

中国银行校园招聘笔试考题汇编

第一单元 英语

一、单选题

1. Although he joined the firm only last year, he is _____ me already.
A. superior to B. superb than C. better than D. senior to
2. With Nuoxin Bank, you will not be charged any additional fees for online banking _____.
A. deficits B. transactions C. expenses D. providers
3. The results of the study _____ the hypothesis that had been proposed by researchers at the National Medical Institute.
A. confirmed B. submitted
C. certified D. depended
4. Our marketing strategy will be _____ influenced by the feedback we receive from the customer satisfaction survey.
A. legibly B. blankly C. loudly D. strongly
5. Workers are _____ against entering the laboratory without protective clothing and masks.
A. cautious B. caution
C. cautiously D. cautioned
6. Comco, Inc., became the leading supplier of computer _____ last year, less than ten years after it was founded.
A. amounts B. types C. kinds D. parts
7. _____ the search committee offers Doctor Rao the position of Professor of Sociology will depend on a vote of its members.
A. Whether B. After C. Although D. Until

- A. at B. on C. by D. for
17. Several _____ have been made to the layout of Banham Library's Web site.
- A. revisions B. processes C. considerations D. concepts
18. The man _____ me is president of the ABC Company.
- A. at front B. in front
- C. in front of D. in the front of
19. Studio Ceramics Monthly does not accept manuscripts _____ have previously appeared in print.
- A. they B. that C. whose D. what
20. The cost of repairing the water damage to the museum after the storm _____ to be more than one million dollars.
- A. expects B. is expecting
- C. expected D. is expected
21. It is acknowledged that it is the small habit in life _____ determine what kind of life we will lead.
- A. which B. that C. where D. what
22. The correspondence secretary _____ the word processor will store the report in the computer for later recall.
- A. using B. uses C. use D. used
23. Jane Turngate was elected chairperson of the board of directors at Stellmann Corporation by a _____ margin.
- A. narrowness B. narrowly C. narrows D. narrow
24. Ferrelli Steel has _____ in talks with Montag Fabrics to purchase part of its manufacturing business.
- A. involved B. engaged
- C. demonstrated D. maintained
25. The afternoon flight from Tokyo has been canceled _____ a mechanical problem.
- A. as much as B. due to C. because D. in case

35. _____ most job seekers are looking for a permanent job, a temporary position may serve as a bridge to full-time employment.

- A. How B. While C. That D. So

36. The findings from our market research are _____ unexpected that we must conduct another test to confirm them.

- A. as B. too C. so D. very

37. While waiting for the opportunity to get _____, Henry did his best to perform his duty.

- A. promote B. promoted
C. promoting D. to promote

38. The teachers' association has announced that the food and drinks _____ supplied at the annual conference will not be provided this year.

- A. usually B. hugely C. evenly D. strictly

39. Our overseas branch office is _____ to open in Taipei next month.

- A. scheduled B. advanced
C. informed D. maintained

40. Mr. Thomas and Ms. Vasquez _____ to work together on the market research project.

- A. assigned
B. assigning
C. have been assigned
D. will assign

41. This case is quite _____ today with the great development of science and technology.

- A. common B. general C. simple D. alike

42. We apologize for any inconvenience this _____ you.

- A. may cause B. to cause
C. to have caused D. would have caused

43. After December 13 customers will be asked to place their orders online _____ use the mail-order form.

- A. so as
- B. in case
- C. rather than
- D. provided that

44. The success of a product depends on _____ factors.

- A. organized
- B. useful
- C. assembled
- D. various

45. The minimum term of your contract with us will be _____ a period of two years, with the option to renew.

- A. for
- B. of
- C. past
- D. when

46. Today, Wichner Industries announced that it _____ opening an office in Kuala Lumpur to coordinate its overseas operations.

- A. will be
- B. be
- C. is being
- D. been

47. Following her _____ to sales director, Ms. Lin assumed responsibility for the firm's marketing activities.

- A. development
- B. delivery
- C. promotion
- D. acceptance

48. Patent laws guarantee that Halperin Engineering, Inc., has _____ rights to the technology it developed for robotic surgical devices.

- A. responsible
- B. feasible
- C. manufactured
- D. exclusive

49. The sales invoice contains all the terms and conditions _____ by the buyer and seller.

- A. agreed to
- B. agree
- C. agreement
- D. agreeing upon

50. For a moment nothing happened. Then _____ all shouting together.

- A. voices had come
C. voices would come

- B. came voices
D. did voices come

二、阅读理解

Passage 1

Excelon Travel Service, Inc.

711 Market Street

San Francisco, California 94102

Dear Mr. Mirza:

Thank you for giving Excelon Travel Services the opportunity to arrange your family's vacation travel plans. As an additional service to you, we have provided an overview of your travel and hotel arrangements (all times are local):

| Date | Flight No. | Place/Time Depart | Place/Time Arrive |
|----------|------------|-------------------------|---------------------------|
| March 3 | CM 045 | San Francisco-8:40 A.M. | Honolulu - 10:50 A.M. |
| March 10 | CM 1226 | Honolulu- 1:00 P.M. | San Francisco - 8:50 P.M. |

Upon your arrival at Honolulu, your rental car will be waiting for you — just go to the Fritz Rentals service desk. As we discussed, room reservations have been made at the Mahalo Hotel; directions to the hotel will be available at the car rental desk.

We pride ourselves on over twenty years of providing the highest level of customer satisfaction and would very much appreciate your feedback on your experience with Excelon Travel Services. To help us continue to improve, please visit our Web site at www.excelonts.com and fill out our customer satisfaction survey.

Once again, thank you very much for your business.

Sincerely,
Janet S. Ono
Customer Service Associate
Excelon Travel Services

51. Why will Mr. Mirza travel to Honolulu?

- A. To conduct a business transaction
 - B. To attend a conference
 - C. To set up a Web site
 - D. To go on vacation with his family
52. Where will Mr. Mirza get directions?
- A. At the travel agency
 - B. At the Fritz Rentals desk
 - C. At the Mahalo Hotel
 - D. At Excelon's Web site
53. What does Ms. Ono ask Mr. Mirza to do?
- A. Call her when he gets to Honolulu
 - B. Send payment as soon as possible
 - C. Complete a survey
 - D. Give her his e-mail address

Passage 2

From: Julia Chen (j.chen@sanderson.com)

To: Sanderson Staff-Lakewood

Subject: Fitness-at-Work Program

You've probably heard about the new fitness-at-work program initiated by the head office to encourage us to incorporate some exercise into our daily work routine. Sandra Maxwell of personnel has taken on responsibility for the fitness-at-work program at the Lakewood facility. She has nominated me to set up a walking group, to be known as Walk at Work. We are lucky to work in a beautiful area surrounded by parks, so what better place to take a walk?

Walk at Work will meet during the lunch break, beginning next Monday. The aim is to walk together along the footpaths for at least twenty minutes. There will be two walks each day, one at 12:30 P.M., led by me, and the second at 1:00 p.m., led by Jim Dixon.

This program is fully supported by Sanderson Associates, which has arranged for all staff who enroll in Walk at work to receive a ten percent discount on membership at

Lakewood Fitness Center, a state-of-the-art fitness complex with gyms, a swimming pool, and exercise classes.

We think this is a great idea, and we hope you will too, so why not join us? You can e-mail me or just meet us at the main entrance on Monday at 12:30 P.M. or 1:00 p.m.

Happy walking!

Julia Chen

54. Who asked Ms. Chen to organize the walking group?

A. Lakewood Recreation Department

B. Sandra Maxwell

C. Jim Dixon

D. The management of Lakewood Fitness Center

55. What benefit is offered to employees who join Walk at Work?

A. They can attend swimming classes free of charge.

B. They will receive a bonus at the end of the year.

C. They will be able to take a longer lunch break.

D. They can save money at a local exercise center.

56. Who is Jim Dixon?

A. He is a representative of Lakewood Fitness Center.

B. He is one of the leaders of Walk at Work.

C. He is head of the personnel department.

D. He is a gardener at Lakewood Parks.

Passage 3

Classique Lighting floor lamps and ceiling light fixtures are an easy way to update any room. We offer lighting to fit every need and budget.

HERE IS A LIST OF OUR BEST-SELLING MODELS

Calypso

Very affordable, available in a wide variety of colors and patterns, Calypso is our most economical and versatile ceiling light. Works equally well in offices, retail stores, and home environments. Not recommended for rooms exposed to moisture.

Trend

Create a modern look that will enhance any office setting. This competitively priced metal light is excellent for conference rooms, office cubicles, or any business where bright lighting is important. Only available in black, gray, or off-white. Can be directly mounted to the ceiling by professionals or any skilled home owner.

Mystic

This floor lamp is suitable in both homes and offices. It creates a warm atmosphere with its soft light. Moderately priced and available in several colors.

We recommend that you use energy-efficient lighting. In addition to being inexpensive, energy-efficient lighting has several advantages over standard lighting:

- Uses 2/3 less energy
- Generates 70% less heat
- Lasts up to ten times longer

57. Which model is the best if cost is a concern?

- A. Calypso B. Baroque C. Trend D. Mystic

58. What is suggested about changing the lighting in a home or office?

- A. It is usually expensive.
B. It is an easy way to modernize a room.
C. It will increase the resale value of the home or office.
D. It should be done only after consulting a designer.

59. Why are the lighting models mentioned in the brochure?

- A. They are sold in most stores.
B. They will soon be discontinued.
C. Their prices have been reduced.
D. They are the most popular models.

60. According to the brochure, what is NOT true of energy-efficient lights?

- A. They last longer than standard lights.
- B. They use less energy than regular lights do.
- C. They are more expensive than standard lights.
- D. They generate less heat than other types of lights do.

61. What is true of Mystic lights?

- A. They are floor lamps.
- B. They come in many sizes.
- C. They need to be professionally installed.
- D. They can be exposed to moisture.

