2019中国银行春季校园招聘
笔试考题

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2019 年 0413 中国银行春招试卷

（总时长 158 分钟，满分 300 分）

第一单元：英语（时长 60 分钟，）

一、选词填空（50 题，50 分）

1. It was the effort to reduce a constant (   ) of Canadian milk during the 1950s and 1960s that led to the supply management system.

A. supply

B. output

C. surplus

D. production

2. Economists say growth is expected to slow in the current quarter but (   ) later this year, boosted by tax cuts and higher government spending.

A. speed up

B. keep up

C. pick up

D. take up

3.There are a few technical problem to be (   ) before the new machine is on sale.

A. vanquished

B. conquered

C. overcame

D. surmounted

4.The solid GDP growth is small comfort to business owners (   ) with the new tariffs.

A. being grappling

B. having grappled

C. grappling

D. grappled

5.American wine producers are hoping to increase their sales in China, (   ) the country's growing middle class is drinking wine.

A. which

B. while

C. where

D. when

6.The company is beefing up its employee benefits by raising hourly (　　) and offering signing bonuses that range from a few hundred dollars to $1,000, depending on the region.

A. salary

B. fare

C. income

D. pay

7.Does your father receive extra (　　) for extra hours at weekends?

A. pay

B. commission

C. salary

D. wages

8.No matter what happens with the space station, the NASA chief said the U.S. remains (　　) to keeping sending astronauts into space for many years to come.

A. engaged

B. obliged

C. committed

D. encouraged

9.Federal lawyers contended at the combined company would be too large and powerful, allowing it to run roughshod over other players in the entertainment and media world and to (　　) prices on consumers.

A. pass

B. hike

C. focus

D. impose

10.Researches have repeatedly shown that fish numbers quickly climb well-enforced fishing bans, (　　) tangible benefits for fishers who work the surrounding waters.

A. to create

B. creating

C. created

D. create

11.The online payment had (　　) a change in our daily lives.

A. influenced

B. effected

C. affected

D. impacted

12.The scandal have sparked a social media uproar and threatened (　　) in the country's health regulators, coming two years after nationwide fraud was unearthed in the country's vaccine market.

A. ignorance

B. authority

C. confidence

D. success

13.Consumption is expected to continue to increase (　　) increased awareness of the health benefits associated with fruit consumption.

A. as a result of

B. on behalf of

C. with regard to

D. in contract with

14.Recently Hawaii's Killauea volcano has been violently spewing lava. There is no way to know whether the lava will stop tomorrow or continue for years to come. Many businesses are struggling with the (　　).

A. impossibility

B. uncertainty

C. insufficiency

D. tendency

15.The surge in new engineers comes as the nuclear industry, just like coal, is struggling to
(   ) cheaper natural gas and renewable energy.

A. compete against

B. compete over

C. compete for

D. compete in

16.It's risky to test these drug-resistant on people, so researchers (   ) tests on mice --- a
common way to model how humans might also react.

A. turned to

B. added to

C. stuck to

D. used to

17.It's hard enough for employers to find workers to fill open jobs these days, but (   ) it,
many prospective hires are failing drug tests.

A. as a result of

B. in front of

C. with the help of

D. on top of

18.The recent explosion in the wealth of the super-rich in Africa has come (   ) the
majority and particularly the poorest people.

A. at the mercy of

B. at the request of

C. at the risk of

D. at the expense of

19.Having anticipated the ruling, unions have been working to get legislation in California to
help (   ) its bad impact.

A. evaluate

B. manage

C. mitigate

D. accept

20.We should be happy that there are countries willing to lend us money at a lower price, because if they weren't it would mean the interest on the debt we pay (   ) way higher.

A. were

B. had been

C. would be

D. would have been

21.Parents should (   ) in not letting screen time creep up and focus on spending time with their kids for a few hours where there is no technology allowed.

A. take the lead

B. keep a family

C. make a hit

D. face the music

22.The Federal Reserve has to be protected from political pressure if it's going to do its job, which is to help the economy find the middle ground between (   ) and inflation.

A. policy

B. growth

C. exports

D. imports

23. A new study published in the journal science finds that methane emission from U.S oil and gas operation are 60 percent higher than previous (   ) from the federal government.

A. judgement

B. assumption

C. estimates

D. considerations

24. Area employers have long struggled with failed drug tests, and are trying to find (   ). Some are turning machines to automate machines, others are giving addicted workers second chance.

A. alternatives

B. preparations

C. compromise

D. workarounds

25.Five employees had been (   ) off because the company's profits decreased.

A. laid

B. fires

C. dismissed

D. repelled

26. The United States' proposal to (   ) a time frame (   ) Mexican exports has become one of the most pressing issues in the current North American Free Trade Agreement (NAFTA) negotiations

A. compensate, for

B. combine, with

C. benefit, from

D. impose, on

27.My mother had a (   )case for getting her treble wages for the extra work during the Spring Festival.

A. big

B. large

C. strong

D. heavy

28.The 20% percent (   ) on US apples is beneficial for the national producers from the states of Puebla, Chihuahua, Durango, Coahuila and part of Zacatecas, as it protects the businessmen of the apple industry.

A. deal

B. duty

C. tariff

D. charge

29. Have you ever noticed something most virtual assistants (   ) in common? They all started out female.

A. have

B. having

C. had

D. has

30.French butchers have asked the government for protection after threat from militant vegans. What's (   ), say butchers, is not just the right to eat meat—but a way of life.

A. in a mess

B. at stake

C. in despair

D. out of condition

31.I'm not really an early riser, so I don't jump out of bed ready (   ) the world.

A. take over

B. take after

C. take up

D. take on

32.It's really tough competitive environment nowadays. The arrival of all the online news services has made the media so much more competitive than (   ).

A. it used to be

B. it is used to be

C. it was used to be

D. it had used to be

33.My friend is a talent. He always can find way to (   ) the budget.

A. add

B. weight

C. balance

D. clear

34.Under the "Contract for the Web", governments are called on to take steps to make sure all citizens can (　　) the internet and that individual privacy is respected.

A. connect to

B. insist on

C. stick to

D. concern with

35.Drug companies have lobbied for many years to fight preferred list consequences they don't like, such as having to pay supplemental (　　) to states.

A. reimburses

B. drawbacks

C. discounts

D. rebates

36.Modern intensive farming (　　) huge quantities of pesticides being pumped onto crops, but their future is unclear due to controversy surrounding their knock-on effects on wildlife.

A. relies on

B. longs on

C. works on

D. allows for

37.The recommendations don't necessarily match up with (　　) primary care physicians practice medicine.

A. which

B. where

C. what

D. how

38.These products were returned back to seller because they had (　　).

A. defects

B. shortcomings

C. faults

D. flaws

39.The European Parliament approved the EU's free trade agreement with Singapore, which could (   ) later this year, and the investment protection agreement, which will have to be ratified by the member states.

A. put in order

B. take a chance

C. enter into force

D. ease the tension

40.David can have a good (   ) in international business after coming back from UK.

A. job

B. work

C. career

D. position

41.Having a company (   ) patients' experience will hopefully stimulate the creation of improved products.

A. listen

B. to listen

C. listen to

D. to listen to

42.The agreement (   ) the textile company to repay the debt within three months.

A. fixes

B. ties

C. fastens

D. binds

43.Cities or counties with higher costs of living have increasingly adopted minimum (   ) increases well above the federal minimum of $7.25 an hour.

A. wage

B. salary

C. saving

D. earning

44.When she lost her job and then she (　　) being on the streets, she had no hope.

A. ended with

B. ended by

C. ended up

D. ended in

45.The machine can lay 3,000 bricks in eight-hours, a normal workday. That is (　　) a human bricklayer can do in the same period.

A. several times more than

B. several times greater than

C. several times as many as that of

D. several times as great as that of

46.This small country's (　　) trade has expanded in the 5 years.

A. interior

B. inward

C. inner

D. internal

47.We look at the reasons (　　) the number of teenagers looking for summer jobs has dropped over the past of few decades.

A. that

B. why

C. about

D. for

48.There is no reason for the Federal Reserve to be raising interest rates as much as they have because (　　) pressures are very low, and wages are stagnant.

A. cost

B. inflation

C. deflation

D. uncertainty

49.The big job for a central bank like the Federal Reserve is to keep the economy from growing too fast or too slow and (   ) inflation (   ).

A. keep…in check

B. take…into account

C. put…into effect

D. free…from worries

50.While our programs do make us more competitive with candidates, we also believe in offering these benefits to engage and (   ) our current employees.

A. maintain

B. contain

C. remain

D. retain

二、阅读理解（50 题，50 分）

Passage 1

The World Health Organization estimates that 54 percent of the world's population lived in urban areas in 2014. The WHO adds that that amount will increase to 66 percent by 2050. People often move to cities for better jobs and more cultural activities. But are they putting themselves at risk? Maybe. Experts say that "natural environments or green spaces" do much for our good mental health. Many studies have shown that nature can calm us feel happy. Nature can also help us learn better. And experiencing nature helps people recover from the mental tiredness that comes from day-to-day work.

Other research also suggests that activity in natural outdoor settings can help reduce the symptoms of Attention-deficit/hyperactivity disorder (ADHD) in children. ADHD is a brain disorder that can affect a person's ability to think clearly. On the other hand, mental health experts suggest that city living might hurt our mental health. But they cannot say exactly why and will focus on that issue.

51.What is the passage mainly about? (   )

A. The influence of pollution on mental health.

B. The importance of nature to mental well being.

C. The increasingly fast urbanization process.

D. The benefits of doing outdoor activities.

52.What is the benefit of doing outdoor activities in natural settings? (   )

A. It can help children to focus attention.

B. It can reduce the risk of mental disorder.

C. It can help children to think clearly.

D. It can make children feel happy.

53.What will the mental health experts research next according to the passage? (   )

A. What will cause some people to develop mental health issues?

B. How can people's symptoms improve when living in rural areas?

C. What aspect of urban environment will hurt mental health?

D. How can the results inform future urban planning?

Passage 2

Internet is a network of networks that underlines critically so many things in our lives. But 50 years ago, it was an experiment that ___54___ form the lab. And it wasn't really designed to be the global communications infrastructure it is today. "So, it really planted the seeds of tremendous ___55___ around the periphery of the internet and the devices we connect to it and the applications we run over it. But ___56___, it didn't plant the seeds of its innovation. And we suffer from that every day, from the fact that we have denial-of –service attacks taking down websites, we have performance problems, Netflix streams grinding to a halt and so on." says Jennifer Rexford, a computer scientist at Princeton University specializing in computer networks.

"In my work on self-driving networks we're bringing together two really exciting technologies: machine learning that's ___57___ everything by taking raw data into true situational awareness. And the second is programmable network switches that bring the same idea of enabling and lowering the barrier to innovation that we have at the outside of the internet to its basic underpinnings. So that we can learn how to sense and actuate better over time, so that the network can learn to ___58___ performance problems and route around them. To detect denial-of-service attacks and block them before they do significant harm. So, the marriage of these

two technologies is really happening now, and it's a great opportunity to build an internet that actually is worthy of the trust that we increasingly place in it today."

