 8:09 的时候不再有人排队等候, 如果医院要求 8:05 的时候不再有人排队, 需要开放 ( \quad ) 个挂号窗口。

A.6

B.5

C.7

D.4

11. $81*6667+1110*243 = ( \quad )$

A.817927

B.807967

C.809757

D.795187

12.王某的日工资是 300 元, 每天可以加工 50 个零件, 李某的日工资是 260 元, 每天可

以加工 40 个零件，雇主张某需要加工 740 个零件，至少需要支付（ ）元。（工资需要按整日进行结算）

- A.4940
- B.4500
- C.4460
- D.4440

13.某种病毒繁殖能力惊人，其数量每分钟可以增加 1 倍，某实验员将一定数量的病毒进行培养，1 小时后可以达到实验所需要的浓度，如果开始时使用的病毒数量是原来的 8 倍，（ ）分钟后可以达到实验所需的浓度。

- A.15
- B.12.5
- C.57
- D.7.5

14.某公司共有 88 人，每月的福利是每人一条毛巾和一块香皂，毛巾的售价是 10 条/包的 100 元，5 条/包的 60 元，香皂的售价为 5 块/包的 20 元，3 块/包的 15 元。公司福利费每月至少（ ）元。

- A.1250
- B.1255
- C.1260
- D.1275

15.实验室需要使用 9 千克蒸馏水，现在库存内又 15 桶 5 千克装的，3 桶 2 千克装的，8 桶 1 千克装的。那么，一共有多少种发货方式，能保证正好发出 9 千克蒸馏水？（ ）

- A.7
- B.6
- C.5
- D.4

16. $1949 \times 1948 - 1950 \times 1947 = ( )$

- A.1
- B.-1

C.2

D.0

17. 一组 10 人, 其中只有 1 人同时会玩围棋和象棋。另外, 10 人中会桥牌的比会围棋的多 4 人, 同时是会象棋人数的 2 倍。那么只会围棋的有多少人? ( )

A.2

B.3

C.1

D.4

18.  $\frac{796}{27}$ 、 $\frac{980}{33}$ 、 $\frac{425}{14}$ 、 $\frac{1402}{47}$  这四个数中最大的是 ( )。

A.  $\frac{1402}{47}$

B.  $\frac{425}{14}$

C.  $\frac{980}{33}$

D.  $\frac{796}{27}$

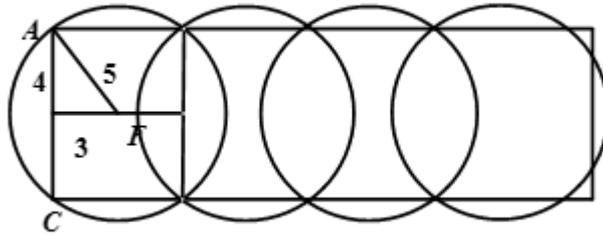
19. 某自然保护区是一块长方形区域, 长 25 千米, 宽 8 千米。管理人员需要设置监测塔, 将保护区的每一片区域都置于监测之下。但是每个监测塔的监视半径只有 5 千米。为此, 最少需要设置多少个监测塔? ( )

A.7

B.6

C.8

D.5



20.某市为治理大气污染出台的办法是第一年关停或改造污染企业总数的  $\frac{1}{2}$ , 第二年暂时保留的污染企业是上一年的  $\frac{2}{3}$ , 第三年暂时保留上一年的  $\frac{3}{4}$ , 以此类推, 第 ( ) 年剩余的污染企业是现在的  $\frac{1}{15}$ 。

- A.7
- B.14
- C.15
- D.16

### 职业能力-第五部分 资料分析 (共 3 个大题, 15 个小题)

#### 第一篇

2017 年 10 月全国进出口月度总值表 (人民币值)

单位: 亿元人民币

年月	进出口	出口	进口	贸易 差额	1 至当月累计			
					进出口	出口	进口	贸易差额
2017.01	21704.8	12559.7	9145.0	3414.7	21704.8	12559.7	9145.0	3414.7
2017.02	17082.8	8197.1	8885.8	-688.7	38787.6	20756.8	18030.8	2726.0
2017.03	23027.6	12299.3	10728.3	1571.0	61815.2	33056.1	28759.1	4297.0
2017.04	22047.8	12889.0	9758.9	2530.1	83863.1	45345.1	38518.0	6827.1
2017.05	23289.8	13034.7	10255.2	2779.5	107152.9	58379.7	48773.1	9606.6
2017.06	23953.2	13421.5	10531.7	2889.8	131106.1	71801.3	59304.9	12496.4
2017.07	23117.8	13127.3	9990.5	3136.9	154223.9	84928.6	69295.3	15633.3
2017.08	24005.5	13415.4	10590.1	2825.2	178229.4	98344.0	79885.5	18458.5
2017.09	24571.0	13256.1	11314.9	1941.2	202800.4	111600.1	91200.4	20399.7
2017.10	22424.8	12484.8	9940.0	2544.7	225225.2	124084.8	101140.4	22944.4