Passage 4

4 JUNE — Readers of one of the largest business newspapers in Singapore can now access the paper on the Web. *The Shenton Way Gazette* launched www.shentonwaygazette.com yesterday, and the Web site already has thousands of registered users.

“we are extremely pleased to offer enterprise professionals an even more convenient way to keep themselves informed,” said the *Gazette’s* editor in chief, Nathan Wong, at a news conference immediately after the launch. *The Gazette*, which reports on national and international business news, began as a free newspaper geared toward local small-business owners but is now distributed throughout the city.

Although the *Gazette* will continue to be published and distributed Monday to Friday, some stories will be updated on the Web site several times a day. “Readers will be able to stay up-to-date on the latest happenings online while still enjoying the in-depth comprehensive reporting the paper is famous for”, Mr. Wong said.

Every story on the site will have a form at the end through which readers can post comments or e-mail the writer directly. “We hope to make the site a hub for interaction,” said Mr. Wong. “As the city’s main business newspaper, we need to hear from Singaporean business professionals.”

The *Gazette* will be celebrating twenty years of publication on 27 July. A special print

edition of the paper will contain a commemorative insert featuring a detailed time line of its history and accompanying photos of the central business district through the years. The paper's online archives are also scheduled to open that day, granting readers access to every article since the inception of the Gazette.

62. Why was the article written?
 - A. To celebrate a company's fifth anniversary
 - B. To publicize a new service
 - C. To profile an editor in chief
 - D. To describe a business opportunity
63. When did the Web site launch?
 - A. On July 26
 - B. On July 27
 - C. On June 4
 - D. On June 3
64. What is indicated about the regular print edition of the Gazette?
 - A. It covers national events
 - B. It is distributed internationally
 - C. It contains color photographs
 - D. It is printed every day of the week
65. According to the article, how can readers use the Web site?
 - A. To contact reporters
 - B. To e-mail articles
 - C. To join a mailing list
 - D. To place an advertisement
66. The word "granting" in paragraph 5, is closest in meaning to _____.
 - A. Acknowledging
 - B. naming
 - C. permitting
 - D. Transferring

Passage 5

Is there enough oil beneath the Arctic National Wildlife Refuge (保护区) (ANWR) to help secure America's energy future? President Bush certainly thinks so. He has argued that tapping ANWR's oil would help ease California's electricity crisis and provide a major boost to the country's energy independence. But no one knows for sure how much crude oil lies buried beneath the frozen earth with the last government survey, conducted in 1998, projecting output anywhere from 3 billion to 16 billion barrels.

The oil industry goes with the high end of the range, which could equal as much as 10% of U.S. consumption for as long as six years. By pumping more than 1 million barrels a day from the reserve for the next two three decades, lobbyists claim, the nation could cut back on imports equivalent to all shipments to the U.S. from Saudi Arabia. Sounds good. An oil boom would also mean a multibillion-dollar windfall (意外之财) in tax revenues, royalties (开采权使用费) and leasing fees for Alaska and the Federal Government. Best of all, advocates of drilling say, damage to the environment would be insignificant. "We've never had a document case of oil rig chasing deer out onto the pack ice," says Alaska State Representative Scott Ogan.

Not so fast, say environmentalists. Sticking to the low end of government estimates, the National Resources Defense Council says there may be no more than 3.2 billion barrels of economically recoverable oil in the coastal plain of ANWR, a drop in the bucket that would do virtually nothing to ease America's energy problems. And consumers would wait up to a decade to gain any benefits, because drilling could begin only after much bargaining over leases, environmental permits and regulatory review. As for ANWR's impact on the California power crisis, environmentalists point out that oil is responsible for only 1% of the Golden State's electricity output — and just 3% of the nation's.

67. What does President Bush think of tapping oil in ANWR?

- A. It will exhaust the nation's oil reserves.
- B. It will help secure the future of ANWR.
- C. It will help reduce the nation's oil imports.
- D. It will increase America's energy consumption.

68. We learn from the second paragraph that the American oil industry _____.
 A. believes that drilling for oil in ANWR will produce high yields
 B. tends to exaggerate America's reliance on foreign oil
 C. shows little interest in tapping oil in ANWR
 D. expects to stop oil imports from Saudi Arabia
69. Those against oil drilling in ANWR argue that _____.
 A. it can cause serious damage to the environment
 B. it can do little to solve U.S. energy problems
 C. it will drain the oil reserves in the Alaskan region
 D. it will not have much commercial value
70. What do the environmentalists mean by saying "Not so fast" (Line 1, Para.3)?
 A. Oil exploitation takes a long time
 B. The oil drilling should be delayed
 C. Don't be too optimistic
 D. Don't expect fast returns
71. It can be learned from the passage that oil exploitation beneath ANWR's frozen earth _____.
 A. remains a controversial issue
 B. is expected to get under way soon
 C. involves a lot of technological problems
 D. will enable the U.S. to be oil independent

Passage 6

138/70 Nares Road

Bangkok

Thailand 10500

June 30

Dear Ms. Baharn,

I'd like to thank you for the time you spent with me discussing the marketing researcher position at Amarin, Ltd. After interviewing with you and touring the facility, I feel strongly that this company would be an ideal place for me to work.

I now understand why Amarin, Ltd., is considered the premier publisher of travel and tourism books in the region. I am impressed by the fact that it has been listed as one of Thailand's ten most successful businesses since it was founded six years ago. The company's reputation for quality is also reflected in its outstanding record of employee retention.

I wanted to emphasize the fact that I attended a three-week intensive seminar on MarkTrends™, the foremost marketing-research software package. I know the job description mentions the ability to use MarkTrends™, and I wanted to let you know that I am very comfortable using this software.

Again, thank you for your time and consideration. I hope to hear from you soon concerning your hiring decision.

Yours truly,

Anusak Arinchai

72. What kind of business is Amarin, Ltd.?

- | | |
|-------------------------|-------------------------|
| A. A marketing firm | B. A trading company |
| C. A research institute | D. A publishing company |

73. What is stated in the letter about Amarin, Ltd.?

- A. It was started six years ago.
- B. It plans to expand its operations to other countries.
- C. It will be hiring several marketing researchers.
- D. It has been successful because of its marketing strategies.

74. What did the writer want to emphasize about his background?

- A. His degree in marketing
- B. His overseas travel experience
- C. His familiarity with a software program
- D. His presentations at professional seminars

75. What does the letter indicate is a sign that Amarin, Ltd., is doing very well?

- A. Its large number of employees
- B. Its international reputation
- C. Its use of up-to-date computer technology
- D. Its high ranking on a list of successful businesses

Passage 7

Linking is a powerful force, but the work of persuasion involves more than simply making people feel warmly toward you, your idea, or your product. People need not only to like you but to feel committed to what you want them to do.

My own research has demonstrated that most people, once they take a stand or go on record in favor of a position, prefer to stick to it. Other studies reinforce that finding and go on to show how even a small, seemingly trivial commitment can have a powerful effect on future actions. Israeli researchers writing in 1983 in the *Personality and Social Psychology Bulletin* recounted how they asked half the residents of a large apartment complex to sign a petition favoring the establishment of a recreation center for the handicapped. The cause was good and the request was small, so almost everyone who was asked agreed to sign. Two weeks later, on National Collection Day for the Handicapped, all residents of the complex were approached at home and asked to give to the cause. A little more than half of those who were not asked to sign the petition made a contribution. But an astounding 92% of those who did sign donated money. The residents of the apartment complex felt obligated to live up to their commitments because those commitments were active, public, and voluntary.

There's strong empirical evidence to show that a choice made actively — one that's spoken out loud or written down or otherwise made explicit — is considerably more likely to direct someone's future conduct than the same choice left unspoken.

76. Which of the following work is the antonym of empirical?

- A. Factual
- B. Theoretical

- C. Practical
 - D. Empiricism
77. It can be known from the passage that _____ .
- A. Most people love choosing sides.
 - B. People will stick to his or her choices.
 - C. Once people take a stand, they tend not to change it.
 - D. People are willing to help the handicapped
78. Why does the author mention the Israeli research?
- A. To further prove his viewpoint.
 - B. To make the article more interesting
 - C. To change the subject
 - D. To start the next paragraph
79. Why did more residents who signed the petition before choose to donate money?
- A. Because they are richer than the others.
 - B. Because they are more active, public, and voluntary.
 - C. Because they want to keep their promise.
 - D. Because they come from a more civilized area.
80. What is the main idea of this article?
- A. Persuasion should be based on experiments and researches.
 - B. Commitments are important.
 - C. People's psychology may influence the persuasion process.
 - D. If a choice is made explicitly, it is more likely to influence people's behavior.

Passage 8

During the 2009 recession, I took a high-profile job with a marketing agency. On the surface, it looked like a dream opportunity. The clients were big, the pay was excellent, and given the economic climate at the time, I considered myself lucky. No, the work didn't excite me, but what would people think if I turned it down? I started on a Monday, and every morning that week I felt myself growing more and more uncomfortable. On Friday,

while I was sitting in on a four-hour conference call in a windowless meeting room, I couldn't pretend that I wasn't miserable. I ended up quitting that day, just 4.25 days after I started and without a plan B — yet I felt instant relief.

You should take that job. You should join that board. You should take on that new client.

“Shoulds” are the things we do out of obligation because we have not thoughtfully considered our true objectives, even out of fear: What if we never get another opportunity? What will others think of us if we say no? What will we think of ourselves if we say no? Sometimes, shoulds even seem like things we want to do.

But, in fact, they stand in staunch opposition to our true desires, those things we hope and strive for, those opportunities that are an immediate “yes!” When we say yes to shoulds, we end up overcommitted, spread thin, and burned out. Despite our best intentions, we can end up disappointing ourselves and the people who matter most.

The truth is, achieving the best outcomes — job satisfaction, meaningful relationships, successful ventures — requires shedding our shoulds.