54.(   ).

A. escaped

B. invented

C. returned

D. shifted

55.(   ).

A. innovation

B. compensation

C. modification

D. installation

56.(   ).

A. naturally

B. ironically

C. interestingly

D. particularly

57.(   ).

A. switching

B. submitting

C. transmitting

D. transforming

58.(   ).

A. catch

B. detect

C. relieve

D. understand

Passage 3

One health plan from a well-known insurer promises lower premiums----but warns that consumers need to file their own claims and negotiate over charges from hospitals and doctors. Another does away with annual deductibles (自付款) ---- but requires policyholders to pay extra if they need certain surgeries and procedures. Both are among the latest efforts in a seemingly endless quest by employers, consumers and insurers for a distant goal: less expensive coverage.

Premiums for many of these plans, which are sold outside the exchanges set up under. Affordable Care Act (ACA), tend to be 15 to 30 percent lower than conventional offerings, but they put a larger burden on consumers to be smart shoppers. The offerings tap into a common underlying frustration. "Traditional health plans have not been able to stem high cost increases, so people are tearing down the model and trying something different." said Jeff Levin-Scherz, a health manager.

Not everyone is eligible for a subsidy to bear the cost of an ACA plan, and that has led some people to experiment with new ways to pay their medical expenses. Those experiments include short-term policies or alternatives like Christian-sharing ministries ---- which are not insurance at all, but rather cooperatives through which members pay one another's bills.

Now some insurers are coming up with their own novel offerings. Insurers say the two new types of plans meet the ACA's rules, although they interpret those rules in new ways. For example, the new policies avoid the federal law's rule limiting consumers' annual in-network limit on out-of-pocket costs. One policy manages that by having no network ---- patients are free to find providers on their own. And the other avoids the issue by calling additional charges "premiums." Under ACA rules, premiums don't count toward the out-of-pocket maximum.

But each plan could leave patients with huge costs in a system in which it is extremely difficult for a patient to be a smart shopper --- in part, because they have little negotiating power against big hospital systems and partly because illness is often urgent and unanticipated.

If these alternative plans prompt doctors and hospitals to lower prices, "then that is worth taking a closer look," says Sabrina Corlette, a research professor at Georgetown University's Health Policy Institute. "But if it's simply another flavor of shifting more risk to employees. I don't think in the long term, that's going to bend the cost curve."

59.Which of the following is NOT part of lowering payment for insurance? (   )

A. Consumers paying extra if they need certain surgeries.

B. Consumers negotiating over medical charges.

C. Consumers paying the initial loss up to a stated amount.

D. Consumers filing their own claims.

60.Compared to new health plans, traditional plans tend to (   ).

A. be a common underlying frustration

B. charge 15 to 30 percent more

C. put a larger burden on patients to be smart shoppers

D. stop high cost increases

61.For those who cannot afford ACA plans, they pay their medical expenses by (   ).

A. Joining some cooperatives

B. Applying for state benefits

C. Buying some low-cost insurance

D. Praying for the God

62.What can be inferred about the new insurance plan? (   )

A. They are not sold on the ACA's insurance market place.

B. They have no out-of-pocket maximum.

C. They provide more freedom in choosing in-network providers.

D. They break some of the ACA's rules.

63.What is Sabrina Corlette's attitude towards the new insurance plans? (   )

A. Neutral.

B. Positive.

C. Negative.

D. Not mentioned.

Passage 4

Since the 1950's, the number of people on holiday has soared. The global tourism industry is booming. In 2017, it generated eight trillion dollars to the economy, and accounts for 10% of employment worldwide. American used to be the biggest movers in the industry. Now it's the Chinese. Last year, more Chinese people traveled and spent more money doing so than any other

nationality. As middle classed get wealthier across emerging market countries, so too, do their travel budgets. The number of Indian travelers is on the up with countries such as Jordan, Australia and Israel making it easier for Indians to get Visas. Although, only seven percent of Chinese citizens own a passport, by 2030, Chinese trips will account for around a quarter of international tourism. Thailand is the top international destination for Chinese travelers. Mexico is the number one choice for residents of the United States. But Europeans tend to stay in Europe. Around 90% of nights spent by tourists in the E.U. are by European residents. Europe is the most visited continent. And France, the most visited country in the world. Tuvalu, the small island nation in the South Pacific, the least. This is because it is so far away from the rest of the world.

64.Which country is the least visited country in the world? (   )

A. France

B. Mexico

C. Thailand

D. Tuvalu

65.What's the percentage of Chinese trips account for international tourism by 2030? (   )

A. 50%

B. 25%

C. 10%

D. 7%

66.Which country is the most attractive for America travelers? (   )

A. China

B. France

C. Mexico

D. Thailand

Passage 5

You're at a party and you suddenly feel someone looking at you. But how can it be possible to feel another person's gaze? It's not like people shoot actual beams out of their eyes. Yet a new study suggests that, unconsciously, we actually do believe that looking exerts a slight force on the

things being looked at. That eye-opening finding appears in the Proceedings of the National Academy of Sciences.

Vision depends on light entering the eye, a form of ocular intromission, if you will. But kids, even those in college, often express a belief in "extramission". the idea that the eyes emit a form of invisible energy. To probe this perception, researchers at Princeton asked volunteers to look at a computer screen and gauge the angle at which a cardboard tube which was shown being slowly tilted on its side and would finally topple over. Now in some of the tests, they included an image of a young man watching the tube as it tilted toward him.

What the researchers found is that, when there was someone staring at the tube subjects thought that the tube could tilt a little further before it toppled toward the person who was looking at it. That means unconsciously the volunteers must have imaged that the guy's gaze exerted a slight force on the tube, keeping it from falling.

But this force was not strong. When the researchers replaced the cardboard tube with a brick the subjects felt that the Jedi eye-beams wouldn't support the added weight. They said the brick would fall at the same angle, whether or not there was someone there to watch it.

Interestingly, when the participants were explicitly asked about eyeball extramission only 5 percent of them fessed up to believing in some sort of being exerted by the eyes. But deep down, it looks like many of us put stock in the awesome power of staring down. Just don't depend on it if something weighty is about to fall your way.

67.What is the new study about? (   )

A. Measuring the strength of a person's gaze.

B. Comparing light and vision in the aquatic environment.

C. Interpreting the dream as an unconscious desire.

D. Detecting the high-speed moving target by human eyes.

68.What does" extramission" (para. 2)refer to according to the passage? (   )

A. Serious loss of vision.

B. A strong commitment.

C. Some force from the eyes.

D. Additional light entering the eyes.

69.The researchers tested peoples' vision by making the objects they are looking at (   ).

A. floated away

B. moved upwards

C. tilted downwards

D. fallen down quickly

70.When the researchers replaced the cardboard tube with a brick, they found that (   ).

A. people admitted that the brick would fall

B. people s gaze force could keep it from falling

C. peoples gaze could support the added weight

D. people believed that the gaze force was strong

71.What is the authors attitude towards eyeball extramission? (   )

A. Neutral.

B. Positive.

C. Negative.

D. Not mentioned.

Passage 6

High school students in the U.S increasingly have a new option to challenge themselves: the International Baccalaureate, or IB. The program is a demanding two-year curriculum It aims to prepare students for college-level work, support independent research and teach the value of a diverse world.

To earn an IB diploma, students must spend their third and fourth year of high school in the program. It requires the ability to use English, as well as the study of another language. It also requires classes in math, science, social science, art, a class on theory of knowledge, a 4000-word paper, presentations and 15 recommended hours of community service.

Colleen Duffy, the marketing manager for the International Baccalaureate Organization, said what many people do not understand about IB is that it is not a study abroad program-students do not travel to a different country to study. Rather, it was created in Switzerland for families who often moved from one country to another and wanted an internationally accepted curriculum.

72.What is the passage mainly about? (   )

A. How the B program is viewed by the public.

B. How the IB program operates in high schools.

C. Why the IB program is introduced from Europe.

D. Why the IB program is popular around the world.

73.According to the passage, which of the following is NOT required by the IB program? (   )

A. Paper writing.

B. Language learning.

C. Community service.

D. Recommendation letter.

74.What can we learn from the passage? (   )

A. IB program was initially set up for job training

B. IB program prepares students for studying abroad

C. IB program provides internationally accepted curriculum s

D. IB program is less costly and likely to reach more students

Passage 7

Kelly O'Brien graduated from college six years ago with a political science degree and $28,000 in student loan debt. When she got a job at a company a year ago, she was happy to learn she would be eligible to have the company contribute to her student loan payments.

Student loan debt has not only become more common, but the size of the average loan has nearly doubled over the past decade. Collectively, Americans carry more than $1.5 trillion in student loan debt. That financial pain is also creating a recruitment opportunity. Some employers are offering to help repay loans on workers' behalf as a way of attracting and keeping people like O'Brien.

Such benefits are relatively new and unusual; only 4 percent of employers surveyed by the Society for Human Resource Management offer it. But its popularity is increasing, because it helps solve a growing concern for workers about their mounting debt. And it helps employers find and retain people when available workers are scarce. "Between a good economy and a different mindset about jobs, workers are harder to hold onto," says Kim Wylam, a manager of a company.

"Millennial turnover is different than any other generation before and if I'm able to recruit somebody based off this benefit and the retain them for 12 or 24 months longer, then I'm getting a reward out of that," she says.

"There are possible downsides with the loan repayment benefit," Wylam says. Often if the employee leaves before a certain amount of time, they must repay the money--- a rule can backfire. "Sometimes what we see is that an employee then becomes displeased, and then they're working there simply because they don't want to have to repay, which is counterproductive," she says.

"But many say the upside is big. Take O' Brien's company for example, more than a quarter of its workers signed up for program, which is only three years old. It pays up to $10,000 over five years. Those who participate also stay a lot longer at the company," says Asha Snkantiah, a vice president of that company. "For us, really focusing on retaining those people, especially after we've invested in training them, is a really important thing," she said. The program is so successful that Asha Sriksntish now sells it as a service to other employers.

75.This article is written to (   ).

A. inform the readers how to apply for a student loan

B. analyze the future of loan repayment benefit

C. give a detailed account of student loan debt

D. discuss companies' loan repayment benefit

76.What does Kim wylam think of the loan repayment benefit? (   )

A. It needs to be made tax-free by the government

B. It does not take moral issues into consideration

C. It is expensive for a small business to offer.

D. It helps a company to retain work

77.How many workers in O'Brien's company have participated in the loan repayment program? (   )

A. About 25%

B. About 20%

C. About 10%

D. About 4%

78.What is Asha Srikantiah's attitude towards the program? (   )

A. Ambiguous

B. Opposed

C. Positive

D. Neutral

79.What can we learn from the passage? (   )

A. Heavy student loan debt forces many workers to delay buying house

B. Companies ' loan repayment programs have no tax benefits

C. The loan repay rule may be counterproductive

D. Student loan debt is steadily decreasing

Passage 8

A new study reports a new genetically-modified rice produces proteins that attach directly to the HIV virus. and can prevent the virus from mixing with human cells by neutralizing the virus and blocking its transmission .There is currently no cure for HIV/AIDS. But there have been major development in oral drug treatments shown to slow the progression of the disease. Such treatments can also reduce the chances of passing the virus onto others. Researchers have also worked on finding a vaccine.