1.2017 年 1-8 月份全国进出口总值为 ( )。

- A.178229.4 元人民币
- B.24005.5 亿元人民币
- C.98344 亿元人民币
- D.178229.4 亿元人民币

2.2017 年 1 月进出口总量占前十个月进出口总量的百分比比 9 月 ( )。

- A.少 1.27 个百分点
- B.多 1.27 个百分点
- C.多 0.32 个百分点
- D.少 0.32 个百分点

3.2017 年前十个月, 全国月度进口总值排名第三的月份是 ( )。

- A.2017 年 5 月
- B.2017 年 3 月
- C.2017 年 6 月
- D.2017 年 8 月

4.2017 年前十个月中, 贸易差额最大月份的贸易差额占前十个月总贸易差额的 ( )。

- A.12.36%
- B.11.09%
- C.14.88%
- D.15.24%

5.以下说法正确的是 ( )。

- A.2017 年各月全国贸易均为顺差
- B.2017 年全国累计贸易差额呈逐月递增的态势
- C.2017 年各月中出口额排在第五位的是 5 月份
- D.2017 年 6 月出口额比进口额多 21.5 个百分点

## 第二篇

什么是理性? 不同的人有不同的解释。最狭隘、也日益被垫付的界定是自利的经济人假设, 这一假设认为人在做出行为之前会进行类似于计算机一样的利益最大化决策。

在面对种种来自行为实验研究结果的挑战之后，经济学家开始修正这一假设，将理性进一步界定为效用最大化而非利益最大化，但背后的逻辑仍然是，人们在进行着加权附重式的计算，从而做出最优的选择。虽说效用最大化可以包罗万象，将一切人类偏好纳入其中，但是并未超越“动机-行为”的分析框架，换句话说，这样的说法相信，人们做什么都是经过大脑计算的结果。

但是，这样的理性内涵仍然充满局限，引发社会科学者的新想法。获得诺贝尔经济学奖的丹尼尔-卡尼曼在《思考，快与慢》一书中对理性给出了不同的定义。人理性与否有一个衡量标准，即你的行为在多大程度上是自恰的，或是说在不同的情景下的行为原则是一致的，换句话说，一个人要想宣称自己是个理性的人，就意味着必须拥有固定的偏好和行为模式，不能自相矛盾，不能“见人说人话，见鬼说鬼话”。此处的“理性”假设，在我们千差万别的行为下，隐藏着一个单一的自我，我们的一切行为，终将服从这个终极自我的统治。

但是，人的行为能够做到逻辑自恰，偏好是始终统一的么？我们的文明和道德教化似乎在不断地鼓励一以贯之，鼓励我们做一个行为一致的人。但真实的情况是，即便我们予以否认，或是多么努力的予以克服，我们终究存在某种程度的多重人格。相机行事，即在不同的情景下依照自相矛盾的逻辑行事，是人性的常态。这一点在许多心理学家和行为学家那里得到了验证。

我们体内不是有一个单一的稳定点“我”，而是有在不同情景下扮演角色的“次级自我”，他们交替登台，负责在不同的情景下引导我们的行为。心理学家 D-K 和 V-G 在他们的书《理性动物》里得出了这样的结论。

这个结论算不上有甚新意，因为事实上每个对生活略有体悟的人，都会感受到体内的“多个自我在体内你方唱罢我登场，不同的自我之间或许还常常打架，引发一定程度的人格分裂。”也正因为如此，用另一位心理学家 R-K 的话说，每个人都是虚伪的。不得不说，这个结论对于那些对人性充满种种期待的人们，有点残酷。

但认识到多重自我的存在只是问题的第一步，接下来要回答的问题是，为什么我们会存在多重自我？我们到底有哪些次级自我？两位心理学家也对此做出了自己的回答。

为什么会有多重自我？简单讲，就是人类经过漫长的进化的结果。不同的自我特征，恰恰满足了进化过程中的不同需要。从进化的视角理解人类行为，并非主流经济学家和其他社会科学家的专长所在，但却为越来越多的研究者所接受，也日益受到欢迎。从这个意义上说，达尔文是比亚当斯密更厉害的经济学家，行为经济学家 R-F 就持有这种观点。