81. What's the author's purpose of talking about his experience at the beginning of the passage?

- A. To show his courage.
- B. To lead in the topic.
- C. To call for refusal to shoulds.
- D. To introduce a way to shed shoulds.

82. The author chose to quit the high-profile job, because _____.

- A. the economic climate would become worse later
- B. he was uncomfortable with the people around
- C. he wasn't satisfied with it in his heart
- D. the working condition was not so good

83. The underlined word “staunch” in paragraph 4 is closest in meaning to _____.

- A. scorching
- B. steadfast
- C. conspicuous
- D. instant

84. Which of the following is NOT the author's suggestion to the readers?

- A. Make sure you have another plan.
 - B. Don't think about others' opinions so much.
 - C. Don't take shoulds so seriously.
 - D. Learn to consider your true aims.
85. What will the passage probably talk about next?
- A. Reasons why we should be brave.
 - B. Ways to protect our best intentions.
 - C. Methods to say no to shoulds.
 - D. Different types of shoulds.

Passage 9

Job Opening: Marketing Director, Mumbai Museum of Natural History

The Mumbai Museum of Natural History is currently seeking a full-time marketing director.

The marketing director is responsible for raising public awareness of the museum and its activities in India and abroad, particularly in Southeast Asia.

Primary responsibilities include

- preparing training manuals
- gathering information on visitors' needs
- recruiting new members
- designing advertisements for magazines, television, and radio
- developing promotional materials

The ideal candidate will have a master's degree in marketing management or a related field and at least four years of experience in marketing and event planning. Other requirements include knowledge of word processing and excellent communication and interpersonal skills. Prior experience working in a museum is preferred but not required.

Applications can be filed online at our Web site www.mmnh.org.in or by writing to Ms. Chandra Kumar, Human Resources Manager, Mumbai Museum of Natural History, 675 Sharma Road, Mumbai, Maharashtra, India

Fax: (22) 555-2874

E-mail: ckumar@mmnh.org.in

The deadline for applications is March 31.

Neela Rao

272 Theater Road

Calcutta, West Bengal

Ms. Chandra Kumar

Human Resources Manager

Mumbai Museum of Natural History

675 Sharma Road

Mumbai, Maharashtra

March 14

Dear Ms. Kumar:

I am writing to apply for the position of marketing director advertised in the *Calcutta Samachar* newspaper. I have an advanced degree in business with a specialization in marketing from the London School of Finance.

I am currently the marketing manager for Wildlife India. My job is to promote the organization and its objectives by designing magazine and online advertisements. In addition, I write training manuals for managers and make presentations to government officials and community groups about wildlife management.

Four years ago I began working with Wildlife India to raise public concern about the extinction of Bengal tigers. Our efforts resulted in the People for Bengal Tigers campaign. The campaign included a series of radio and television programs focusing on the protection of the Bengal tiger. I also helped organize a conference on the cultural and economic significance of the Bengal tiger that was widely covered by the media.

As circumstances require that I relocate to Mumbai within the next two months, I would welcome an opportunity to work for an organization with a social mission, such as

yours. If you care to discuss my application in greater detail, please e-mail me at neela_rao@calcuttanet.net or call me at (33) 555-0741.

I look forward to hearing from you.

Sincerely,

Neela Rao, Ph. D.

86. What is stated as a requirement of the job being advertised?

- A. Willingness to travel
- B. The ability to speak and write clearly
- C. Prior job experience in an art gallery
- D. Familiarity with computer programming

87. What is the goal of the organization Wildlife India?

- A. To advertise its products
- B. To raise money for a zoo
- C. To sell textbooks on wildlife protection
- D. To inform the public about an endangered animal

88. In what area that is described in the job advertisement has Dr. Rao already had experience?

- A. Promoting the protection of wildlife
- B. Producing a television documentary
- C. Recruiting museum subscribers
- D. Organizing an event

89. In the application letter, the word “covered” in paragraph 3, line 5, is closest in meaning to _____.

- A. reported
- B. replaced
- C. hidden
- D. protected

90. According to the application letter, why is Dr. Rao interested in this position?

- A. She wants to work for a government agency.
- B. She plans to move to Mumbai.
- C. The museum has an international reputation.
- D. The job will allow her to travel to other countries.

Passage 10

Being sociable looks like a good way to add years to your life. Relationships with family, friends, neighbors, even pets, will all do the trick, but the biggest longevity (长寿) boost seems to come from marriage or an equivalent relationship. The effect was first noted in 1858 by William Farr, who wrote that widows and widowers (鳏夫) were at a much higher risk of dying than their married peers. Studies since then suggest that marriage could add as much as seven years to a man's life and two to a woman's. The effect holds for all causes of death, whether illness, accident or self-harm.

Even if the odds are stacked against you, marriage can more than compensate. Linda Waite of the University of Chicago has found that a married older man with heart disease can expect to live nearly four years longer than an unmarried man with a healthy heart. Likewise, a married man who smokes more than a pack a day is likely to live as long as a divorced man who doesn't smoke. There's a flip side, however, as partners are more likely to become ill or die in the couple of years following their spouse's death, and caring for a spouse with mental disorder can leave you with some of the same severe problems. Even so, the odds favor marriage. In a 30-year study of more than 10,000 people, Nicholas Christakis of Harvard Medical School describes how all kinds of social networks have similar effects.

So how does it work? The effects are complex, affected by socio-economic factors, health-service provision, emotional support and other more physiological (生理的) mechanisms. For example, social contact can boost development of the brain and immune system, leading to better health and less chance of depression later in life. People in supportive relationships may handle stress better. Then there are the psychological benefits of a supportive partner.

A life partner, children and good friends are all recommended if you aim to live to 100. The ultimate social network is still being mapped out, but Christakis says: "People are interconnected, so their health is interconnected."

91. William Farr's study and other studies show that _____.

A. social life provides an effective cure for illness

- B. being sociable helps improve one's quality of life
 - C. women benefit more than men from marriage
 - D. marriage contributes a great deal to longevity
92. Linda Waite's studies support the idea that _____.
A. older men should quit smoking to stay healthy
B. marriage can help make up for ill health
C. the married are happier than the unmarried
D. unmarried people are likely to suffer in later life
93. It can be inferred from the context that the "flip side" (Line 5, Para. 2) refers to _____.
A. the disadvantages of being married
B. the emotional problems arising from marriage
C. the responsibility of taking care of one's family
D. the consequence of a broken marriage
94. What does the author say about social networks?
A. They have effects similar to those of a marriage.
B. They help develop people's community spirit.
C. They provide timely support for those in need.
D. They help relieve people of their life's burdens.
95. What can be inferred from the last paragraph?
A. It's important that we develop a social network when young.
B. To stay healthy, one should have a proper social network.
C. Getting a divorce means risking a reduced life span.
D. We should share our social networks with each other.

Passage 11

Here amid the steel and concrete canyons, green grass grows. A hawthorn tree stands in new soil, and freshly dug plants bend in the wind.

But Chicago City Hall here seems an unlikely spot for a garden of any variety — especially 20,000 square feet of gardens — on its roof.

As one of a handful of similar projects around the country, the garden is part of a \$1.5 million demonstration projected by the city to reduce its “urban heat islands”, said William Abolt, the commissioner of the Department of Environment.

Heat islands-dark surfaces in the city, like rooftops-soak up heat. The retention can bake a building, making it stubborn to cooling.

The roof of City Hall, a 90-year-old gray stone landmark on LaSalle Street in the heart of downtown, has been known to reach temperature substantially hotter than the actual temperature on the street below.

The garden will provide greenery and shade. “And that,” said the city officials, “will save the city dollars on those blistering summer days.” The project savings from cooling is about \$4,000 a year on a new roof whose life span is about 50 percent longer than that of a traditional roof.

The sprawling open-air rooftop garden is being carefully built on a multi-tiered bed of special soil, polystyrene, egg-carton-shaped cones and “waterproof membrane” mall to keep the roof from leaking, or caving under the normal combined weight of soil, rain and plant life.

The design calls for soil depths of 4 inches to 18 inches. When the last plants and seedlings are buried and the last bit of compost is laid, the garden will have circular brick stepping-stones winding up to hills.

“The primary focus of what we want to do was to establish this laboratory on the top of City Hall to get people involved and understanding their impact on the environment and how the little things can make an impact on the quality of life”, Mr. Abolt said, adding that the plants also help to clear the air.

Rooftop gardens, in places where concrete jungles have erased plants and trees, are not new, not even in Chicago. Arms of greenery dangling over terraces or sprouting from rooftops, common in Europe, are becoming more so in the United States as people become increasingly conscious about the environment.

Richard M. Daley, who urged the environmental department to look into the project after noticing rooftop gardens in Hamburg, Germany a few years ago, has praised the

garden as the first of its kind on a public building in the country.

It will hold thousands of plants in more than 150 species-wild onion and butterfly weed, sky-blue aster and buffalo grass — to provide data on what species adapt best. Small plants requiring shallow soil depths were chiefly selected.

96. The rooftop garden project _____.

- A. is common and popular in the country
- B. is a demonstration project and costs the city government 1.5 million dollars
- C. will make the ordinary cooling down of the city in summer unnecessary
- D. aims at getting people involved and understanding their impact on the environment

97. What can we learn about the City Hall?

- A. It was built ninety years ago and is the most outstanding feature in the center of the city.
- B. It is originally proper to build a garden on the top of the City Hall.
- C. The temperature on its top is a little bit lower than that on the street below.
- D. It is the first building in America to have a garden on it.

98. Which of the following statements is TRUE?

- A. Every year, Chicago spends about \$ 4,000 on cooling the city.
- B. The design of the garden on the City Hall specially takes into consideration the weight the roof can stand.
- C. The Mayor urged the environmental department to look into rooftop gardens in Hamburg and build similar ones in America.
- D. Heat islands mainly refer to those dark-colored rooftops which receive and retain heat and will not easily release the heat.