The new study predicts the rice-based method will lead to long-term deployment of the anti-HIV treatment across the developing world. Researchers say the "groundbreaking" discovery is "realistically the only way" that anti-HIV combination treatments can be produced at a cost low enough for the developing world. People can make rice into a cream to be put on the skin, through which the HIV-fighting proteins can then enter the body. But further testing is needed to make sure the genetic engineering process does not produce any additional chemicals that could be dangerous to people.

80.What has been found by the researchers? (   )

A. A HIV-fighting protein

B. An HIV vaccine

C. A genetically modified pill

D. A herb cream

81.In what way can the new stuff be effective to prevent infections of HIV? (   )

A Slowing the HIV virus progression.

B. Generating the HIV antibodies.

C. Providing active acquired immunity to AIDS

D. Neutralizing the HIV virus

82.According to the passage, what will be studied in the future?(   )

A. What genetically engineered crops harm people?

B. What can be done to cut cost for HIV patients?

C. Will there be some anti-HIV combination treatments?

D. What kind of chemicals could cure AIDS?

Passage 9

Ten years after the housing collapse during the Great Recession, a new and different housing crisis has emerged. Back then, people were losing their homes as home values crashed and homeowners went underwater. Today, home values have rebounded, but people who want to buy a new home are often priced out of the market. There are too few homes and too many potential buyers.

Home construction per household is now at its lowest levels in nearly six decades, according to researchers at the Federal Reserve Bank of Kansas City. This isn't just a problem in San Francisco or New York, where home prices and rents have gone sky-high. It is also a problem in mid-sized, fast-growing cities farther inland. In Boise, an analysis by the U.S. Department of Housing and Urban Development showed there is a demand for more than 10 times the number of homes being built right now. Hundreds of people across the country attested to hard times finding a house and prices that were rarely affordable

83.What can be the best title of the passage?(   )

A. The new housing crisis: Home values rebound

B. The new housing crisis: Shut out of the market

C. The new housing crisis: Home values crashed

D. The new housing crisis: New construction rises.

84.What is the housing crisis nowadays? (   )

A. Many people have lost their homes as home values crashed

B. There are not enough houses on the market to meet demand

C. There are too many investors promoting home price rises.

D. Many people can't afford a down payment or have bad credit

85.What is the supply-demand relationship of houses in Boise? (   )

A. The supply is more than 9 times the demand

B. The demand is more than 10 times the supply

C. The demand is more than 9 times the supply.

D. The supply is more than 10 times the demand

Passage 10

If your friends are happy, it turns out that you're more likely to be happy too. If your friends are overweight, that too ups the odds you'll pack on pounds. Those effects have been shown in studies. And now researchers have identified another seemingly contagious quality: exercise.

The investigators analyzed the running activity of more than a million individuals worldwide who used an exercise tracking device for five years. And they used weather patterns as a way to randomly examine different parts of that global network. "If happens to be a really nice day out, sunny and not too hot, not too cool, that will induce people to run more," says Sinan Aral, a computational social scientist at MTT. " If it's a rainy day and cold, that will induce people to stay in more on average."

And since cities have different weather patterns, he says, this natural experiment allowed them to ask: Does a rainy day in New York affect running in an Diego? " If the weather in New York causes changes in the running behavior in San Diego. It can really only be happening through peer influences of the friends who 've between New York and San Diego " And that is exactly what he and his colleague saw: that the behavior of one city's runners could indeed affect the behavior of runners in another socially connected city. The study is in the journal Nature Communications.

A few caveats: women tended to be influenced more by the female runners in their networks. And less active runners tended to influence more active runners to run more, but not so much the other way around. Still, this could be valuable for health professionals.

"We have to start thinking about consumers and citizens as networked consumers and networked citizens where they are influenced by and influence their social network in very strong and dynamic ways. That will change the way a particular intervention succeeds or fails". In other words, if your prescription is more exercise? The doctors might want to write a prescription for your friends and family, too.

86.The passage is mainly about (   ).

A. peer influences on running

B. wealth influence on running

C. benefits of doing exercises

D. popularity of doing exercises

87.Which of the following is NOT contagious according to the passage? (   )

A. Weight

B. Emotions

C. Behaviors

D. Social status

88.The researchers analyzed the running activity by referring to (   ).

A. weather patterns

B. food consumption

C. strength training

D. gender differences

89.According to the passage, how can a rainy day in New York affect running in San Diego?
(   )

A. Through the social network

B. Through the weather forecast

C. Through the change of life styles

D. Through the medical intervention.

90.What can we learn from the passage? (   )

A. Health is the main factor that drives people to exercise more

B. Consumers influence their social network more than the netizen

C. More active runners tend to influence less active runners to run more

D. Women are more likely to be influenced by female runners in their running

Passage 11

Artificial intelligence which is bringing us everything from self-driving as o personalized ads on the web, is also invading the world of medicine. In radiology, this technology is increasingly helping doctors in their jobs. One particularly intriguing line of research seeks to train computers to diagnose one of the deadliest of all malignancies(恶性肿瘤), pancreatic cancer(胰腺癌), when the disease is still readily treatable. That's the vision Dr. Elliot Fishman, a professor of radiology at Johns Hopkins Medicine in Baltimore. Artificial intelligence and radiology seem like a natural match, since so much of the task of reading images involves pattern recognition. It's a dream that's been decades in the making. Fishman says. "When I started in radiology, they said, 'OK, don't worry about reading the chest X-rays because the computers will read them, ' "Fishman says. "That was 35 years ago!"

Computers still can't perform the seemingly simple task of reading a chest X-ray despite sky-high expectations and more a little hype around the role of artificial intelligence Fishman is undaunted as he turns this technology on pancreatic cancer. And that disease is a huge challenge. Only 7 percent of patients given a pancreatic cancer diagnosis are alive five years later. One reason the disease is so deadly is that doctors usually diagnose it when it's too late to remove the tumors with surgery. Fishman and his team want to change that, by training computers to recognize pancreatic cancer early. Working with Johns Hopkins computer science students and faculty, they are helping develop a tumor-detecting algorithm that could be built into CT scanner software.

Americans get 40 million CT scans of the abdomen every year. for everything from car accidents to back pain. Imagine if a computer program with expert abilities could look for pancreas tumors in all those scans. "That's the ultimate opportunity-to be able to diagnose it before you have any symptoms and at a stage where it's even maybe too subtle for a radiologist to be able to detect it," says Dr. Karen Horton, chair of the Johns Hopkins radiology department and Fishman's collaborator on the project. The challenge lies in teaching a computer to detect what a well-trained doctor knows to look for. "Elliot and I are very sub-specialized so were really good. "

Horton says matter-of-factly. "We see more pancreatic cancer than probably anyone in the world. " She says if the computer algorithm could capture their collective knowledge about how to diagnose pancreatic cancer and give that expertise to the typical doctor, "you could be, I would argue, better than us, but certainly as good as us – which would mean better than most of the practicing radiologists."

Even a program perfectly designed to find patterns can't reliably cancer if it hasn't been trained on reliable starting material. When it comes to developing AI," sometimes people say, 'oh just take a bunch of cases and put them in a computer and the computer will figure out what to do'," Fishman says. "That's nonsensical."

91.What problem did Fishman encounter when he started in radiology?(　　)

A. whether doctors can diagnose some deadly diseases

B. Whether computer technology needs to be updated

C. Whether artificial intelligence can be used in radiology

D. Whether computers can read chest X-rays

92.What has made Fishman to put artificial intelligence(AD)into radiology? (　　)

A. The lack of experts to recognize diseases

B. The high expectations of artificial intelligence

C. The high frequency of patients getting CT scans

D. The failure in diagnosing diseases early

93.What does the author think of Fishman's project?(　　)

A. It is promising

B. It is successful

C. It is thoughtless

D. It's hopeless

94.What is the challenge in applying AI in radiology according to Karen Horton?(　　)

A. How to train computers to process data reliably

B. How to teach computers to recognize disease

C. How to train doctors to read the images scanned

D. How to program computers to be personalized

95.What does Fishman think of developing AI in radiology? (   )

A. It meets the needs of individual health systems

B. It should take moral issues into consideration

C. It has Laid a solid foundation for medical science

D. It needs a lot of effort to be refined

Passage 12

The polar bear may be the animal most often identified with climate change, but it is far from the only creature at risk from rising temperatures. The northernmost part of Earth is warming two to three times faster than the rest of the planet. The melting sea ice has cleared space through the historically dangerous Northwest Passage, and the Northern Sea Route, along Russia's northern coast. This has sharply increased shipping in what was once a largely untouched ocean

Donna Hauser, a marine biologist with the University of Alaska Fairbanks, says she and her research team expect more ships to sail in Arctic waters. Hauser and her research team were interested in studying the possible threat to Arctic marine mammals from shipping, and their hope was to protect both these animals and the people who depend on these animals. They looked at seven Arctic species: beluga whales, narwhals, bow-head whales, ringed seals, bearded seals, walruses, and polar bears, and created a risk measure that combined the general sensitivity of these animals and their contact with shipping. But the researchers limited their study to the month of September. This is when sea ice is at its lowest point and most ships pass through Arctic waters. They found that narwhals and other whales were most at risk to ship traffic during the Late summer. Polar bears were the least at risk, with walruses and seals in between.

The noise of ice-breaking boats and other ships is extremely unsettling to marine mammals, notes Kristin Laidre of the Polar Ice Center. "That underwater noise is a disturbance for marine mammals especially different whale species that rely on sound to pretty much do everything "Narwhals are at risk because they have more contact with ships in the Northwest Passage, which receives more shipping than the Northern Sea Route. This means they are the most at risk of all the Arctic marine mammals. Polar bears, however, seem to be the most ready to deal with shipping during September "At that time of year, said Laidre, polar bears tend to be either on land or they followed the pack ice north.