我们有哪些次级自我呢? D-K 和 V-G 总结出了七个方面。借鉴马斯洛的需求层次理论, 两位作者也从低到高排列了不同层级的自我。最底层的自我源自“自我保护”的需要, 与之相邻的高一层自我重在“避免疾病”, 之上是“归属自我”, 再之上是“地位自我”, 之上的“我”重在获取配偶, 之上是保有配偶的自我, 最上层则是“照顾后代”。两位作者试着用各种心理学实验说明, 人类在进化过程中为了实现上述诸多目标而形成的特质是各有不同的, 这些特质之间或许彼此矛盾, 但并未意味着他们无法共同生存。在从小孩到成年人的成长过程中, 这些自我依次显现并且开始发挥作用。

获取配偶的特质和保有配偶的特质有何不同? 很有趣的问题。根据两位的观点, 获得异性关注的自我容易在遇到潜在伴侣时被轻易的激发出来, 男性勇敢和冒险, 女性性感和美貌等特质便是吸引异性获得伴侣的特质。在获得伴侣的过程中, 人们更为关注在各自性别中在其他竞争者中脱颖而出。然而, 每当获得伴侣后开始考虑维系一份长久的关系时, 上述特质或许则不再是优先考虑的因素。人们的关注点也会从在同性竞争者中脱颖而出变为警惕构成潜在危险的对手, 能否耐心的照顾后代、照料家庭等特质会变得更加重要。这样的观点倒是和社会现实基本相符。

按照这一框架, 两位作者再一次拓展了理性的内涵, 这也是本文的题中之意。他们认为, 人们没有行为经济学家所宣称的那样傻, 那些不断被发现的非理性行为, 实则符合最利于进化的“深层理性”。这样一来, 人既不是主流经济学所假设的完美理性人, 也不是近年来许多行为经济学家所认为的非理性人。表面上不合理的行为, 都存在深层的合理性。我们需要做的, 是回溯到我们的进化史中寻找答案。显然, 人性比我们想象的更复杂。

不过让人略感欣慰的是, 从此我们讨论多重人格和人格分裂的时候, 可以淡定一些了。

6.第二段, 将理性定义为效用最大化而非利益最大化的依据是 ( )。

- A. 人们在做选择时往往加权赋重式的计算
- B. 效用最大化范围远超过利益最大化
- C. 行为实验研究结果对经济人假设的挑战
- D. “动机-行为”分析的结果

7.不属于理性人的是 ( )。

- A. 小丽阴天的时候喜欢戴帽子, 晴天却不喜欢戴
- B. 李磊对人一贯热心, 受到大家的好评
- C. 孙丹和男生吃饭比较害羞, 吃一点儿就说自己吃饱啦

D.王娟是个爱美的女孩，每天都变化衣服的搭配

8.小张积极融入部门，博得女领导好感属于（ ）。

A.归属自我

B.地位自我

C.自我保护

D.获取配偶的自我

9.根据本文以下说法正确的是（ ）

A.经济学认为多重自我是不正常的

B.出轨行为是由于获取配偶的自我起作用

C.相机行事是不理性的行为

D.大多数多重人格其实是深层理性的表现

10.以下最适合作为这篇文章的标题的是（ ）。

A.谁才是理性人

B.复杂的人性

C.每个人都“人格分裂”

D.每个人都是虚伪的

### 第三篇

中国互联网络信息中心（CNNIC）今天发布第 37 次《中国互联网络发展状况统计报告》，截至 2015 年 12 月，中国网民规模达 6.88 亿，互联网普及率达 50.3%，半数中国人已接入互联网；手机网民规模 6.20 亿，占比提升至 90.1%。个人上网设备进一步向手机端集中，以互联网为基础的在线教育、网络医疗、网络约租车也已成规模。

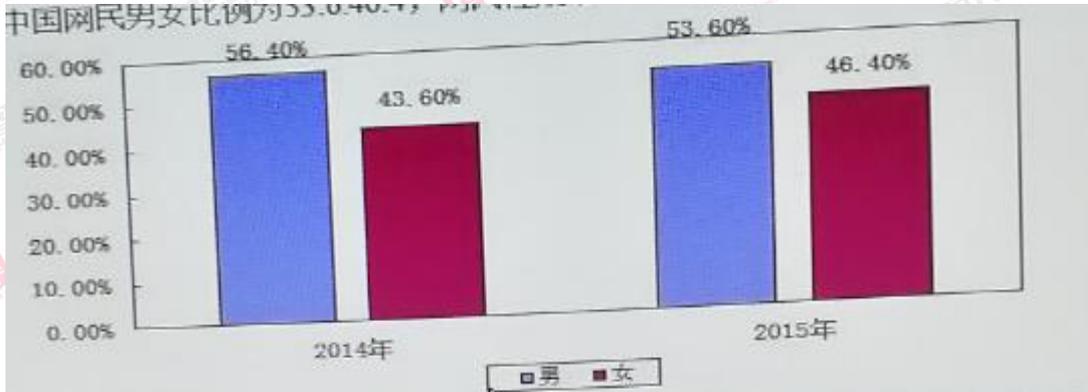
报告指出，2015 年新增加的网民群体中，低龄（19 岁以下）、学生群体占比分别为 46.1%、46.4%，这部分人群对互联网的使用目的主要是娱乐、沟通。网民以 10-39 岁年龄段为主要群体，比例达到 75.1%。与 2014 年底相比，10 岁以下低龄群体和 40 岁以上中高龄群体的占比均有所提升。