99. Why should the rooftop garden be built on the top of City Hall other than on any other buildings?

- A. Because the City Hall is large.
- B. Because the mayor had urged the environmental department to do so.
- C. Because it can make people understand their impact on environment better through a public building.

D. Because the experts just want to make the City Hall a convenient laboratory.

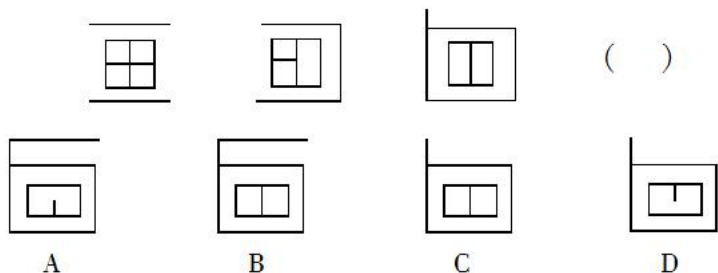
100. The word “substantially” (Line 2, Para. 5) most likely means _____.

- A. a little bit
- B. in fact
- C. materially
- D. considerably

第二单元 行测

逻辑推理

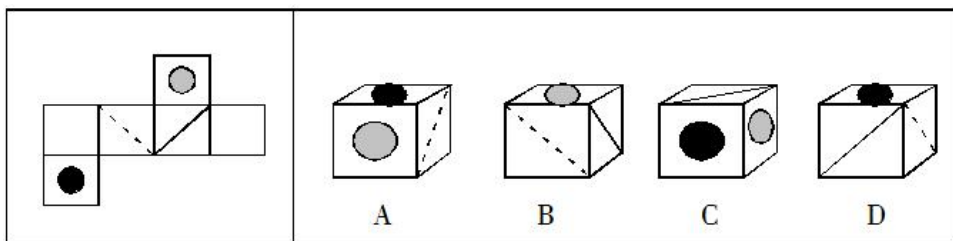
1. 根据图形规律，填入问号处最恰当的一项是？



2. 5, 12, 21, 34, 53, 80, ()

- A. 115
- B. 117
- C. 119
- D. 121

3. 下图是一个纸盒的展开图，将其折叠成纸盒后的样子是？



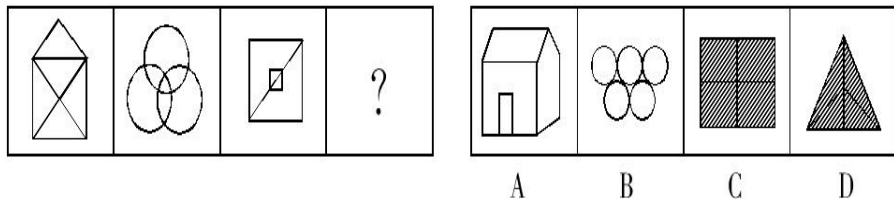
4. 小张说：“小李是东北人，喜欢滑雪；小周是东北人，也喜欢滑雪；小郑是东北人，他也喜欢滑雪，我认识的东北人都喜欢滑雪。”由此可以知道：

- A. 所有的东北人都喜欢滑雪
- B. 并非所有的东北人都喜欢滑雪

C.并非有的东北人喜欢滑雪

D.有的东北人喜欢滑雪

5.从所给的四个选项中,选择最合适的一个填入问号处,使之呈现一定的规律性:



6.小李是工人,或者小王是工人;(3)如果小张不是医生,那么小赵不是学生;

(4)或者小赵是学生,或者小周不是经理。

以下哪项如果为真,可得出“小李是工人”的结论?

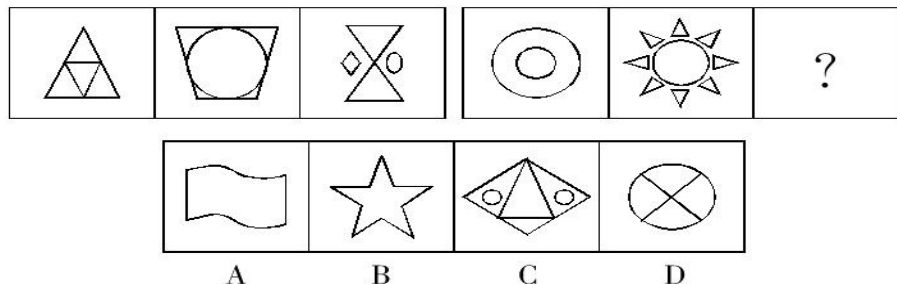
A.小周不是经理

B.小王是工人

C.小赵不是学生

D.小周是经理

7.从所给的四个选项中,选择最合适的一个填入问号处,使之呈现一定的规律性:



8. 1, 4, 11, 30, 85, ()

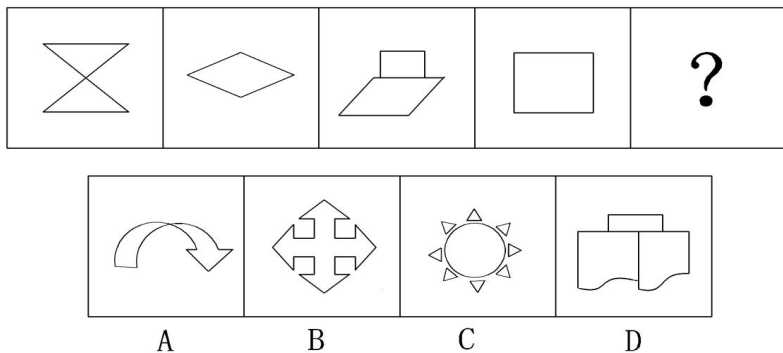
A.248

B.250

C.256

D.260

9.根据以下图形规律,问号处应填入的是:



10. 187, 259, 448, 583, 754, ()

A. 847

B. 862

C. 915

D. 944

11. 有甲、乙、丙三种花卉，分别是玫瑰、郁金香、风铃草，这三种花卉是从三个不同的国家运来的，分别是 A 国、B 国和 C 国。下列条件是已知的：（1）花卉乙不是风铃草；（2）花卉乙不是从 C 国运来的；（3）花卉丙不是从 A 国运来的；（4）玫瑰不是从 B 国运来的；（5）风铃草是从 A 国运来的。

根据上述条件，可以推出花卉乙是：

A. 玫瑰

B. 郁金香

C. 玫瑰或郁金香

D. 无法判断

12. 2, 2, 0, 7, 9, 9, ()

A. 13

B. 15

C. 18

D. 20

13. 疾病预防控制中心的研究报告认为，烟草使用是首要的可预防死因，每年全世界有 500 万人死于烟草相关疾病，其中每年死于二手烟的人数也高达 60 万，四分之一以上为儿童。

以下各项如果为真，哪项最不能质疑上述观点？

A. 每年全世界有 500 多万人死于因运动不足而引发的疾病

B. 每年全世界有 500 多万人死于因生活不规律而引发的疾病

C. 每年全世界不低于 1405 万人的可预防死因并非烟草相关疾病

D. 每年全世界因心理调适不当引发的疾病成为人类首要的可预防死因

14. 科学家研究发现，由能承担部分母亲角色的机器替代母亲“养育”的雌性大猩猩幼崽，当它们有后代时，难以承担母亲的角色。而人类与大猩猩具有很大的相似性，所以婴儿不应该由保姆或日托中心来照管，而只应该由他们的亲生母亲来抚育。

下列哪一陈述为真，最能加强作者的结论？

A. 研究表明大猩猩的个体差异不显著

B. 当由机器替代母亲“养育”长大的雌性大猩猩有后代时，可以教会它们一些抚育技能

C. 即使由亲生母亲抚育较短一段时间的大猩猩幼崽，长大后也能承担母亲的角色

D. 由亲生母亲之外的其他雌性大猩猩抚育的大猩猩幼崽，当它们有后代时，都不能承担母亲的角色

15.某市被“百元白粥”投诉，消费者爆料被黑点坑了，“一锅白粥竟然和一锅牛蛙有一样的价格，需要100元”。商家称“一锅砂锅白粥和一锅牛蛙需一样耗时耗力。”

下面哪一项，如果正确，最能削弱白粥和牛蛙需一样价格的观点是：

- A.煮粥所需人力成本较高，粥原料的价格可忽略不计
- B.时间就是金钱，买粥实际上买的是煮粥所需的时间
- C.两锅粥所使用的牛蛙的价格远远高于白米
- D.目前市场上，白米的价格和牛蛙价格一样

数学运算

16.某书店购回甲、乙两种定价相同的书，其中甲种书占60%，需按定价的78%付款给批发商，乙种书按定价的82%付款给批发商，那么，书店按定价销售完这两种书后获利的百分率是（ ）。

- A.16%
- B.26%
- C.36%
- D.46%

17.某道路两旁需要植树，现有100棵树需要种植，由A工人植树每棵树耗时0.6小时，由B工人植树每棵树耗时0.5小时，且每人每天只工作8小时，那么两人同时开始植树需要工作（ ）天。

- A.2
- B.3
- C.4
- D.5

18.甲、乙两个业务员分别从相距若干公里的A、B两公司同时出发相向而行，相遇后各自继续前进，甲又经1个小时到达B公司，乙又经4小时到达A公司，甲走完全程用了（ ）小时。

- A.1
- B.2
- C.3
- D.4

19.在已经挖好的底面积为169平方米的正方形水池的外围竖直铺一层高60厘米、厚6厘米的砖边，现在有长、宽、厚分别为20厘米、10厘米、6厘米的砖块，且这种砖块每块20元，请问这次铺砖最少花费（ ）元。