In order to help protect marine animals the researchers suggest a limit on the amount of noise ships can make and requiring ships to move at slower speeds to reduce the chance of striking. But the Marine Mammal Commission's Randall Reeves says it is unrealistic to try and stop people from using Arctic passageways. However, by understanding which animals are at risk, researchers can help plan for the future

96.What problem does Hauser's research team investigate?(   )

A. How Aretic food chain will be disrupted by human activities

B. How increased ship traffic will affect Arctic marine mammal

C. How Aretic marine mammals adapt to an aquatic lifestyle

D. How global warming will affect Arctic marine mammals

97.Which animal is most in need of protection? (   )

A. Polar bears

B. Ringed seal

C. Narwhals

D. Walruses

98.Why researchers limit their study to the month of September?(   )

A. Because more ships can sail in Arctic waters in September

B. Because the day lasts for more than 24 hours in September

C. Because sea ice is at its highest point in September

D. Because polar bears will be on land in September.

99.What has greatly disturbed the Arctic marine mammals?(   )

A. Contaminants being discharged into the Arctic waters

B. Increases in ultraviolet radiation due to ozone depletion

C. Noise pollution from anthropocentric activities

D. Overfishing by commercial fishermen

100.What does the author think of the researchers' advice on marine animal protection?(   )

A. It is incredible.

B. It is unrealistic

C. It is sensible

D. It is flexible

第二单元：职业能力-客观题（时长 58 分钟）

第一部分 逻辑推理（20 题，30 分）

1.如果一所学生人与师人数的比例越低，说明这所学校每个学生得到的关注就越多，那么，这所学校学生的学习成绩就越多，为了让孩子得到更高的学习成绩，老胡在为自家孩子选择学校的时候，选择了学生人数最少的一所。

以下哪项为真，则最能指出老胡的行为是存在逻辑漏洞的？（　　）

A.不能只注重成绩而忽视孩子其他方面的发展

B.学生成绩的高低不仅跟师生比有关，还跟学生质量有关

C.学生人数少不意味看学生与老师的人数比例就便低

D.在校时，家长应该重孩子本人的愿望

2. 1，1，3，15，105，（　　）

A.792

B.654

C.845

D.945

3. 1，3/2，2.25，27/8，5.0625，（　　）

A.8.569

B.243/32

C.234/64

D.12.75

4.除非不把名言当真理，否则就会走弯路。以下哪项的意思与此不同？（　　）

A.只有走弯路，才会把名言当真理

B.如果把名言当真理，就会走弯路

C.只有不把名言当真理，才不会走弯路

D.如果不把名言当真理，就不会走弯路

5.有人认为，小学生不应该学习计算机知识，因为计算机涉及的是更新速度快的知识和技能。小学生学习的计算机知识，到了成年时期时已经完全陈旧过时，毫无用武之地了。 以下哪项可以有力地反驳这种观点?（   ）

A.提前据计算机知识有助于训练小学生理解未来计算机能力

B.现代社会中算盘已被淘汰但关于它的知识并非无用

C.小学生还不具备握高深计算机知识的能力

D.并不是只有计算机知识是快速更新的

6. 3，7，15，31，63，（   ）

A.127

B.128

C.126

D.129

7. 根据规律，填入问号处的图形是（   ）。
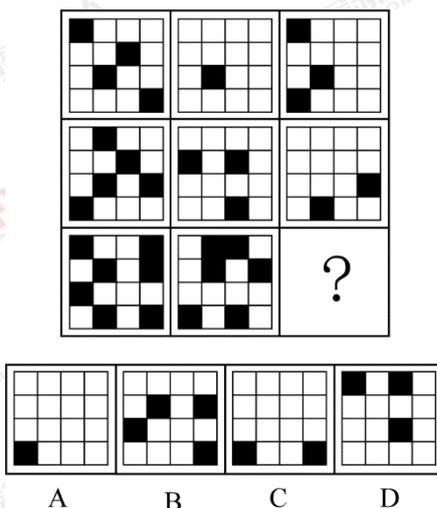
8. 李亮加了某竞赛班的面试，很快他得到消息:(1)他和黄山至少录取一人；(2)可能不录取他；(3)一定录取他；(4)黄山已被录取。已知，其中两条是真的，两条是假的。那么据此可知，以下哪项为真?（   ）

A.既录取李亮，也录取黄山

B.李亮未被录取，黄山已被录取

C.既未录取李亮，也未录取黄山

D.李亮被录取，黄山未被录取

9. 2，4，3，3.5，13/4，（   ）

A.27/8

B.20

C.10

D.13/7

10. 在哺乳动物里，基本上是按照"雌雄"来区分性别特征的，这跟东方古老哲学中"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.上-下

B.柔-刚

C.因-果

D.天-地

11. 根据规律，填入问号处的图形是（   ）。
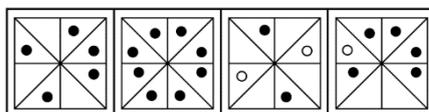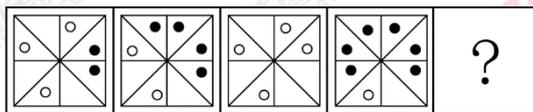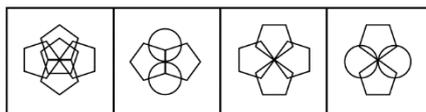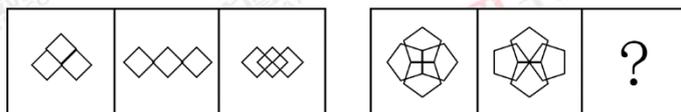

12. 根据规律，填入问号处的图形是（   ）。
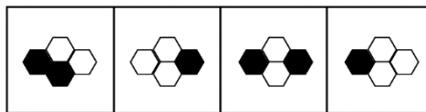
13. 根据规律，填入问号处的图形是（   ）。


14. 根据规律，填入问号处的图形是（   ）。
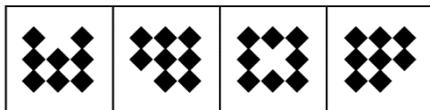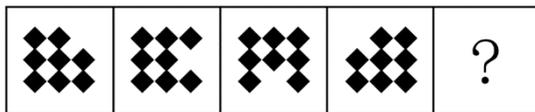
15. 根据以下图形的规律，问号处应填入的是（   ）。
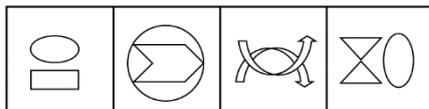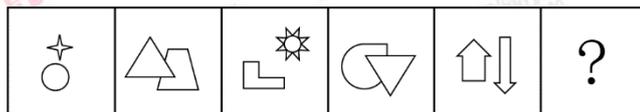
16.身高方面，元元比亮亮高，得知果果比苗苗高这个条件后，可推知元元比苗苗高。以下各项中能够使得上述论证成立，除了（   ）。

A.果果比元元高

B.亮亮比果果高

C.亮亮比苗苗高

D.元元和果果一样高

17. 3，4，2，-2，-14，（   ）

A.18

B.24

C.-20

D.-16

18.1/5，11/20，3/17，7/26，1/25，（   ）

A.1/30

B.8/23

C.3/4

D.9/109

19.张鑫入职一家公司，他在公司待了一天后发现，这家公司的员工自由散漫。由此他认为这家公司的管理很差，员工都没有积极性和自觉性。以下哪项为真则最能削弱他的结论？（   ）

A.这一天是长假后的第一个工作日，很多人没有来

B.当领导不在时，员工会表现的不知道该做些什么

C.张鑫是刚刚走出校门的学生，对公司文化和生活不了解

D.这是一家上市公司，员工人数很多

20. 7，2，3，-4，11，（   ）

A.-26

B.19

C.-8

D.23

第二部分 数字运算（10 题，15 分）

21.某公司举办年会，抽奖箱里有 10 张奖券，其中 3 张标记有 iPhone X，A、B、C、D、E 五名部门经理首先上台抽奖，他们 5 人中至少有 1 人中奖的概率为（   ）。

A.1/12

B.7/12

C.3/10

D.11/12

22.实验室中，甲杯中有浓度为 15%的溶液 300 克，乙杯中有浓度为 22%的同种溶液 200 克，现从甲乙中取出相同克数的溶液，把从甲中取出的倒入乙，把从乙中取出的倒入甲，这时，甲乙两杯中溶液浓度相等。那么现在溶液浓度是多少？（   ）

A.18.5%

B.17.8%

C.19.6%

D.16.3%

23.实验中，甲乙两球位于直线轨道两端同时相向运动，速度不同，若干时间后，两球相撞。相撞后甲乙交换彼此运动速度，返回各自出发点。甲球到达后掉头以同样的速度追逐乙球，结果两球同时回到乙球的出发点。已知最开始甲球的速度是 1 米/秒。那么，最开始乙球的速度是多少？（   ）

A.2 米/秒

B.3 米/秒

C.4 米/秒

D.0.5 米/秒

24.甲乙丙丁四个销售员比较本月各自的销售额，发现甲的销售额是其余三人的二分之一，乙的销售额是其余三人的五分之一，丙是其余三人的八分之一，丁的销售额是 21 万元，那么甲的销售额是多少万元？（　　）

A.6

B.9

C.18

D.54

25.三个书架共有 240 本书，如果从甲书架取出 20 本放在乙书架，接着从乙书架取 12 本放在丙书架，接着从丙书架取 6 本放在甲书架，这时三个书架上的书数目相等。则原来乙书架有书多少本？（　　）

A.72

B.60

C.80

D.94

26.一批零件，如李师傅和王师傅合作加工，需要 10 天，如果王师傅和黄师傅合作，需要 12 天。实际中，李师傅和黄师傅合作先干了 4 天，接着由王师傅完成剩下的。已知王师傅又做了 12 天才完成所有任务。那么，这批零件从一开始就交给王师傅单独来做，需要多少天？（　　）

A.18

B.16

C.15

D.14

27.某服装店大促销，上午 8 点至 12 点期间所有服装在原来折扣基础上再打 9 折，满 500 元再减 100 元。已知促销期间服装店所有衣服 9 折，小美在此期间购买了一套服装，花了 548 元，那么，这件衣服的原价是多少元？（　　）

A.700

B.600

C.800

D.500

28.车身长 300 米，速度是 25 米/秒的一列火车，经过长 3600 米的大桥，从车头上桥到车尾离开桥，需要多少秒？（　　　）

A.132

B.144

C.156

D.164

29.某公寓为鼓励租户节约用水，制定收费规则：标准以内每吨 3 元，超过标准的部分加倍收费。某租户本月用水 25 立方米，交水费 105 元，若他下个月用水 13 立方米，则应交水费多少元？（　　　）

A.55

B.60

C.49

D.39

30.工厂生产饮水纸杯，有 100 毫升和 300 毫升两种，数量各占一半，其中有四分之一是带有印花的，四分之三是没有印花的。已知这一批纸杯共有 1000 个，其中 300 毫升带印花的纸杯有 100 个，那么，100 毫升不带印花的纸杯有多少个？（　　　）