报告还指出，网民数量的激增和旺盛的市场需求推动了互联网领域更广泛的应用发展热潮。2015 年，1.10 亿网民通过互联网实现在线教育，1.52 亿网民使用网络医疗，9664 万人使用网络预约出租车，网络预约专车人数已达 2165 万。互联网的普惠、便捷、共享特性，已经渗透到公共服务领域，也为加快提升公共服务水平、有效促进民生改善与社会和谐提供

了有力保障。

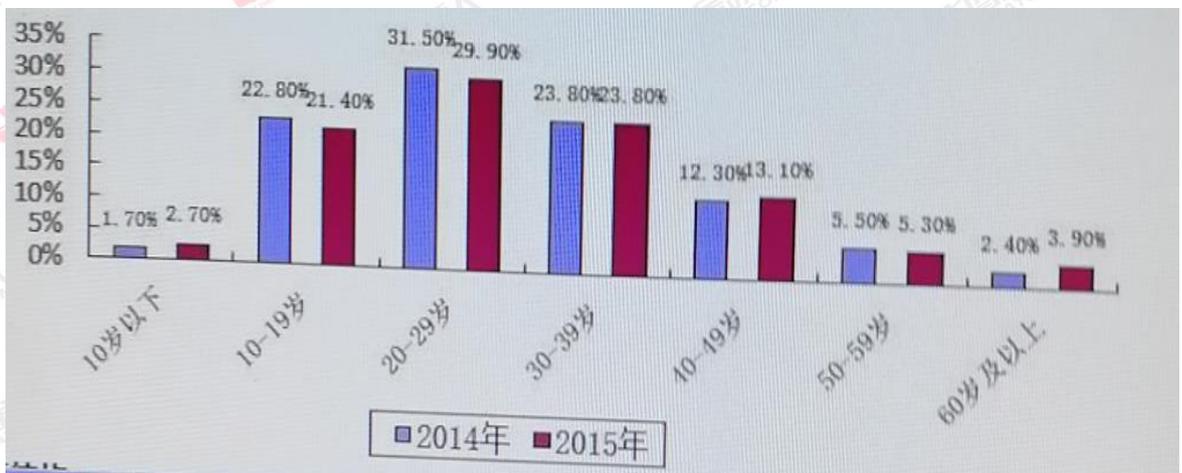
### 一、性别结构

截至 2015 年 12 月，中国网民男女比例 53.6:46.4，网民性别结构趋向均衡。



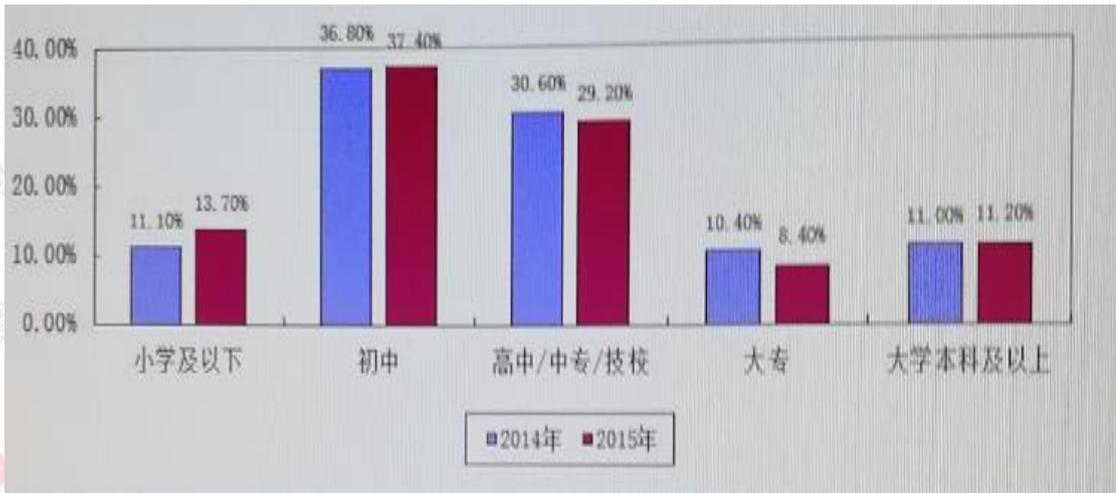
### 二、年龄结构

截至 2015 年 12 月，我国网民以 10-39 岁群体为主，占整体的 75.1%：其中 20-29 岁年龄段的网民占比最高，达 29.9%，10-19 岁、30-39 岁群体占比分别为 21.4%、23.8%。与 2014 年底相比，10 岁以下低龄群体和 40 岁以上中高龄群体的占比均有所提升，互联网继续向这两部分人群渗透。



### 三、学历结构

截至 2015 年 12 月，网民中具备中等教育程度的群体规模最大，初中、高中/中专/技校学历的网民占比分别为 37.4%、29.2%，与 2014 年底相比提升了 2.6 个百分点，中国网民继续向低学历人群扩散。



11.截至 2015 年 12 月,手机网民规模占我国人口的( )。

- A.52.47%
- B.45.32%
- C.90.1%
- D.无法确定

12.若截至 2014 年 12 月底,我国网民规模为 6.36 亿,那么 2014 年底男网民比 2015 年底女网民( )。

- A.多 0.395 亿人
- B.少 0.395 亿人
- C.少 0.915 亿人
- D.多 0.915 亿人

13.截至 2015 年底,60 岁以上网民和 10 岁以下网民一共有( )人。

- A.0.351 亿
- B.0.282 亿
- C.0.385 亿
- D.0.454 亿

14.关于学历结构,以下说法错误的是( )。

- A.与 2014 年相比,高中/中专/技校学历的网民人数略有下降。
- B.与 2014 年相比,2015 年小学及以下学历的网民比例提升最快。