- A.27600
- B.28700
- C.29800
- D.31200

20.某企业培训部对50名培训讲师进行了盘点，每名讲师至多教两门，发现教《企业文化》的讲师有30名，教《市场营销》的讲师有20名，教《战略管理》的讲师有

15 名，既教《企业文化》又教《市场营销》的讲师有 8 名，既教《市场营销》又教《战略管理》的讲师有 3 名，那么，只教《战略管理》的有（ ）名。

- A.3 B.4 C.5 D.8

21.甲、乙、丙三人的睡眠时间各不相同且都是整数。已知他们的睡眠时间总和是 21 个小时，而且丙的睡眠时间仅为甲的一半，则乙的睡眠时间是（ ）小时。

- A.5 B.6 C.7 D.8

22.某公司五个部门的人数是连续偶数，若从小到大排列，则第三个部门的人数比第一个部门和第五个部门的人数和的四分之一多 5 人，那么该公司的五个部门共有（ ）人。

- A.20 B.50 C.30 D.40

23.李华家住在 4 楼，每天上下楼各一次，总共需要爬楼梯 105 阶。后来，李华家搬到另一栋楼房，住在 7 楼，已知每层楼楼梯的阶数与原来相同，那么照此之前的习惯，李华现在每天需要爬（ ）阶楼梯。

- A.420 B.490 C.210 D.245

24.一个钟表由于电池存在问题，所以每个小时都会慢 4 分钟，现在于晚上 22:00 时将该钟对成标准的时间，则当这个钟显示早晨 06:10 时，实际的时间为（ ）。

- A.06:50 B.06:45 C.07:00 D.06:30

25.某商品展览会上，有一圆形展台，共有 85 个展位，其中在有些展位上已经有企业展览自己的商品。现在又有一企业需要一个展位，但该企业负责人发现，无论怎么选择展位，都会与已经参展的企业相邻。那么，原来至少有（ ）企业参与商品展览。

- A.31 B.29 C.33 D.30

言语理解

26.①但鲜有人注意到在整个迈锡尼时代，希腊人完全没有神庙、神坛的概念

②神庙神坛是公元前八世纪以降希腊宗教生活的中心

③直至今日，雅典卫城的帕特农神庙遗址仍让全世界惊叹

④考古发掘表明，神庙神坛不是希腊土生土长的，而是在“东方化革命”中从埃及和两河流域引进的……

⑤一谈到希腊宗教，人们首先可能想到的是那些巍峨、壮观的神庙

将以上 5 个句子重新排列，语序正确的是：

A.⑤③②①④

B.⑤②③④①

C.②③⑤①④

D.②⑤③①④

27.①第一本防水平装书还将拥有强大的防伪功能

②澳大利亚的银行现在已经使用该项技术来延长纸币的使用寿命，同时减少伪造的风险

③英国出版商近日透露，世界上第一本防水平装书有望明年夏天上架销售

④书的外面还有一层防撕毁的坚韧的聚合物涂层，整本书的架上寿命可以由此增加两倍

⑤据了解，防水平装书将采用先进的防水技术，外面包裹透明的蜡封，这样即便书潮湿了，字迹也不会模糊，书页也不会损毁

⑥这将是此技术首次应用于普通平装书。目前，只有专业的潜水用书可以做到完全防水

将以上 6 个句子重新排列，语序正确的是：

A.③⑤④⑥①②

B.③①②⑤④⑥

C.⑤①②④⑥③

D.⑤④⑥②①③

28.依次填入下列横线的词语，与句意最贴切的一组是：

(1)欧盟委员会主席在欧洲议会全会后_____波兰不要否决即将在欧盟峰会上讨论的新《欧盟宪法条约》。

(2)在这个阶段，大家需要_____部分股票出现利好兑换下跌的现象，或者部分地雷股的出现。

A.督促 提防

B.敦促 提防

C.督促 堤防

D.敦促 堤防

29.水资源短缺一直是我国在人口增长、城市化和工业化过程中所面临的一个长期的、趋势性的问题，成为制约我国经济发展的一大瓶颈。专家认为，海水淡化是沿海及临海地区最经济、最实用、最灵活的水危机解决方案。随着技术的进步，海水淡化

的成本将逐步降低，最终将达到与成本正逐步上升的城市自来水竞争的程度，从而得以大规模推广。

这段文字主要强调的是：

- A.海水淡化的必要性和可行性
- B.海水淡化的经济性和实用性
- C.制约中国经济发展的水危机
- D.解决沿海地区水危机的有效措施

30.现在电影创作对热门题材大肆重复利用，一个题材有市场，多方人马就一拥而上，这不是健康的电影生态。相比之下，对民族文化的挖掘却不多见，比如以传统节日端午节、中秋节等为背景的开发，以及对昆曲、黄梅戏等民族艺术元素的利用都很少。一旦用心去挖掘这些中华民族文化财富，呈现在创作者面前的就是一个精彩纷呈的艺术宝库，国产电影也将迎来一个百花齐放的春天。

对这段文字的主旨最准确的概括是：

- A.国产电影不能陷入题材重复利用的误区
- B.国产电影应该深入挖掘民族文化的宝藏
- C.国产电影需努力摆脱不健康的生态
- D.国产电影将迎来一个百花齐放的春天

31.①泉城路是济南市中心商业区，人流车流密集，修建地铁能够解决人与车的矛盾。

②负责调研此事的是济南市公用事业局，他们聘请山东省地矿工程勘察院，勘察修建地铁对地下泉水的影响。

③这项规划，后来无疾而终。

④泉城路北边是珍珠泉、五龙潭，南边是趵突泉、黑虎泉，四大泉群，100多眼名泉都在泉城路周围。

⑤当时的初步规划，是地铁绕过泉城路中段，绕到黄土厚的地方，两头回到泉城路。

⑥1998年，济南市就有修建地铁的设想，那时主要考虑的是泉城路。

将以上6个句子重新排列，语序正确的是：

- A.⑥①④⑤③②
- B.③⑥①②④⑤

C.⑥①②④⑤③

D.⑥④①③⑤②

32.依次填入下列各句括号里的词语，与句意最贴切的一组是：

(1) 由于我国国际化程度的不断加深，进出港口的货物办理海关，商检等手续都可以在业务楼内以_____的手续高效率完成。

(2) 加强城市的文化建设，提升城市的文化_____，是今后我国城市规划，建设与管理的核心理念。

A.简洁 品位

B.简捷 品位

C.简捷 品味

D.简洁 品味

33.像昆虫叮咬能引起瘙痒一样，皮肤与植物的毒素接触也能引起瘙痒。对栎叶漆树引起的瘙痒研究发现，当与植物的毒素接触后，皮肤细胞会释放出引起红肿和发痒的组胺，利用苯海拉明等抗组胺药物能治疗这类瘙痒。但还没有适合的药物来治疗特异反应性湿疹等引起的瘙痒。对于后者，最好的建议就是，穿宽松的衣服，在任何情况下都不要用手抓痒。

下列说法与原文不符的是：

A.皮肤瘙痒症状相同但机理可能不同

B.减少皮肤摩擦有助于抑制组胺活性

C.苯海拉明不能治疗特异反应性湿疹

D.抗组胺药物可以用于治疗皮肤瘙痒

34.中国哲学认为，圣人不是不问世务的人，而且还是“内圣外王”的。内圣，是就其修养的成就说；外王，是就其在社会上的功用说。然而，圣人不一定有机会成为实际政治的领袖。就实际的政治说，他大概一定是没有机会的。所谓“内圣外王”，只是说，有极高的精神成就的人，按道理说可以为王，而且最宜于为王，至于实际上他有机会为王与否，那是另外一回事，亦是无关宏旨的。

以下说法，不合文意的是：

A.虽然没有机会成为实际政治的领袖，圣人依然会积极投身于世务

B.修养极高的人没有机会成为实际政治的领袖是因为不能够完美地处理世务

C.修养极高的人一定适合成为实际政治的领袖

D.中国哲学讨论内圣外王，更关注于内圣

35.依次填入下列各句括号里的词语，与句意最贴切的一组是：

(1) _____ 本季度期末, 全年用于投资股票的资金已经支出了 50%, 还有 20% 的额度可以使用。

(2) 作为一名成功的企业家, 关心并理解 _____ 有助于做出合理得当的决策, 引导企业沿着正确的方向前进。

A.截至 时势

B.截至 时事

C.截止 时势

D.截止 时事

36. 中国人民正在为实现中华民族伟大复兴的中国梦而奋斗。实现中国梦, 是物质文明和精神文明均衡发展、相互促进的结果, 没有文明的继承和发展, 没有文化的弘扬和繁荣, 就没有中国梦的实现。实现中国梦, 是物质文明和精神文明比翼双飞的发展过程。随着中国经济社会不断发展, 中华文明也必将顺应时代发展焕发出更加蓬勃的生命力。

最适合做这段文字标题的是:

A.为实现中国梦而奋斗

B.伟大复兴的中国梦

C.中国人民与中国梦

D.中华民族的梦想

37. 下列各句中, 没有语病的一项是:

A. 大家还指出, 国务院批评石油部主要领导在成绩面前骄傲自满, 是造成“重庆井喷”事故的原因之一。

B. 我们的报纸、杂志、电视和一切出版物, 更有责任作出表率, 杜绝用字不规范现象, 增强使用文字的规范意识。

C. 完全出于不可抗拒的自然灾害而造成环境污染损害的, 免于承担责任。

D. 新能源以及可再生能源的研制与开发, 将越来越提到各国的议事日程上, 因为它关系到人类走出人口剧增、环境恶化和未来发展的重要出路。

38. 依次填入下列各句括号里的词语, 与句意最贴切的一组是:

(1) 虽然许多企业的改革举步维艰, 但体制的约束不应是 _____ 与解释的借口, 观念与管理、服务与体制应该有所转变。

(2) 无论何时, 任何 _____ 的思想和行为都是十分有害的, 我们应当居安思危、深谋远虑, 警醒起来、振奋起来, 以切实的行动来保证不被时代所抛弃。

A.推脱 安然无虞

B.推脱 高枕无忧

C.推托 高枕无忧

D.推托 安然无虞

39.下列各句中没有语病的是:

A.看完那部电视剧后,除了荧屏上活跃着的那些人物给我留下的印象之外,我仿佛还感到了一个没有出场的人物,那就是作者自己。

B.工厂实行了生产责任制以后,效率有了显著的提高,每月废品由原先一千只下降到一百只,废品率下降了九倍。

C.各级财政部门要提高科学管理水平,特别是对农村基础设施建设经费的管理上,要做到心中有数,全盘考虑,周密安排。

D.我们一方面要加强培养人才的工作,另一方面要把现有的中年知识分子用好,把他们的积极性充分调动起来。

40.依次填入下列括号处的词语,最恰当的一组是:

①全面建设小康社会,要求我们的干部一定要当好人民的“公仆”,否则就是对这一称号的_____。

②春节临近,海峡两岸人民“三通”呼声越来越高,然而台湾当局却认为,与大陆谈判的时机还不成熟。本来可以深入的新一轮谈判因此而_____了。

③著名足球评论员黄健翔认为,要想彻底解决中超联赛中执法不公的“黑哨问题”,就必须_____产生这一现象的社会土壤。

A.污蔑 搁浅 铲除

B.诬蔑 搁浅 根除

C.污蔑 搁置 根除

D.诬蔑 搁置 铲除

41.下面给出的几句话中没有语病的一句是:

A.马东抬起头来看到同学在小路上走着一路小跑。

B.全区卫生院院长、副院长,基本上是中青年技术骨干。

C.棉花太旧,纤维之间缺少空隙,不能阻止冷空气不吹到身上。

D.这次期末考试他的6门功课平均都在90分以上。

42.下列句子中没有语病的一项是:

A.奥运火炬接力在世界五大洲广泛开展,这是奥运会的重大活动。

B.水资源短缺制约西部发展,能否做好水的开源节流是西部开发成功的关键。

C.商场保安员的职责是保护商场的货物和环境安全,不是执法机构。

D.国际奥委会提出“严禁使用兴奋剂类药物”,要求各国奥委会严格执行。

43.下列各句中,没有语病的一句是:

A.《中国教育报》开辟了刊登教学一线老师阐述自己在教学中,如何进行教学改革,如何既让学生学到知识,又使学生学到做人的文章。

B.风刮到了南方,海上漂来了温暖和慰藉。午后,太阳露出了几丝光亮,鸽子开始不间断地缓慢而笨拙的叫声。

C.在中外经典作品中摘选精彩的描写、抒情等段落,并将故事梗概作为线索,以简明的叙述连接其精彩段落,让学生在了解作品内容的基础上,欣赏精彩片段。

D.教师心态浮躁的背后,是整体学术氛围不纯的表现。

44.①梁思成的思想不被当时的人们所接受,在他逝去多年之后,世人渐渐地认识了他,认识了他的思想的价值

②自己所珍爱的东西向他展示了行将消失的暗淡前景,自己却无能为力

③但是,用来体现他的思想价值的对象——历史文化建筑,却大部分已荡然无存

④对于一个致力于传统文化整理、总结和保护的大师来说,还有什么能比他所珍爱的文化被消解更让他痛苦的呢

⑤他所做的种种努力,在现实面前,常常显得那么脆弱与无力

⑥就如同眼看着一个患病的亲人,在庸医的手中一天天走向绝境,自己的有效治疗方案却无人理睬

将以上 6 个句子重新排列,语序正确的是:

A.①③②⑥⑤④

B.①③⑤④②⑥

C.②⑥①③⑤④

D.②⑥⑤④①③

45.①当信息技术发展到一定阶段,能推动知识经济增长的动力,主要还是文化和艺术内容的创新

②都说我们来到了一个知识经济的年代

③这一切,都需要从保护文化和艺术人的著作权做起,只有培养起一个人人尊重著作权的社会环境,文化的原创力才能得到保护

④从政府到市场都应该认识到,知识经济的核心竞争力,还是在文化和艺术原创力上

⑤再好的传播平台,再便捷的信息技术,如果没有内容的创新,就不可能带来巨量增长的使用和消费

⑥而文化和艺术创新之本,又是对相关人才和权益的保护

将以上 6 个句子重新排列，语序正确的是：

A. ②⑤①③⑥④

B. ④②①③⑤⑥

C. ②①⑤④⑥③

D. ④⑤⑥①②③

思维策略

46. 计算 $\frac{1}{4} + \frac{3}{8} + \frac{7}{16} + \frac{15}{32} + \frac{31}{64} + \frac{63}{128} + \frac{127}{256} + \frac{255}{512} + \frac{511}{1024} = ?$

A. $3\frac{513}{1024}$

B. $3\frac{1023}{1024}$

C. $4\frac{1}{1024}$

D. $4\frac{511}{1024}$

47. 若以下算式成立 $\triangle\triangle=9$, $\triangle\Diamond=15$, $\bigcirc=8$, 那么, $\Diamond\bigtriangleup$ 的结果是多少?

A. 17

B. 24

C. 30

D. 35

48. $\frac{4}{1 \times 2 \times 3} + \frac{5}{2 \times 3 \times 4} + \frac{6}{3 \times 4 \times 5} + \dots + \frac{11}{8 \times 9 \times 10} = (\quad)$ 。

A. $\frac{1}{15}$

B. $\frac{17}{15}$

C. $\frac{2}{15}$

D. 15

49. $1832+68+359.7-9.9+30.2-80 = (\quad)$ 。

A. 1900

B. 2000

C. 2200

D. 2500

50. 雇主给一名工人 5 天的报酬是一根金条, 为保证每天都给工人结算工资, 那么, 雇主至少要切 () 次金条。

A. 2

B. 3

C. 4

D. 5

51. 某计算机系统在同一时间只能执行一项任务, 且完成该任务才能执行下一项任务, 现有 U, V, W 任务所需的时间分别为 10 秒, 2 分和 15 分, 为了使执行任务与等待时间总和最少, 则下面四种执行顺序中用时最少的一组是 ()。

A. U, V, W

B. V, U, W,

C. W, U, V

D. U, W, V

52. 把一根绳子对折, 再对折, 然后把对折后的绳子剪成三段, 这根绳子总共被剪成几小段?

A. 12

B. 11

C. 10

D. 9

53. 某市对地面原有的排污井盖进行替换, 要求替换成圆形或者正方形井盖, 也可以为两种形状的组合, 但周长必须为 160 厘米, 为使排污能力达到最大, 应该选择 ()。

- A.正方形
B.椭圆形
C.圆形
D.圆形的一半和正方形的一半组合

54.某制鞋厂的工人每人每天可以生产 6 双鞋垫或 2 双鞋，一双鞋垫和一双鞋为一套。已知该厂有 180 名工人，则每天最多可以生产（ ）套鞋垫与鞋。

- A.260
B.280
C.270
D.290

55.已知若干个不同正整数的和为 30，这些整数的积最大为（ ）。

- A.7560
B.7200
C.8064
D.8124

资料分析

根据以下资料，回答相应问题。

2012 年，全国完成公路水路交通固定资产投资 14512.49 亿元，比上年增长 0.3%，占全社会固定资产投资的 3.9%，分地区看，西部地区完成交通固定资产投资 5400.26 亿元，所占比重为 37.2%，比上年提高 1.2 个百分点；东、中部地区分别完成投资 5478.96 亿元、3633.36 亿元，所占比重分别为 37.8%和 25%，集中连片特困地区贫困县完成公路水路交通固定资产投资 2697.76 亿元。

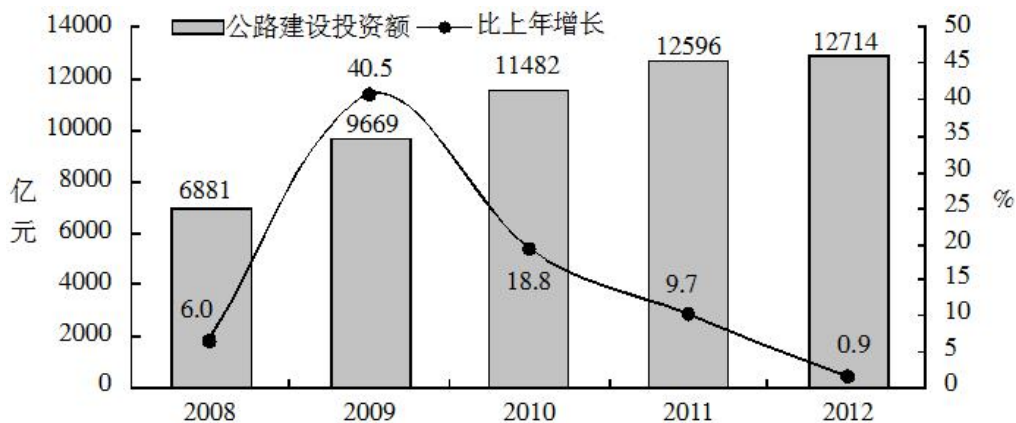


图 2008-2012 年公路建设投资额及增长速度

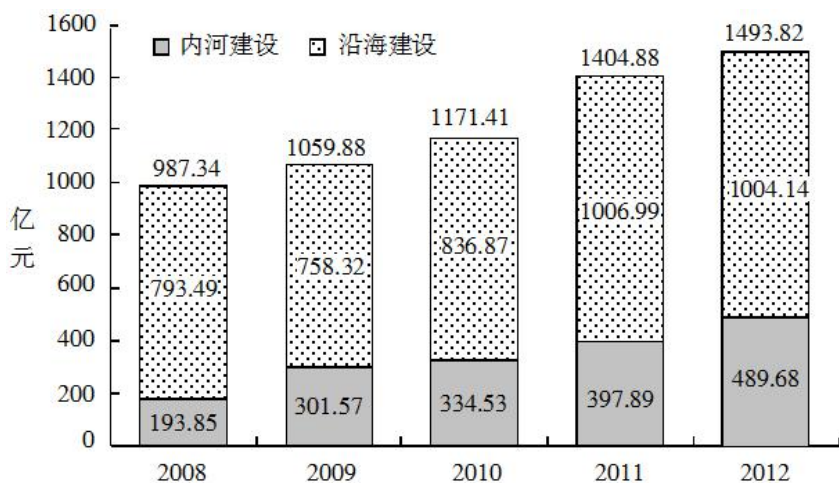


图 2008-2012 年水运建设投资额

56.2011 年，全国完成公路水路交通固定资产投资（ ）亿元。

- A.14469.08
C.14466.08
B.14496.08
D.14496.80

57.2012 年，西部地区完成交通固定资产投资占全社会固定资产投资的（ ）。

- A.1.05% B.1.25%
- C.1.45% D.1.62%

58.2012 年，东、中、西完成公路水路交通固定资产投资的比例约为（ ）。

- A. 4 : 2 : 3 B. 3 : 2 : 3
C. 1.5 : 1 : 1.2 D. 2 : 1 : 2

59.2008—2012 年内河建设投资额占水运建设投资额的比重最高的一年是（ ）年。

- A.2008
C.2011
B.2010
D.2012

60.根据材料以下说法正确的是（ ）。

- A.公路、沿海、内河建设投资额都逐年增长
- B.全国公路水路交通固定资产投资增速在逐年增加
- C.每年公路水路投资额中，公路、沿海、内河所占的比例依次降低
- D.2011 年西部地区交通固定资产投资占全国公路水路交通固定资产投资的 36%