A.750

B.500

C.400

D.350

第三部分 言语理解（10 题，10 分）

31.填入括号处最恰当的词语是（　　　）。

（1）这次运动会上，市第一中学（　　　）了所有跳高项目的奖。

（2）李明其貌不扬，但了解他的人都知道他是个（　　　）很深的学生。

A.囊括　内涵

B.囊括　内含

C.包括　内含

D.包括　内涵

32.下列句子中没有语病的一项是（　　）。

A.生活习俗不同，自然条件不同，使各地的食物加工方法呈现出淳朴自然，而又有着各自的特色。

B.经过一年的艰苦奋斗，所有与生产有关的数据都录入计算机系统，这将为我厂的生产计划的制定提供重要参考。

C.注意力不集中是指因为不良习惯、内分失衡等造成的无法长期关注一个事物的不舒服的感觉，经过合理科学的治疗是可以缓解并痊愈的。

D.儿童是各种生活习惯形成的重要时期，因此，类似刷牙漱口这样的训练应于幼儿园就要着力抓紧抓好。

33.下列句子中没有语病的一项是（　　）。

A.手机出现以来对个人生活发生了十分明显而且巨大的影响，例子就是"低头族"的诞生。

B.十年来，这个山村的村民在政府扶持下自力更生，不断创造奇迹，铸就了自强拼搏的历史丰碑。

C.这是种新品种的刺绣作品，注重色彩配比，山川、人物、水者有形有质，具象与飘渺虚幻融为一体，形成了强对比的视觉风格。

D.蒸汽机出现以来，传统手工业遭受了标准化、模块化为特征的工业生产，呈现出后继无人，日益消亡的变化。

34.长期以来，药师经常只是处方的执行者，甚至是患者眼中的"发药人"。除非处方存在明显错误和不合理，如配伍禁忌、剂量错误、药名搞混等，药师才会与医生联系进行纠错；至于过度用药、重复开药等"小问题"，药师大多不会提出异议。有很多处方并没有经过药师严格审核就过关，最终出了问题，只要药师不存在明显过失,就通常是由医生来担责。

从这段文字可以看出，作者认为（　　）。

A.药师和医生应该是相互监督，彼此合作的工作关系

B 用药发生事故，责任本来就是医生的

C.药师没有纠正医生处方的权力

D.药师不应该只是"发药人

35.填入括号处最恰当的词语是（　　）。

（1）这个烟壶做工精美，是他祖上（　　）下来的，是非卖品

（2）这里原本是一片不毛之地，青翠的山脉（　　）起伏，直到天边。

A.留传　蔓延

B.留传　曼延

C.流传　曼延

D.流传　蔓延

36.下列句子中语序排列最连贯的一项是（　　）。

（1）这次方案也明确要求，要进一步精简办事要件。

（2）"互联＋政务服务"，不该止于将政务服务搬上网、将办事途径由线下转移到线上。

（3）此外，打通部门间的壁垒，并借助新技术实现办事证件、材料在一网内的"内循环"和共享，也值得探索。

（4）而"一网通办"，就是要真正兑现"互联网＋政务服务"的精髓，也是向政务服务现代化、标准化迈出的关键性一步。

（5）互联网服务有个明显特征，就是能规避线下复杂低效的沟通、变通之弊，可以对不同人群实现无差别的全覆盖

（6）当然，要让"一网通办"最大程度地惠及民众与企业，继续推进简政放权，从总量上削减不必要的审批事项很有必要。

A.(5)(4)(2)(3)(6)(1)

B.(5)(1)(4)(6)(3)(2)

C.(2)(4)(1)(6)(5)(3)

D.(2)(5)(4)(6)(1)(3)

37.下列句子中语序排列最连贯的一项是（　　）。

（1）不过，你们可知，"三八妇女节"的全称，是"联合国妇女权益和国际和平日"？

（2）女性正是通过不断的抗争，才拥有了与男性一样的权利

（3）女性能够享受现代生活，很好；我们也应该"勿忘初心"

（4）近些年来，在中国，"三八节"已成为女性消费的狂欢，商家的盛典，并以"女生节"或"女王节"的名目

（5）这个节日，是一百多年，为庆祝妇女在经济、政治和社会等领域做出的重要贡献而设立的

A.（3）（5）（4）（1）（2）

B.（3）（5）（2）（4）（1）

C.（4）（1）（3）（5）（2）

D.（4）（3）（1）（2）（5）

38.填入括号处最恰当的词语是（　　　）。

（1）网络也是一种媒体，它的行文有着独特的要求，不完全（　　　）于报纸、书刊等媒体的叙述方式。

（2）作为一名新时代的青年，应该着眼于长远，而不应计较眼前的（　　　）得失。

A.类同　利害

B.雷同　利害

C.类同　厉害

D.雷同　厉害

39.下列句子中语序排列最连贯的一项是（　　　）。

（1）有些经纪公司还会将明星行程透露给后援组织，安排粉丝接机，制造话题效应。

（2）比如在微博热搜上，我们经常可以看到类似机场偶遇明星的话题，这成了一种各取所需的粉丝经济形式。

（3）对一些明星经纪公司而商，粉丝狂追星的场面，他们喜闻乐见。

（4）但在明星和粉丝相互绑定消费同时，粉丝的不理智举动，也会影响整个社会对于明星的观感和风评。

A（1）（3）（4）（2）

B.（3）（1）（2）（4）

C.（1）（4）（3）（2）

D.（3）（2）（1）（4）

40."老赖"形成的根本原因，一是过去对他们的惩处不够严厉，造成了他们自认的法律"拿我无可奈何"的错误认知；二是喜欢从自己的角度考虑问题，将自己的利益置于社会利益、公众利益之上，总给自己找这样那样的理由，用来推托和逃避，久而久之，还会把本来立不住的理由当真。

以下治理"老赖"的方法中，哪一项不能根据文段信息推出？（　　）。

A.更有效的道德宣传与守信教育

B.对"老赖"本人进行更严格的约束

C.对家庭成员实行"连坐"

D.更强硬的法律制约手段

第四部分 思维策略（20题，30分）

41. 100000÷125÷8÷5÷25+8×4×125+64÷7×63÷8=（　　）。

A.4027.7

B.3027.8

C.3027.7

D.4072.8

42.王总出差10天，回来后发现台历已经11天没有翻了，于是，一下子翻了11页。这11页上的日期数字加起来，得数是88。那么，今天的日期是多少？（　　）

A.13

B.14

C.15

D.16

43.一只青蛙要跳出2米的坑洞，每跳上0.6米，就下滑0.3米，这样记为1次，像这样它要跳出坑洞，需要几次？（　　）

A.6

B.7

C.8

D.9

44.现有一个边长50厘米的正立方体木块，在其一个面中心位置挖了一个边长10厘米的正方体洞。那么，这个正立方体木块的表面积增加了多少平方厘米？（　　）

A.600

B.800

C.400

D.1000

45. 29^2+39^3+49^4+59^5=（   ）

A.720749361

B.720749260

C.720749462

D.720749563

46.一根铁丝 64 米长，将其对折剪断，然后，再对折剪断，以此类推，第四次剪断时，每段铁丝长多少米？（   ）

A.6

B.5

C.4

D.3

47.一个两位数，除以 3 余数是 1，除以 5 余数是 0，除以 8 余数是 5，那么这样的两位数中，最大的那个数的两个数字之和是多少？（   ）

A.11

B.13

C.9

D.17

48.今天是星期日，再过 2348 天是星期几？（   ）

A.星期六

B.星期五

C.星期三

D.星期日

49.不透明的盒子里有白、黑、蓝、红、绿五种颜色、大小一致的纽扣各 25 枚，为了保证摸出来的纽扣有两枚颜色相同，那么，应该至少摸出多少枚？（   ）

A.6

B.7

C.5

D.8

50. 8888×2777.5+4444×4445-100×69-185×31-85×19 =（   ）

A.44335750

B.44325750

C.44435750

D.44425750

51. 5÷0.25+7777×11-7×1221+2.4×0.25×3.2=（   ）

A.77021

B.77002.192

C.77021.92

D.77002

52.李师傅将一段圆形均匀木头锯成若干小段，一共花了 40 分钟，已知每锯开一段需要 5 分钟，那么这根木头被锯成了多少段？（   ）

A.8

B.9

C.7

D.10

53. 20172018×20182017-20172017×20182018=（   ）

A.1

B.0

C.10000

D.10001

54. 1/4+1/28+1/70+1/130+1/208=（   ）

A.7/16

B.5/13

C.15/16

D.3/13

55.用"20180528"这样八位数字表示"2018 年 5 月 28 日"，那么，将 2018 年全年日期都如此表示后，其中八个数字都不相同的日子有几天？（   ）

A.0

B.2

C.10

D.30

56.138 是 6 个连续偶数的和，那么这 6 个连续偶数中最大的是多少？（　　）

A.32

B.30

C.34

D.28

57.一个边长为 2 米的正方体木块，放入水中后，有 1.2 米沉入水中。现将其分割成边长为 0.5 米的小正方体木块，并将这些小木块放入水中。现在，这些小木块与水接触的表面积总和是多少平方米？（　　）

A.27.2

B.35.6

C.13.6

D.54.4

58.265+684+581+651+158+135+216+319+449+542=（　　）

A.4000

B.4100

C.4200

D.4300

59.现在是 21 世纪的前 20 年，李爷爷说他现在年龄的平方数比年份大 7，那么，他今年多少岁？（　　）

A.45

B.46

C.44

D.47

60.一处正方形场地，边长 23 米，现在要在场地边缘每隔一米种一棵树，那么，栽满场地四周可栽多少棵树？（　　）

A.93

B.92

C.94

D.91

第五部分 资料分析（15 题，15 分）

总体上看，2018 年以来汽车零售市场保持平稳增长、稳中略有回落的发展趋势。截至 5 月底，全省共有限额以上（年主营业务收入 500 万元及以上）汽车零售单位 912 家，累计实现汽车类零售额 317.93 亿元。当月增速从 2 月至 5 月分别为 14.5%、13.6%、4.0%、-1.1%，5 月增速转为负增长。

从一季度限额以上汽车零售企业销售情况看，一季度全省共销售汽车 512899 辆，比上年同期减少 17371 辆。其中销售轿车 151797 辆，比上年同期减少 13619 辆，同比下降 8.2%。