- C.与 2014 年相比,大专学历的网民占比下降了 2 个百分点。
- D.截至 2015 年底,初中及以下网民的人数为 3.52 亿人。

15. 下列说法中错误的是 ( )。

- A. 2015 年, 有 22% 的网民使用在线医疗。
- B. 中国网民使用互联网的主要目的是娱乐和沟通。
- C. 互联网主力公共服务水平提升, 有效地促进了民生的改善。
- D. 中国网民性别结构趋向均衡, 并且有向 10 岁以下、60 岁以上和低学历人群扩散的趋势。

### 综合知识 (题量 85 限时 60 分钟)

#### 综合知识-单项选择题 (共 58 个小题)

1. 当长期债券收益率低于短期债券收益率时, 通常可认为未来 ( )。
  - A. 利率将会调高
  - B. 利率将会调低
  - C. 利率不会调整
  - D. 经济预期良好
2. 企业资产负债表中, 资产与负债的差额是 ( )。
  - A. 企业利润
  - B. 企业收入
  - C. 企业现金
  - D. 企业净值
3. 对实际现金流进行折算时, 使用 ( )。
  - A. 实际利率
  - B. 通胀率
  - C. 税前利率
  - D. 名义利率
4. 在企业的现金流决策规划中, 使未来现金流可以相互比较, 且使用未来现金流的现值的方法是 ( ) 规则。
  - A. 折现
  - B. 利率

C.时期数值

D.净现值

5. ( ) 促成了美国上市公司会计监管委员会的创立, 它是监控审计者工作的机构。

A.《预算与会计法案》

B.《统一会计法案》

C.《多德·弗兰克法案》

D.《萨班斯·奥克斯利法案》

6. 保险公司每卖出一份保险, 即产生 ( ) 。

A.收益分摊

B.资源归集

C.资产增值

D.风险转移

7. 在月复利的条件下, 以 10% 的 APR (年百分比率利率) 获得的贷款, 其有效年利率是 ( ) 。

A.10%

B.0.8%

C.10.8%

D.10.47%

8. 耐用消费品购买或租赁决策中, 应选择 ( ) 的方式。

A.正净现值

B.盈亏相抵

C.最低实际利率

D.最低现值成本

9. 贸易的价格是由两种 ( ) 决定的。

A.生产成本

B.消费需求

C.收益需求

D.机会成本

10. 在限制自由贸易的国家中, 某物品的国内价格低, 开放贸易的经济影响正确的是哪

项? ( )