阅读以下文字，完成 61~65 题。

现代医院制度的历史很短。古代医院制度大约始于四世纪初，基督教把救死扶伤作为教会慈善事业的重要组成部分。325 年，基督教第一次大公会议规定，凡教会建立之处必须配备慈善场所，凡建教堂之处都要有医护馆舍。巴勒斯坦地区的凯撒利亚主教建立了第一所基督教医护所，法碧奥拉修女在罗马、兰德里主教在巴黎也相继建立起同样的机构。

在美国，早期医院仅仅作作为宗教活动与贫民救助的场所，由慈善或宗教人士主持，提供非功利性服务。1713 年，威廉·佩恩在费城建立第一所慈善医院，主要功能是济贫，其次是照顾病人。以治疗为主要功能的医院是 1751 年建立的宾夕法尼亚医院。1794 年之后的 50 年中，医院逐渐成为医学教育和研究的中心，在医学职业机构中的地位大幅提升。战争中的战地救护强化了医生与医院的结合，也凸显了护理的职能。20 世纪后，随着物理技术向医疗技术的渗透与转移，辅助诊疗设备、器械在医疗中的作用越来越明显，医生与医院的技术地位越来越强势。

在医院的发展历程中，南丁格尔是一位重要的推手，她是现代护理学的开创者，也是现代医院制度的反思者和变革者。她的反思与变革主要聚焦于“治疗与照顾”的关系。她的不朽著作《护理札记》积极倡导以照顾为中心的专业化服务，认为医院的核心价值是人性的呵护、周到的生活料理、身心的照顾、配合治疗的养护、病中的温暖和舒适。她的另一部重要著作《医院札记》则开启了以舒适为中心的设施改造运动，认为医院首先必须提供良好的“生活”境遇，然后才是良好的“治疗”环境。

当代医学史家卢森伯格系统考察了医院制度的源流，他洞悉了医院制度的致命弱点，即伤病者、求助者必须依赖“陌生人的帮助与照顾”；医患关系的缔约双方是陌生人，凭着小小一张挂号单，医生成为病人个人生活的“闯入者”；患者要将个人的秘密告诉医生，甚至冒着巨大风险去接受伤害性药物与手术的干预，而他们对医生的德行技艺却知之甚少。

医学不仅只是知识体系，还是生命信仰；不仅面对患者的躯体，还面对患者的心灵。科学与人学、技术与人性、工具与价值的思考应该伴随其始终。

61.关于古代医院制度，以下说法正确的是：

- A.医生通常提供上门服务
- B.一般和教堂建在一起
- C.最早由法碧奥拉修女创建
- D.第一所基督教医护所建在罗马

62.根据第2段,战地救护强化了医院在哪方面的职能?

- A.治疗 B.护理 C.科研 D.教育

63.文中引用南丁格尔的事例是为了说明:

- A.医院应重视人文关怀 B.医院环境变革势在必行
C.《医院札记》具有重要价值 D.护士在医院系统中十分重要

64.第4段中,卢森伯格认为医院制度的致命弱点是:

- A.医患双方信息不对等 B.医患双方存在陌生感
C.医院环境十分冷漠 D.缺乏考核医德的标准

65.本文最适合的标题是:

- A.医院制度:从身体照顾到心灵抚慰
B.南丁格尔:冰冷医院中的一盏明灯
C.基督教:古代医院制度的重要推手
D.卢森伯格:现代医院制度的批判者

根据下面资料回答 66-70 题。

2014年,全国粗钢产量8.2亿吨,同比增长0.9%,增幅同比下降6.6个百分点。中国粗钢产量占全球比重为49.4%,同比提高0.9个百分点。分地区看,产量增速排名前五的省市分别为宁夏、浙江、江苏、陕西和辽宁,增速分别为17.3%、8.8%、7.6%、6.4%、5%;黑龙江、重庆、云南、北京、山西等14个省市产量同比有所回落,其中黑龙江、重庆、云南分别回落37.6%、11.6%、10.4%。分企业类型看,重点大中型钢铁企业粗钢产量同比增长1.7%;中小钢铁企业粗钢产量同比降低1.8%,占全国粗钢产量比重为20%。

2014年末,我国钢材价格综合指数跌至83.1点,同比下降16.2%。

2014年钢铁原燃料价格下降,62%品位的进口铁矿石到岸价由年初的133.1美元/吨降至年末的68.7美元/吨;焦炭由1425元/吨降至893元/吨。废钢由2445元/吨降至1928元/吨。

2014年,重点统计钢铁企业2014年实现利税1091亿元,增长12.2%;实现利润304亿元,增长40.4%。但行业销售利润率只有0.9%,仍处于工业行业最低水平。

2014 年，我国钢铁行业固定资产投资 6479 亿元，同比下降 3.8%。其中黑色金属冶炼及压延业投资 4789 亿元，下降 5.9%；黑色金属矿采选业投资 1690 亿元，增长 2.6%。

66.2014 年全球粗钢产量约为多少亿吨？

- A.16.1 B.17.5 C.17.1 D.16.6

67.2014 年，各省份粗钢产量同比增速由高到低排列的是：

- A.宁夏、北京、辽宁 B.江苏、陕西、辽宁
C.黑龙江、重庆、云南 D.黑龙江、浙江、云南

68.2014 年中小钢铁企业粗钢产量占全国粗钢产量比重：

- A.高于上年 B.低于上年
C.与上年相同 D.无法推出

69.与年初相比，2014 年末价格下降速度最快的钢铁原燃料，其下降速度为：

- A.21% B.48% C.39% D.33%

70.从上述资料可以得出：

- A.2013 年，中国粗钢产量占全球比重超过 49%
B.2013 年，黑色金属冶炼及压延业投资占钢铁行业固定资产投资比重超过 66%
C.2013 年，重点统计钢铁企业实现利润超过 250 亿元
D.2013 年，中国钢材价格综合指数超过了 100 点

第三单元 综合知识

一、单选题

1. 间接融资领域中最主要的金融机构是（ ）。

- A.投资银行 B.商业银行
C.证券公司 D.保险公司

2. 当商业银行出现准备金不足情况时，首先应该（ ）。

- A.向央行借款 B.向其他银行借款

- C.出售债券
D.回收贷款
3. 下列属于间接融资工具的是 ()。
- A.银行贷款
B.商业票据
C.公司股票
D.企业债券
4. 银行业协会所确定的利率是 ()。
- A.市场利率
B.官方利率
C.公定利率
D.实际利率
5. 根据费雪效应公式,如果名义利率为 10%,通货膨胀率为 8%,则实际利率为 ()。
- A.2% B.3% C.4% D.6%
6. 以下各项中,不属于金融市场配置职能体现的是 ()。
- A.利润再分配
B.资源配置
C.风险再分配
D.财富再分配
7. 金融市场的交易对象是 ()。
- A.利率 B.债券 C.货币资金 D.期权
8. 金融市场以 () 为交易对象。
- A.实物资产 B.货币资产
C.金融资产 D.无形资产
9. 下列关于市场主导的金融体系的说法,不正确的是 ()。
- A.直接融资比重大
B.金融机构种类少
C.企业融资更多依赖于包括风险资本在内的外部融资
D.企业融资更多通过金融市场进行
10. 下列 () 属于国家政策性银行。
- A.中国农业银行 B.中国工商银行
C.中国建设银行 D.中国进出口银行
11. 负责发行人民币和管理人民币流通的机构是 ()。
- A.国家开发银行 B.中国银行
C.中国人民银行 D.中国银监会

- A.全部资产
- B.已出现风险或即将出现风险的资产
- C.核心资产
- D.固定资产

21. 2017年3月29日,银监会下发的《关于开展银行业“违法、违规、违章”行为专项治理工作的通知》,规定()。

A.促使银行业金融机构进一步深化合规文化建设,消除风险管控盲区,切实做到令行禁止,确保“不越监管底线、不踩规章雷区、不碰违法违规高压线”