2017-2018 年贵州省限额以上汽车零售额累计增速情况（%）
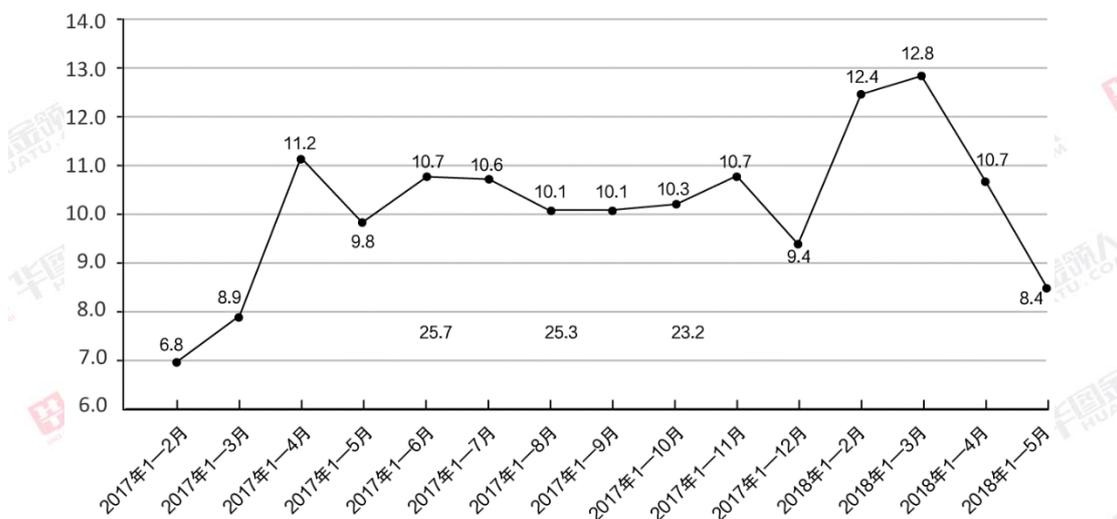
从近十年贵州省汽车拥有数量看，我省私人汽车拥有量连续迅速增长。到 2017 年末全省城镇居民百户汽车拥有量达 34.97 辆，是 9 年前的 10.6 倍，预计 2018 年底将突破 400 万辆。前期积累的汽车消费需求得到较为充分的释放，促进汽车市场迅速从成长阶段到成熟阶段，其标志性特征就是增长速度保持相对稳定，消费结构持续升级，总量需求趋于饱和，边际消费倾向下降。在大量中低收入消费者进入汽车市场之前,汽车消费总量将保持平稳态势。

2008-2017 年贵州汽车拥有情况		
年份	民用汽车拥有量（万辆）	私人汽车拥有量（万辆）	城镇居民家用汽车（百户拥有量）
2008	77.15	54.27	3.29
2009	96.83	71.28	4.85
2010	121.30	92.77	5.96
2011	140.12	109.54	10.48
2012	166.72	134.19	13.17
2013	202.76	167.87	15.84
2014	246.36	208.95	19.66
2015	294.31	255.97	23.74
2016	350.57	312.35	33.52
2017	415.71	375.93	34.97

61. 2018 年,截至 5 月底,全省限额以上汽车类零售额比上年同期相比,情况如何?（   ）

A.下降 8.4%，回落 1.4 个百分点

B.下降 8.4%，回落 1 个百分点

C.增长 8.4%，回落 1.4 个百分点

D.增长 8.4%，回落 1 个百分点

62.根据资料，下列描述中说法错误的是（   ）。

A.2018 年 2、3 月份累计增速比去年同期分别提高 5.6 和 3.9 个百分点

B.2018 年以来，当月增速逐渐回落，汽车消费市场增速放缓

C.2018 年 4 月份累计增速比去年同期回落 0.5 个百分点

D.2018 年以来，汽车类零售额累计增速呈高开低走趋势

63. 2018 年一季度，该省限额以上汽车零售企业销售车辆数量比去年同期相比，情况如何？（   ）

A.同比增加了约 4.5%

B.同比下降了约 3.3%

C.同比增加了约 3.3%

D.同比下降了约 4.5%

64.该省私人汽车拥有量突破 100 万辆是在哪一年？（   ）

A.2010

B.2009

C.2011

D.2008

65.按照 2017 年城镇居民百户汽车拥有量同比增速，乐观估计，2018 年这个数据最有可能接近以下哪项？（   ）

A.46

B.36

C.49

D.34

近日，福建省泉州市到漳州市沿海地区发生赤潮，国家食药监总局官方微信发布消费提示，引发赤潮的藻种可产生麻痹性贝毒。麻痹性贝类毒素毒性极强，尚无特效的解毒方法。

建议消费者及餐饮单位尽量避免购买来自赤潮地区的贝类，如发现误食，出现中毒症状，请尽快就医。

赤潮并非潮水真变为红色，而是在特定环境条件下，由海水中某些浮游植物、原生动物或细菌暴发性增殖或高度聚集而引起水体变色的一种有害生态现象，属于海洋生态系统中的一种异常现象。它是由海藻家族中的赤潮藻在特定环境条件下暴发性地增殖造成的。

那么，此次赤潮的主角是谁？赤潮为何突然来袭？国家食药监局公布的消费提示中的麻痹性贝毒又将如何应对？

"此次赤潮第一优势物种是链状裸甲藻，而非之前媒体报道的链状亚历山大藻。"厦门大学环境与生态学院教授黄凌风在接受《中国科学报》记者采访时一再强调，"这种甲藻在澳大利亚塔斯马尼亚海域多次发生过赤潮，之前并没有见到在我国海域出现赤潮的报道。"

"这初步判断为入侵物种。"黄凌风解释道。2015 年 9 月，福建海域也曾暴发过一次棕囊藻赤潮事件，当时出现的是一种在南海北部较常见的种类——球形棕囊藻，突然在福建泉州部分海域暴发。"我们推测的原因是天气变暖导致福建海域水温上升，导致棕囊藻暴发。还有一种原因是随着航运的发展，由船舶压载水带来的入侵物种。"

其实，早在 2007 年，全球环保基金组织（GEF）就因为国际航行船舶的压载水随意排放，可引发外来生物入侵，而将其列为海洋面临的"四大危害"之一。

此外，入侵物种能够"泛滥"，还与新领地的天敌较少有关。不过，对于偶然入侵的藻类，黄凌风认为不必过于担心，因为该海域的贝类会将其"消灭"，而这也是贝类有毒的原因。

"链状裸甲藻也会造成贝类积累麻痹性贝毒。"黄凌风再次强调，这与亚历山大甲藻"异曲同工"。

大连海事大学的研究人员曾经发表论文提到，能引发赤潮的海洋藻类有 260 余种，其中 70 多种能产生毒素。当有毒的藻类被海洋贝类摄食后，其毒素便会在其体内蓄积，形成贝毒。而且，麻痹性贝毒遇热也不会消除，依然存在；所以人类一旦食用含有赤潮生物毒素的海洋贝类，就会造成自身中毒。

"特别值得一提的是，含有毒素的贝类自身并没有特别的特征，所以很难发现贝类是否有毒。"黄凌风说。

只是，贝类不会产生中毒现象也不会出现中毒症状，人类却正好相反。麻痹性贝毒属于神经毒素，因人们误食了含有此类毒素的贝类而产生麻痹性中毒的现象而得名。国家食药监

总局官方微信还提示，麻痹性贝毒易被胃肠道吸收，且难以被人的消化酶所破坏，所以人一旦食用，很快释放并呈现毒性作用，引起人体神经肌肉麻痹，轻者出现口唇麻木和刺痛感、四肢肌肉麻痹等症状，重者可导致呼吸肌麻痹而死亡。

在赤潮藻生物带来的毒素中，麻痹性贝毒只是其中一种，除此之外，毒素还包括腹泻性贝毒、失忆性贝毒和西加鱼毒等。

腹泻性贝毒，顾名思义，人类一旦误食带有此种毒的贝类后会出现肠胃失调性症状，包括腹泻、呕吐等，严重者会出现脱水症状。失忆性贝毒则会造成人的短期失忆，"这种贝毒也被称为'忘情水'"，黄凌风打趣说。但如果中毒情况严重，则有可能造成永久失忆。而西加鱼毒也被称为雪卡鱼毒，主要影响人类的胃肠道和神经系统。

"赤潮来临时，到底引发哪些海洋生物体内聚集毒素，由海域主要的海洋生物是什么而决定。"黄凌风举例说，比如在福建海域贝类较多，又以微藻为食，所以贝类带毒居多。而在南海，属热带海区，产生雪卡鱼毒的赤潮藻较多，所以要警惕雪卡鱼毒。

赤潮的出现，让有毒的海藻"称霸一方"，只不过如果等到人们发现赤潮来临，才警惕海洋生物染毒，恐怕为时已晚。因为，"人们一般会在海水颜色发生改变后才发现赤潮的发生，但引发赤潮的藻类所产生的毒素却早在人们发现之前被贝类摄入体内。"黄凌风告诉记者。

幸好，即便贝类将贝毒摄入体内，也会随着代谢排出体外，只是时间长短不一。"一般来说，野生及吊养的海鲜类比较容易中毒，特别是牡蛎、扇贝等。而人工饲养的则相对安全些。"所以黄凌风也建议，在食用海鲜时勿贪多，发现身体不适应尽快就医。

66.根据文章内容，下列可以引发赤潮的藻类是（　　）。

A.螺旋藻

B.绿藻

C.链状亚历山大藻

D.海藻

67.以下对文章内描述不正确的是（　　）。

A.杜绝外来物种入侵就能避免赤潮的爆发

B.亚历山大甲藻会造成贝类积累麻痹性贝毒

C.不吃赤潮爆发海域的海产品可以避免中贝毒

D.链状裸甲藻首次在我国出现

68.文意倒数第二段要表达的内容是（　　）。

A.无赤潮贝类中不会有麻痹性贝毒

B.无赤潮也应谨慎食用野生海鲜

C.海水变化是发生赤潮的标志

D.赤潮的来临总是无法预测

69.以下不属于麻痹性贝毒主要特征的是（　　）。

A.易被吸收，毒性很大

B.无明显特征，不易被发现

C.严重时引起失忆

D.性质稳定，遇热也不会消失

70.以下最适合做为本文题目的是（　　）。

A.了解赤朝，熟悉贝毒

B.警惕贝毒，防患未然

C.赤潮难躲，贝毒易防

D.赤潮来袭，警惕贝毒

2017年八月				
项目	本年本月	本年本月同比增长%	本年本月止累计	本年累计同比增长%
接待入境旅游者人数（人次）	323070	−6.8	2542275	−5.9
亚洲（含港澳台地区）	144393	−11.4	1116739	−8.4
欧洲	87271	−1.3	651746	−4.6
美洲	70424	−7.4	599983	−4.7
大洋洲	12735	9.9	107249	−0.9
非洲	7393	1.9	60081	2.5
其他	854	81.8	6478	84.9
按地区和国别划分	——	——	——	——
港澳台同胞	55617	−0.3	396916	−2.8
外国人	267453	−8.1	2145359	−6.5
日本	20928	−8.8	154219	−3.8
韩国	17339	−46.5	149964	−42.0
马来西亚	5052	−10.1	52618	19.1
新加坡	8484	−5.8	69958	−2.1
英国	13910	−1.2	107370	−9.1
法国	9975	10.9	78216	−10.4
德国	14653	−9.3	126918	−8.0
俄罗斯	7560	0.2	58280	−0.3
美国	51914	−8.5	445084	−6.3
加拿大	11412	−1.1	96346	0.8
澳大利亚	10583	8.4	89990	1.6
其他国家	95643	−0.5	716396	2.5

注：入境旅游者人数包括星级饭店、非星级饭店及其他住宿设施接待入境住宿者人数。

2017 年 1-8 月				
项目	2017 年 8 月	同比增长（%）	2017 年 1-8 月	同比增长（%）
收入合计（万元）	107238.8	2.8	549675.6	7.7
门票收入	73600.3	3.0	350303.3	3.5
商品销售收入	3290.3	5.3	22136.5	19.9
其他收入	30348.2	1.9	197235.8	14.6
接待人数（万人次）	3464.8	-2.2	21690.5	2.2
其中：境外人数	76.0	-5.9	481.1	-7.4