- A.成为该物品进口国
- B.该国经济福利减少
- C.该物品国内消费者者剩余增加
- D.成为该物品出口国

11.经济学主要研究社会如何管理自己的 ( )。

- A.生产能力
- B.消费能力
- C.物价水平
- D.稀缺资源

12.税收负担划分更多的落在 ( )。

- A.富有弹性的市场
- B.双方分摊
- C.支付税收的市场
- D.缺乏弹性的市场

13.在包含物品价格和需求量的需求曲线图标中, ( ) 反映变量之间的敏感性。

- A.偏度
- B.峰度
- C.平均值
- D.斜率

14.科斯定理通常受到 ( ) 的影响, 使私人间无法达成协议。

- A.管制
- B.需求
- C.价格
- D.交易成本

15.价格变动影响对总收益的影响取决于 ( )。

- A.需求收入弹性
- B.供给数量弹性
- C.供给价格弹性

D.需求价格弹性

16.在那种情况下, 税收引起的无谓损失越小 ( )。

A.需求交叉价格弹性最小

B.供给价格弹性最小

C.需求收入弹性最小

D.供给和需求弹性最小

17.法定存款准备金通常由 ( ) 规定。

A.商业银行

B.金融监管机构

C.银行协会

D.中央银行

18.个人定期存款在存期内遇有利率调整, 按照 ( ) 相应的定期存款利率计息。

A.存单到期日挂牌公告

B.存单有效期内平均利率

C.存单有效期内最低利率

D.存单开户日挂牌公告

21.中国人民银行对商业银行的 ( ) , 可理解为我国目前的基准利率。

A.固定利率

B.存款利率

C.贷款利率

D.再贷款利率

23.以下哪项是利率风险管理的重要工具? ( )。

A.久期管理

B.内部资金转移定价

C.收益率曲线

D.缺口管理

24.中国人民银行在国务院的领导下可依法独立执行 ( )。

A.货币政策

B.营利目标

C.信用管理

D.普通银行业务

25.通过公开市场操作调节金融系统流动性的货币政策手段，具有无风险、流动性高等特点的债券是（ ）。

A.地方政府债券

B.金融债券

C.资产支持证券

D.中央银行票据

26.由银行根据申请人要求，向收款人开立的载有一定金额，在一定期限内凭规定的单据在指定地点付款的书面保证文件，这种有条件的银行支付承诺称为（ ）。

A.押汇

B.保理

C.福费廷

D.信用证

27.银行体系由于遭遇不利的冲击引起流动性需求增加，而银行体系本身无法满足这种需求时，由（ ）承担银行体系的救助功能。

A.政策性银行

B.金融资产管理公司

C.财政部

D.中央银行

28.维生素对于人的主要作用是（ ）。

A.机体代谢调节

B.增强免疫能力

C.消化系统调节

D.产生能量

29.全球超级计算机系统排名中，（ ）的运算速度排名首位。

A.天河二号

B.泰坦

C.红杉

D.神威·太湖之光

30.黄金分割是指将整体一切为二，其比值约为（ ）。

A.1.618

B.0.725

C.0.561

D.0.618

31.珠算（即算盘）在中国历史上，最早可追溯至（ ）时期。

A.南北朝

B.明朝

C.春秋

D.东汉

32.目前中国衡量空气质量的官方指标为（ ）。

A.API

B.PM2.5

C.PM10

D.AQI

33.超声波的声音频率通常定义为（ ）。

A.低于 20Hz

B.20Hz 至 20000Hz 之间

C.1Hz-30Hz 之间

D.高于 20000Hz

34.互联网虚拟货币-比特币（Bitcoin)所应用的技术为（ ）。

A.大数据

B.数字证书

C.数字加密

D.区块链

35.中国的传统历法农历，将一个太阳年分为（ ）。

A.4 个季节

B.置闰法则

C.12 个月

D.24 节气

36.压强的国际单位是 ( )

A.牛顿

B.牛米

C.千克

D.帕斯卡

37.光的颜色取决于其波长, ( ) 具有最长的波长以及相对较差的散射特征。

A.绿色

B.紫色

C.黄色

D.红色

38.世界海拔最高的高原铁路“青藏铁路”,其起点是 ( )。

A.格尔木

B.德令哈

C.玉树

D.西宁

39.计算机中一个字节 (byte) 由 8 个 ( ) 构成。

A.十进制位

B.十六进制位

C.八进制位

D.二进制位

40.LED 显示器与传统液晶显示器的主要差异在于 ( )。

A.驱动

B.电压

C.液晶板

D.光源

41.白色光通过 ( ) 可将各单色光分开。

A.凹镜

B.凸镜

C.平面镜

D.三棱镜

42.飞机起飞或降落时, ( ) 有助于飞机的起降。

A.顺风向

B.侧风向

C.微风向

D.逆风向

43.“圆桌会议”是指一种平等对话的协商会议形式,其会议形式来源于 ( )。

A.亚历山大大帝

B.尤瑟王的传说

C.十二骑士的传说

D.亚瑟的传说

44.“水门事件”所涉及的总统是 ( )。

A.杜鲁门

B.肯尼迪

C.艾森豪威尔

D.尼克松

45.长江的源头段称为 ( )。

A.金沙江

B.通天河

C.川江

D.沱沱河

46.中国最大的内陆盆地是 ( )。

A.柴达木盆地

B.四川盆地

C.准格尔盆地

D.塔里木盆地

47.人类最后达到的大陆 ( )。

A.美洲

B.大洋洲

C.非洲

D.南极洲

48.联合国的司法裁决结构国际法院，亦被称为（ ）。

A.常设仲裁法院

B.特别仲裁法院

C.仲裁法庭

D.海牙国际法庭

49.当今世界上最小的国家是（ ）。

A.摩纳哥

B.图瓦卢

C.圣马力诺

D.梵蒂冈

50.被世界公认为美国新闻的最高奖项普利策新闻奖，全部授予（ ）。

A.网络媒体

B.自媒体

C.电子杂志

D.纸质媒体

51.中国银行股份有限公司 3 月 29 日公布 2017 年业绩。根据国际财务报告准则，中国银行 2017 年实现本行股东应享税后利润同比增长（ ）。

A.5.47%

B.7.45%

C.6.47%

D.4.76%

52.在人行指定的境外 23 家清算行中，中国银行占据（ ）席。

A.12

B.10

C.15

D.11

53.截至目前,中国银行在中国内地及( )个国家和地区提供全面的金融服务。

A.49

B.52

C.55

D.54

54.( )是国内机构数量最多、业务范围最广的村镇银行。

A.中银村镇银行

B.中银普惠金融中心

C.中银消费金融公司

D.中银富登村镇银行

55.截止目前,中国银行进一步优化区域布局,以“一带一路”建设为重点,海外机构覆盖( )个“一带一路”沿线国家。

A.20

B.25

C.17

D.23

56.中国银行战略目标是( )。

A.提供卓越金融服务

B.立足本土,海内外一体化发展

C.最具盈利能力、最优秀、最受尊重银行

D.建设新时代全球一流银行

57.作为首批开展校园助学贷款业务的商业银行,中国银行连续( )次中标中央部属高校国家助学贷款业务承办权。

A.12

B.15

C.13

D.14

58.中行普惠金融事业部,由( )成立了普惠金融事业分部。

- A.各二级分支行
- B.31 家城市支行
- C.19 家省（直辖市）分行
- D.36 家一级分行

### 综合知识-多项选择题（共 17 个小题）

1.金融决策区别于其他资源配置决策的特征（ ）

- A.成本和收益无法预先确定
- B.固定投入成本和跨期分摊收益
- C.预先确定的成本和无法预期的收益
- D.成本和收益跨期分摊

2.金融体系提供哪些转移经济资源的方式？（ ）

- A.跨国界转移
- B.跨行业转移
- C.跨资源转移
- D.跨期转移

3.生产可能性曲线表明在（ ）既定时，一个经济所能生产产品的数量和各种组合。

- A.生产技术
- B.市场成本
- C.市场价格
- D.生产要素

4.其他条件不变时，下列哪些选项关于供给定理的描述是正确的（ ）。

- A.物品价格下降，供给量减少
- B.物品价格上升，供给量减少
- C.物品价格下降，供给量增加
- D.物品价格上升，供给量增加

5.国民生产总值，从支出角度分类由（ ）组成。

- A.投资
- B.净出口
- C.收入

D.消费

6.个人贷款通常可分为（ ）。

A.消费贷款

B.经营贷款

C.信用卡透支

D.住房贷款

7.中国货币政策中介目标和操作目标的选择标准是（ ）。

A.可控性

B.相关性

C.可逆性

D.可观测性

8.我国境内设立的（ ）等吸收存款的银行业金融机构，应按照《存款保险条例》的规定投保存款保险。

A.商业银行

B.农村信用合作社

C.农村合作银行

D.投资银行

9.太阳能具备哪些转换方式？（ ）

A.光热转换

B.光化学转换

C.光动力转换

D.光电转换