71. 2017 年 1-7 月接待入境旅游者为（   ）人次。

A.2219205

B.2220215

C.2218205

D.2221215

72. 2017 年 1-8 月商品销售收入较 2016 年同期增长了（   ）万元。

A.3674.03

B.3966.05

C.3515.47

D.4816.54

73.根据上述表格，下列说法正确的是（   ）。

（1）从整体上看，2017 年 1-8 月接待境外旅客数量与去年相比处于下降状态。

（2）从洲际客源市场情况看，2017 年 1-8 月接待入境旅游者人数最多的是亚洲。

（3）2017 年 1-8 月，在接待国外游客中，只有马来西亚处于增长状态。

（4）在外国游客中，日本的游客数量最多。

A.（1）（3）

B.（2）（3）（4）

C.（1）（2）

D.（1）（2）（3）

74. 2016 年 8 月门票收入占收入合计的比例约是（　　）。

A.60.62%

B.68.50%

C.57.51%

D.68.63%

75.以下说法不正确的是（　　）。

A.2017 年 1-8 月接待入境的日本游客比韩国游客多 4255 人次

B.2017 年 8 月接待入境的韩国游客是法国游客的 1.7 倍

C.2017 年 8 月接待大洋洲入境旅游者人数比去年同期增加 1147 人次

D.2017 年 1-7 月接待入境的非洲旅游者人数同比增长小于 2.5%

第三单元：综合知识（时长 40 分钟）

单选题（60 题，60 分）

1.设银行 A 吸收了客户甲 100 元现金存款，存准备金率为 10%，该 100 元现金存款最多可产生（　　）元派生存款。

A.900

B.500

C.1000

D.100

2.如果股票市场崩盘，下列情况会发生的是（　　）。

A.公司缩减了设备购买和人员聘用支出

B.公司更多地使用发行股票的方式筹资

C.公司增加了项目投资支出

D.人们增加了消费

3.公司发布了 1 元/股的分红计划，若资本利得税率为 10%，股利税率为 20%，除息日公司股价应下降（　　）

A.0.89 元

B.0.8 元

C.1.125 元

D.1 元

4.以下长期融资方式中，具有税盾效应的是（　　　）

A.内部融资

B.发行优先股

C.发行公司债券

D.发行普通股

5.某公司流通股数量为 800 万股，总市值为 9600 万元，每股面值为 1 元，每股股息为 0.6 元，若企业的边际税率为 30%，企业优先股的融资成本为（　　　）

A.60%

B.5%

C.42%

D.3.5%

6.公司宣布每股发放 1 元股利，股价会在（　　　）下跌以反应股利的派发。

A.其他三项均有可能

B.股利支付日

C.除息日

D.公告日

7.投资风险的内涵是（　　　）

A.投资收益的确定性

B.投资收益的不确定性

C.投资对象的流动性

D.投资损失的确定性

8.投资者通常采用（　　　）来确定不同债券的违约风险大小。

A.风险溢价

B.收益率差

C.市场评价

D.信用评级

9.10 年间一支冰糖葫芦的价格为 1 元，现在相同冰糖葫芦的价格为 8 元，假设 10 年前物价指数为 90，现在物价指数为 120，当前冰糖葫芦的实际价格为（　　　）元。

A.6

B.8

C.4

D.32/3

10.某三部门经济体的个人可支配收入是 300 亿元，政府支出为 10 亿元，投资为 150 亿元，税为 8 亿元，则（   ）。

A.私人储蓄为 150 亿元

B.政府储蓄为 2 亿元

C.消费为 300 亿元

D.GDP 为 308 亿元

11.当多元回归线性模型存在严重的多重共线性问题时,以下说法不正确的是（   ）。

A.模型无法被识别

B.系数估计准确性下降

C.系数估计的方差变大

D.OLS 仍然是最佳线性无偏估计

12.某完全竞争行业中,商品的售价为 150 元,平均成本为 80 元,平均固定成本为 60 元。某企业的平均变动成本增加了 20%,短期内,企业应该（   ）。

A.继续生产,维持原价 150 元出售

B.继续生产,涨价至 168 元出售

C.继续生产,降价至 132 元出售

D.停止生产

13.以下关于资本集中和资本积聚的说法,正确的是（   ）。

A.资本积聚不受生产要素增长的制约

B.剩余价值的积累是资本集中的前提

C.资本集中可以直接扩大社会总资本

D.剩余价值的积累是资本积累的前提

14.某消费者的收入为 100 元,他有蔬菜和牛肉两种食物选择,已知蔬菜的价格是 8 元/千克,牛肉的价格是 20 元/千克,以下消费组合在该清费者的预算约束线上的是（   ）。

A.蔬菜 3 千克，牛肉 4 千克

B.蔬菜 4 千克，牛肉 2 千克

C.蔬菜 3 千克，牛肉 1 千克

D.蔬菜 5 千克，牛肉 3 千克

15.某资本家开办一家铜铁厂,投入 2000 万购置厂房和机器设备,投入 1000 万采购原材料和必要的生产资料,另投入 100 万雇佣一批生产工人,该资本家投入的可变资本为（   ）。

A.100 万元

B.1100 万元

C.3100 万元

D.2000 万元

16.以下关于虚拟资本的说法,不正确的是（   ）。

A.股票和债券是典型的虚拟资本

B.虚拟资本是信用制度发展的结果

C.虚拟资本自身没有任何价值

D.虚拟资本的价格由实体资本的价值决定

17.微软 Hololens2 眼镜属于（   ）技术。

A.仿真现实

B.增强现实

C.虚拟现实

D.混合现实

18.以下选项中不属于现代信息技术的三大支柱的是（   ）。

A.计算机技术

B.通信技术

C.微电子技术

D.传感技术

19.二战时期，德国使用英格玛机器对信息加密,最终通过研发机器破译英格马密码的数学家是（   ）。

A.科林·麦克劳林

B.安德鲁·怀尔斯

C.艾萨克·牛顿

D.艾伦·图灵

20. 5G 通信网络的波长为（   ）。

A.毫米波

B.长波

C.分米波

D.短波

21.苹果的 MAC OS 系统是基于（   ）内核的图形化操作系统。

A. AIX

B. IOS

C. Linux

D. UNIX

22.（   ）是一种自我封闭且没有明显边界的模型。

A.彭罗斯阶梯

B.潘洛斯三角

C.莫比乌斯环

D.克莱因瓶

23.以下哪项 WiFi 加密方式其安全性最低？（   ）

A. WEP

B. WPA

C. WPA2

D. WPA3

24.半导体集成电路最主要的原料是（   ）。

A.钯

B.碳

C.镍

D.硅

25.水在（   ）时，其密度最大。

A.100°

B.40°

C.0°

D.4°

26.在工作波长中，可以传输相互正交的两个因有偏振模式的光纤属于（   ）。

A.双折射光纤

B.偏振保持光纤

C.抗恶环境光纤

D.偏心光纤

27.热力学中表征物质状态的参量之一，用于度量体系混乱的程度的参量是（   ）。

A.温度

B.熵

C.内能

D.玻尔半径

28.由方维联盟(W3C)完成标准制定,设计目的是为了在移动设备上支持多媒体的标准通用标记语是（   ）。

A. HTML5

B. Flash

C. JavaScript

D. HIML

29.windows 系统中,启动注册表编辑器的命令是（   ）。

A. wscript

B. regedit

C. gpedit

D. sysedit

30.身份证号码的最后一位字符 X，表示(   )。

A.偶数

B.10

C.奇数

D.0

31.DDOS(分布式拒绝服务攻击)主要是针对网络服务器的(   )进行攻击。

A.可用性

B.完整性

C.稳定性

D.保密性

32.Linux 系统运行级别中，级别(   )属于具备 NFS 功能的完全多用户状态,登录后进入命令行模式。

A.5

B.4

C.3

D.2

33.世界上最早的纸币诞生于(   )朝时期。

A.汉

B.唐

C.宋

D.隋

34.汉文帝和他的儿子汉景帝在位期间,采取无为而治的手段,轻徭薄赋、与民休息,恢复了因战争而破坏的生产力。这一时期被史家称为(   )。

A.文景之治

B.仁宣之治

C.开皇之治

D.长兴之治

35.世界上最长的叙事史诗（   ）。

A.印度古代梵文叙事诗《摩诃婆罗多》

B.中国藏族民间叙事史诗《格萨尔王传》

C.印度古代梵文叙事诗《罗摩衍那》

D.古希腊英雄史诗《荷马史诗》

36.十字军东征是一场持续 200 年的(   )战争。

A.宗教性

B.民族性

C.政治性

D.经济性

37.现任联合国秘书长的国籍是（　　　）。

A.韩国

B.葡萄牙

C.加纳

D.埃及

38.美国南北战争导火索是（　　　）。

A.反对黑人奴隶制的共和党人林肯当选总统

B.英国的殖民压迫阻碍了北美资本主义经济的发展

C.1773 年波士顿倾茶事件

D.英法殖民者开拓移民领地，保护移民不受印第安人袭击

39.中国第一个传播马克思主义者的是（　　　）。

A.孙中山

B.梁启超

C.李大钊

D.鲁迅

40.月球属于（　　　）。

A.行星

B.恒星

C.卫星

D.彗星

41.开户时不约定存期，预先确定品种，支取时只要提前一定时间通知银行，约定支取日期及金额的存款方式是（　　　）。

A.定活两便存款

B.个人通知存款

C.定期存款

D.保证金存款

42.商业银行的主要经营目标是（　　　）。

A.货币投资

B.货币交易

C.货币保管

D.货币盈利

43.我国银行业"贷款五级分类"中，下列哪项描述是次级贷款？（　　）

A.尽管借款人目前有能力偿还贷款本息，但存在一些可能对偿还产生不利影响因素的贷款

B.在采取所有可能的措施或一切必要的法律程序后，本息仍然无法收回，或只能收回极少部分的贷款

C.借款人的还款能力出现明显问题，完全依靠其正常经营收入无法足额偿还贷款本息，即使执行担保，也可能会造成一定损失的贷款

D.借款人无法足额偿还贷款本息，即使执行担保，也肯定要造成较大损失的贷款

44.存款保险实行限额偿付，最高偿付限额为人民币（　　）万元

A.50

B.20

C.10

D.150

45.中国债券市场中,（　　）属于银行间市场的延伸，也属于零售债券市场。

A.商业银行柜台市场

B.基金市场

C.交易所市场

D.证券市场

46.以下有关中国商业银行开办的外币存款业务，描述正确的是（　　）。

A.凡是可自由兑换的外币，均可直接存入账户

B.外币存款期限仅包含活期存款

C.外币存款业务主要为 9 种，其他自由兑换外币需按存入日的外汇牌价折算存入

D.现钞和现汇之间的兑换没有成本和风险

47.商业汇票的合法持票人，在到期前为取得款，由持票人或第三人向金融机构贴附利息后，背书转让，属于（　　）

A.票据贴现

B.票据交易

C.票据转贴

D.票据抵押

48.国内联行清算，涉及系统联行往来的资金（　　）

A.必须通过总行办理

B.直接在分行辖内办理

C.直接通过支行辖内办理

D.必须通过中国人民银行办理

49.商业银行根据指定或委托承担的代理财政性存款、代理国库、代理金银业务，属于（　　）。

A.代理商业银行业务

B.代理中央银行业务

C.代理证券保险业务

D.代理政策性很行业务

50.银行承兑汇票是以（　　）为基础的票据。

A.实际现金储蓄

B.远期投资收益

C.真实资产组合

D.真实商品交易

51.在其他条件基本相同的情况下，（　　）能有效提高银行的资本充足率。

A.减少贷款，减少债券投资

B.增加贷款，增加证券投资

C.减少贷款，增加证券投资

D.增加贷款，减少证券投资

52.因支付清算和业务合作等的需要，由其他金融机构存放于商业银行的款项是指（　　）。

A.单位存款

B.资产存款

C.同业存款

D.负债存款

53. 2019 年 3 月 14 日，国务院新闻办公室发表（　　　），对美国侵犯人权的状况进行揭露。人权纪录分为导言、公民权利屡遭践踏、金钱政治大行其道、贫富分化日益严重、种族歧视变本加厉、儿童安全令人担忧、性别歧视触目惊心、移民悲剧不断上演、单边主义不得人心，全文约 1.2 万字。美国侵犯人权事记全文 1 万余字。