10.霍金教授主要的研究领域为（ ）。

A.黑洞

B.相对论

C.牛顿力学

D.宇宙论

11.声音可以在（ ）中传播。

A.液体

B.固体

C.真空

D.空气

12.稀土(化学周期表中镧系元素和钪、钇共十七种金属元素的总称)的主要作用是与其他物质合成( )。

A.提升质量

B.降低成本

C.降低重量

D.提升性能

13.干冰(二氧化碳的固体形态)的主要用途为( )。

A.人工降雨

B.燃烧

C.原料

D.制冷

14.北约是美国与( )主要发达国家建立的一个国际军事组织。

A.北美

B.东非

C.南亚

D.西欧

15.戊戌变法是近代中国历史上具有重大意义的事件,以( )为首的维新系在社会上掀起变法维新运动。

A.梁启超

B.冯桂芬

C.曾国藩

D.康有为

16.3月27日,中国银行与腾讯共同签署《微校项目合作协议》,携手打造校园服务新生态。中银微服务具有( )。

A.全场景互联

B.全平台支持

- C.全行业互联
- D.全产品支持

17.中国银行坚持科技引领,着力将手机银行打造成为中行的中行的综合金融移动门户,实现( )。

- A.一机在手,共享所有
- B.一机在手,出行无忧
- C.一机在手,全面服务
- D.一机在手,走向全球

### 综合知识-综合题 (共 10 个小题)

1.在年金中,一定时期内,以相同的时间间隔在各期期初收入或支出的等额款项,称之为是( )。

- A.永续年金
- B.即付年金
- C.普通年金
- D.递延年金

2.使用 EXCEL 财务函数估算到期收益率,返回由数值代表的一组现金流的内部收益的函数是( )。

- A.IRR 函数
- B.RATE 函数
- C.YIELD 函数
- D.ACCIRRNT 函数

3.复利现值是指在计算复利的情况下,要达到未来某一特定的资金金额,现在必须投入的本金。20 年之后要筹措到 250 万元的养老金,假定平均的年回报率是 4%,则现在必须投入的本金是( )。

- A. $2500000 * 1 / (1 + 4\%)^{-20}$
- B. $2500000 * 1 / (1 - 4\%)^{-20}$
- C. $2500000 * 1 / (1 + 4\%)^{20}$
- D. $2500000 * 1 / (1 - 4\%)^{20}$

4.投资方案评价时使用的指标分为贴现指标和非贴现指标。贴现指标是指考虑了时间价

值的指标。主要包括（ ）。

- A.回收期
- B.净现值
- C.内含报酬率
- D.会计收益期

5.资本资产定价模型的假设是建立在马科维茨模型基础上的，在以下选项中，正确的说法有（ ）。

- A.投资者能够事先知道投资收益率的概率分布为二项分布
- B.影响投资收益的主要决策因素为期望收益率和风险
- C.投资者都遵循主宰原则
- D.可以有轻微通货膨胀但其折现率不变

6.学者在博弈论对贴现因子的定义：贴现因子是讨价还价博弈中的一个很重要的概念，Cibbons 将贴现因子定义为“货币的时间价值”，实际上就是（ ）。

- A.贴现率= $t/(1+r)$
- B.贴现率= $t/(1-r)$
- C.贴现率= $1/(1+r)$
- D.贴现率= $1/(1-r)$

7.在博弈论中，给定自己的类型和对于类型的概率分布的情况下，每个参与者的期望效用达到了最大化从而没有参与者愿意改变自己的行为或者策略，该博弈属于（ ）。

- A.纳什均衡
- B.贝叶斯均衡
- C.精炼贝叶斯均衡
- D.子博弈精炼纳什均衡

8.市场均衡是指在市场上，市场供求达到平衡时候的状态。在研究需求变动和供给变动对市场均衡影响中，以下表述正确的是（ ）。

- A.需求增加引起均衡价格下降，需求减少引起均衡价格减少
- B.供给增加引起均衡价格上升，供给减少引起均衡价格下降
- C.需求增加引起均衡产量减少，需求减少引起均衡产量增加
- D.供给增加引起均衡产量增加，供给减少引起均衡产量减少

9.新凯恩斯主义是指上世纪 70 年代以后再凯恩斯主义基础上吸取非凯恩斯主义某些观点与方法行程的理论。新凯恩斯主义继承原凯恩斯主义的基本信条,在以下命题上保持一致,包括( )。

- A.经济政策在绝大多数年份都是重要的
- B.劳动市场上经常存在超额劳动供给
- C.在经济中存在着显著的周期性波动
- D.厂商逐利和家庭追求效用的最大化

10.斯蒂格利茨曾经对现有不完全信息条件下的各种经济分析模型做过一次概要的总结,他将不完全信息的经济分析模型划分为 9 种,在此基础上将不完全信息的经济分析模型归纳为以下若干种( )。

- A.考察市场买卖双方或单方信息不完全条件下的经济行为
- B.考察具有不利选择和道德风险条件下市场价格不完全信息
- C.考察不完全信息条件下的竞争市场的均衡问题
- D.考察市场信息的传递形式对市场经济的活动



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