A.《2018 年美国的人权调查》

B.《2018 年美国的人权纪录》

C.《2019 年美国的人权现状》

D.《2019 年美国的人权白皮书》

54. 2019 年 1 月 4 日中国航空月球探测器成功着陆在月球"背面"。（　　　）巡视器实现人类首次在月球背面留下痕迹。

A.嫦娥四号

B.玉兔二号

C.嫦娥三号

D.玉兔一号

55. 2019 年 1 月 7 日，中国银行获得任命，首次以（　　　）协助菲律宾共和国发行美元主权债券，这也是菲律宾共和国首次聘任中资银行作为该角色参与其美元债发行工作。

A.保荐人

B.联席全球协调人

C.簿记人

D.主承销商

56. 3 月 19 日，中国银行孟买分行在印度孟买举行开业仪式。至此中行海外机构已实现对（　　　）全覆盖。

A.一带一路沿线

B.金砖国家

C.东南亚地区

D.东亚地区

57. 2018 年，中国银行全国首家创新研发基地在（　　　）揭牌。

A.香港

B.澳门

C.新加坡

D.深圳

58.中国银行于 2018 年 2 月与（   ）签署业务合作作协议，以便为该站点用户提供精准的金融信息搜索服务，更好普及金融知识，保障消费者权益。

A.知乎

B.百度新闻

C.新浪爱问

D.百度知识

59.2018 年 11 月 2 日，中国（   ）市场交易协会在京选举出新一任会长，中国银行董事长陈四清全票当选。

A.债券

B.保险

C.金融

D.银行间

60.中国银行目前已形成了较为完善的跨境人民币产品线,旗下的（   ）成为离岸市场跨境人民币业务最活跃银行。

A.中银国际

B.中银香港

C.中银投资

D.中银基金

多选题（15 题，30 分）

61.国际收支项目的巨大顺差有哪些后果？（   ）

A.外汇储备成本降低

B.经济对外依存度高

C.强化货币政策效果

D.增加贸易摩擦

E.本币升值压力增加

62.下列哪些现象可以解释为行为金融学？（   ）

A.投资者羊群效应

B.小盘股效应

C."星期一效应"

D."一月效应"

E.财政政策的挤出效应

63.根据经济学理论，下列哪些要素影响经济增长？（   ）。

A.资本

B.劳动

C.文化

D.技术进步

E.自然资源

64.以下可以促进经济增长的政策有（   ）。

A.鼓励居民储蓄

B.增加教育投入

C.提供就业培训

D.提供更好的失业保障

E.鼓励企业技术创新

65.TCP/IP 中具有代表性的两个传输层协议是（   ）。

A.UDP

B.TCP

C.IP

D.ICMP

66.区块链技术其本质属性的体现是（   ）。

A.数字化货币

B.全员信用背书

C.分布式账本

D.去中心化

67.以下哪些属于机器学习中的分类算法?（   ）

A.均值漂移

B.支持向量机

C.朴素贝叶斯

D.决策树

68.以下哪些无线技术工作于 2.4G 频段？（　　）

A.蓝牙

B. NFC

C. WIFI

D. ZigBee

69.耶路撒冷是（　　）的圣地。

A.印度教

B.犹太教

C.基督教

D.伊斯兰教

70.三教九流的三教通常指（　　）。

A.伊斯兰教

B.儒教

C.道教

D.佛教

71.以下哪项不属于中央银行的业务活动？（　　）

A.执行国家货币政策

B.制定国家货币方针

C.普通银行业务

D.以盈利为目的

72.中央银行最后贷款人的操作方式包括（　　）。

A.再贴现窗口

B.银行间周转

C.公开市场业务

D.货币发行

73.中国商业银行的人民币存款可分为（　　　）

A.同业存款

B.单位存款

C.证券存款

D.个人存教

74.中国银行跨境人民币指数分别限踪人民币在（　　　）关健环节的使用活跃程度。

A.跨境回流

B.境外流转

C.跨境交易

D.跨境流出

75.中国银行二维码支付，可通过（　　　）APP 使用二维码支付

A.手机银行

B.积分 365

C.缤纷生活

D.中行网银

综合题（10 题，10 分）（每小题有一个或以上的选项是正确的，错选、不选、少选或者多选均不得分。）

从古至今,很多东西都充当过货币的材料。阿比西尼亚以盐为商业交换的媒介；印度沿海某些地方,以贝壳作为交换媒介；弗吉尼亚用烟草；纽芬兰用干鱼丁；西印度殖民地用砂糖；还有若干国家用兽皮或鞣皮。据闻,直到今天,在苏格兰的一个乡村里，人们还用铁钉购买麦酒和面包。

18 世纪,贝壳作为货币在非洲的奴隶贸易中仍有很大的需求。同时,枪支、巴西烟草、亚麻布、法国白兰地和火药也被用于黑人奴隶交易。当时,购买一个奴隶的价格分别是 100 磅贝壳、12 支枪、5 包巴西烟草、25 匹亚麻布、1 桶法国白兰地或 15 磅火药。

在中国古代，粮食是国家是非常重要的战略物资，也是百姓必不可缺的生活必需品，因而在社会经济中取得了"谷重则万物轻,谷轻则万物重"的支配地位。所谓"轻重",这里指价格的高低,当五谷价格高时,其他商品的价格相对地低，当五谷价格低时，其他商品的价格相对地高。丰年时，谷物产量供过于求，"谷轻而币重"，国家到市场上收购谷物，增加流

通中的货币，维持物价的稳定；灾年时，谷物产量供不应求，"谷重而币轻"，国家将丰年囤积的粮食拿到市场上抛售，回笼流通中的货币，既可以获取利润，也可以平息物价。

76.盐、贝壳、烟草、干鱼丁、砂糖、兽皮等商品都曾作为一般等价物充当货币，以下（   ）不是实物货币的特征。

A.易于保存和携带

B.数量无限性

C.价值稳定性

D.普遍接受性

77.在苏格兰乡村，人们用铁钉购买麦酒和面包，体现了货币的（   ）职能。

A.支付手段

B.储藏手段

C.流通手段

D.价值尺度

78.假设麦酒和面包的产量是稳定的，一个商人带着 10 箱铁钉来到这个苏格兰乡村，参与当地的商业交换，一段时间后，以下可能发生的有（   ）。

A.通货紧缩

B.通货膨胀

C.面包价格下降

D.麦酒价格上升

79.在非洲的奴隶贸易中，购买一个奴隶的价格分别是 100 磅贝壳、12 支枪、5 包巴西烟草、25 亚麻布、1 桶法国白兰地或 15 磅火药，货币在这里执行的是（   ）职能。

A.支付手段

B.储藏手段

C.流通手段

D.价值尺度

80.丰年时，国家收购谷物，增加流通中的货币；灾年时，国家抛售粮食，回笼流通中的货币，这类似于现代经济社会中的哪种货币政策工具？（   ）

A.信用控制

B.存款准备金制度

C.公开市场操作业务

D.再贴现

2008 年 9 月，由于国际金融危机爆发，我国央行的货币政策由"从紧"转向"适度宽松"。经过了短暂的调整后，11 月份和 12 月份新增贷款开始增长，货币供给量增加。根据央行公布的数据，2008 年 11 月份我国广义货币供应量比 10 月份增加了 5512.34 亿元，人民币贷款新增 4769 亿元；12 月份广义货币供应量增加 16521.94 亿元，人民币贷款增加 7400 亿元，货币供应量和新增贷款呈现大幅度回升的态势。从货币乘数变化来看，2008 年 10 月份我国的广义货币供应量的货币乘数为 3.92，11 月份、12 月份分别下降为 3.84 和 3.68，11、12 月份的基础货币分别增加为 3617.41 亿元、9889.62 亿元。

2009 年下半年，7、8、9 月份的新增贷款分别为 3359 亿元、4104 亿元和 5167 亿元，相应的基础货币增加分别为 816.12 亿元、-209.79 亿元和 8870.57 亿元。9 月底，我国银行体系的超额准备金率是 2.06%，比 2 季度末有所上升。2009 年 9 月份货币乘数为 4.3881，9 月份货币和信贷的增长主要依赖于基础货币的变动，9 月份基础货币比 8 月份增加了 8870.57 亿元，银行体系流动性上升幅度较大，有利于信贷的扩张。10 月份，货币乘数有所上升，为 4.56，11、12 月份，货币乘数下降，为 4.45 和 4.24，10、11、12 月份的新增贷款分别为 2530 亿元、2948 亿元和 3798 亿元，基础货币的增加分别为 -4630.31 亿元、4898.13 亿元和 10310.54 亿元。

81.2008 年底，货币供应量增加主要是（   ）导致的。

A.基础货币增加

B.货币数减小

C.基础货币减少

D.货币乘数增大

82.2009 年 8 月，我国的货币供给体系发生的变化有（   ）。

A.基础货币增加

B.货币乘数减小

C.基础货币减少

D.货币乘数增大

83.在其他因素保持不变的情况下，2009 年 2 季度末的货币乘数（   ）。

A.小于 4.3881

B.等于 4.3881

C.无法判断

D.大于 4.3881

84.中央银行可以通过（   ）控制基础货币数量。

A.黄金储备调节

B.再贴现业务

C.外汇储备调节

D.公开市场业务

85.关于货币供给，下列说法错误的是（   ）。

A.存款准备金属于基础货币

B.流通中的现金不属于基础货币

C.货币乘数的改变会影响货币供应量

D.流通中的现金不产生多倍扩张效应

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