B.银行自理财资金委外规模以及主动管理和非主动管理的规模情况,并列明简要交易结构

C.规范银行自有理财及代销业务行为,有效治理误导销售、私售“飞单”等问题,对银行销售专区“双录”实施情况开展专项评估检查

D.要求各银监局摸清当地风险底数,制定处置预案,明确相关各方责任,统筹分类处置,做到因企施策

22. 在证券回购市场中,证券公司为筹措资金,而以附买回条件的方式卖出自己持有的债券,称为()。

- A.直接回购
- B.转让回购
- C.证券公司回购
- D.委托回购

23. 在金融市场融资中,QFII属于()。

- A.外国政府贷款
- B.国际证券融资
- C.外商直接投资融资
- D.海外投资基金融资

24. 票面利息/购买价格*100%是债券投资的()。

- A.即期收益率
- B.持有期收益率
- C.名义收益率
- D.到期收益率

25. 当前世界投资银行有主要的四种类型,以下不属于其中的是()。

- A.政府的政策性银行
- B.独立的专业型投资银行
- C.商业银行拥有的投资银行
- D.大型跨国公司兴办的财务公司

26. 3月12日是我国伟大的民主革命先行者_____先生的逝世纪念日。

- A.康有为

B.陈独秀

C.孙中山

D.蒋介石

27. 四川省文物考古研究院 3 月 20 日宣布,今年一月开始的彭山江口张献忠沉银水下考古工作在两个多月后取得重大进展,对研究_____的政治史、经济史、军事史和生活史等具有重要意义。

A.元朝

B.宋代

C.明代

D.清代

28. 中国篮球协会第九届全国代表大会 2 月 23 日在北京召开,会议选举产生了以_____为主席的第九届中国篮球协会领导班子。

A.姚明

B.阿的江

C.长靳伟

D.李金生

29. 2017 年 3 月 23 日博鳌亚洲论坛 2017 年年会在海南博鳌举行,此次年会的主题是:

A.直面全球化与自由贸易的未来

B.革新、责任、合作:亚洲寻求共同发展

C.包容性发展:共同议程和全新挑战

D.亚洲新未来:迈向命运共同体

30. 2017 年 3 月 5 日,国务院总理李克强在政治工作报告中提到,加快培育壮大新兴产业,首次将_____列入政府工作报告。

A.互联网

B.物联网

C.人工智能

D.云计算

31. 《2017 年政府工作报告》指出,大力改造提升传统产业,把发展_____作

为主攻方向。

- A.人工智能
- B.科技智能
- C.现代制造
- D.智能制造

32. 2017 年 4 月 1 日,中共中央国务院决定设立国家级新区_____,这是深圳经济特区和上海浦东新区之后又一具有全国意义的新区,是千年大计,国家大事。

- A.河北雄安新区
- B.京津冀一体化新区
- C.天津滨海新区
- D.中国(天津)自由贸易试验区

33. 2017 年 6 月 15 日上午,我国在酒泉卫星发射中心采用长征四号乙运载火箭,成功发射硬 X 射线调制望远镜卫星:

- A.“慧眼”
- B.“天极”
- C.“小蜜蜂”
- D.“天眼”

34. 2017 年 6 月 12 日,_____总统正式向全世界宣布:该国与中华人民共和国建立外交关系。目前还有 20 个国家与台湾保持所谓“外交”关系。

- A.洪都拉斯
- B.圣多美和普林西比
- C.巴拿马
- D.危地马拉

35. 2017 年 7 月 4 日,习近平乘专机抵达柏林,开始对德意志联邦共和国进行国事访问。习近平指出,中德建交 45 年来,两国秉承_____精神,深化各领域务实合作,推动中德关系迈上新台阶。

- A.平等互信、合作共赢
- B.平等互尊、合作共赢
- C.平等互信、包容互鉴

D.平等互尊、包容互鉴

36. 2017 年 7 月 7 日,世界最长的海底隧道_____海底隧道贯通,标志着先后经历 13 年论证、设计、施工的“世纪工程”_____主体工程全线贯通。

A.青岛胶州湾

B.汕头苏埃湾

C.港珠澳大桥

D.深中大桥

37.IS-LM 模型是反映产品市场和货币市场同时均衡条件下的模型,即()。

A.国民收入和税收关系的模型

B.国民收入和利率关系的模型

C.国民收入和利润关系的模型

D.国民收入和支出关系的模型

38.在进行 GDP 核算中,必须严格遵守的法规是()。

A.《中华人民共和国会计法》

B.《中华人民共和国审计法》

C.《中华人民共和国统计法》

D.《中华人民共和国经济法》

39.技术进步视为经济增长因素的经济增长模型,主要有两类,即()。

A.一般技术进步的增长模型和稀缺技术进步的增长模型

B.内生技术进步的增长模型和外生技术进步的增长模型

C.普通技术进步的增长模型和高新技术进步的增长模型

D.一般技术进步的增长模型和特殊技术进步的增长模型

40.关于短期边际成本曲线和平均成本曲线之间的关系的说法,正确的是()。

A.平均固定成本曲线和边际成本曲线都具有 U 形特征

B.当边际成本与平均总成本相等时,平均总成本曲线位于最低点

C.平均总成本曲线比边际成本曲线更早到达最低点

D.平均固定成本曲线总是高于边际成本曲线

41.以边际消费倾向递减规律为前提的消费理论是()。

A.生命周期理论

- B.持久收入理论
- C.凯恩斯的消费理论
- D.从众消费理论

42.国际贸易理论中，能解释相似资源储备国家或地区之间、同类工业品之间的双向贸易现象的理论是（ ）。

- A.斯密的绝对优势理论
- B.李嘉图的比较优势理论
- C.克鲁格曼的规模经济贸易理论
- D.赫克歇尔-俄林的要素禀赋理论

43.关于总成本曲线规律的说法，正确的是（ ）。

- A.总成本曲线从原点开始，随产量的增加而逐步上升
- B.总成本曲线不随产量的变动而变动
- C.总成本曲线从纵轴一个截点即产量为零时总成本等于固定成本的那个点开始，并随产量的增加而逐步上升
- D.总成本曲线从纵轴一个截点即产量为零时总成本等于可变成本的那个点开始，随产量的增加而逐步下降

44.关于无差异曲线的说法，错误的是（ ）。

- A.消费者对于同一无差异曲线上各个点的偏好程度是无差异的
- B.任意两条无差异曲线都可能相交
- C.离原点越远的无差异曲线，消费者的偏好程度越高
- D.无差异曲线从左向右下方倾斜，凸向原点

45.由于买方和卖方之间信息不对称，市场机制会导致某些商品或服务的需求曲线向左下方弯曲，最终结果是劣质商品或服务驱逐优质商品或服务，以致市场萎缩甚至消失的现象，称为（ ）。

- A.道德风险
- B.优胜劣汰
- C.逆向选择
- D.外部性

46.公共选择理论分析的是政治场景中的个体行为及其后果，它是一种关于（ ）的经济理论。

- A.市场失灵
- B.政治治理
- C.政府失灵
- D.利益集团

47.1980年4月，以中国银行副行长（ ）为团长的中国政府代表团，与应邀来京的世界银行行长麦克纳马拉为团长的代表团进行恢复中国在世界银行席位的谈判。通过谈判，双方在恢复我国在世界银行、国际开发协会、国际金融公司中的合法席位方面达成协议。1980年5月15日，世界银行执行董事会正式恢复了中国在世界银行的代表权。

- A.南汉宸
- B.王伟才
- C.陈慕华
- D.周小川

48.1928年10月26日，国民政府公布了《中国银行条例》24条，明确中行经国民政府特许为（ ）。此次改组成为中行发展历史上的重要转折点。改组之后，中行的经营思想和业务方向发生了转变。此次方针的转变对今后几年中行业务的发展产生了重要的影响。

- A.国际汇兑银行
- B.国际信贷银行
- C.国内储蓄银行
- D.外贸专业银行

49.1932年3月，中国银行发起，创办了中国人自己的“中国兴信社”，中国银行发起，最初有（ ）家银行成为会员。它是以研究征信和信用调查方法为主要目的的学术团体，专门调查工商界信用，传播市场动态。

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

D. 8

50. 2016 年, 中国银行独立或共同承销绿色债券 () 支, 其中全口径累计发行金额约 () 亿元人民币, 承销金额 (按承销份额平均计) 约 156 亿元人民币, 成为全球范围内绿色债券业务领先银行。

A.11 696

B.13 689

C.14 789

D.12 796

51. 中国银行在海外设立的第一家分支机构是在 (), 它是整个中国金融机构迈向世界金融市场的第一步, 具有重大的意义, 它的创办对中国银行外汇业务的发展起了十分重要的推动作用。

A. 伦敦

B. 大阪

C. 新加坡

D. 纽约

52. 从 1946 年 6 月到 1949 年 5 月, 国内物价比战前 (1937 年 6 月) 上涨了 36 万亿倍, 粮价比战前上涨了 47 万亿倍, 分别比通货增发倍数超过了 248 倍和 324 倍。1949 年 5 月 21 日, 上海大米每石价格为金圆券 4.4 亿元, 若以每石米 320 万粒计算, 买一粒米就需要金圆券 130 多元。“粒米百元”成为当时恶性通货膨胀和物价狂涨的真实写照, 而恶性通货膨胀与货币崩溃给中行的经营管理带来了不少问题。以下选项中不属于给中行经营管理者带来的问题是 ()。

A. 对中行资本额的影响。

B. 存户要求清偿战前存款。

C. 钱钞数量增多, 票据减少。

D. 不少地方改用银元, 给收付业务带来问题。

53. 中国银行于 () 分别加入万事达和维萨国际组织。作为国内最早加入两大信用卡国际组织的银行, 理应承担国内收单清算的责任, 同时也可以为国家赚取更多的外汇。

A. 1984

B. 1985

C. 1986

D. 1987

54. 中国银行于（ ）分别加入万事达和维萨国际组织。作为国内最早加入两大信用卡国际组织的银行，理应承担国内收单清算的责任，同时也可以为国家赚取更多的外汇。

A. 1984

B. 1985

C. 1986

D. 1987

55. 中国银行探索建立的“三票一卡”结算制度的核心不包括：（ ）

A. 中票

B. 本票

C. 支票

D. 信用卡

56. 中国银行进行体制改革，国家外汇管理总局成立的时间段为（ ）。

A. 1976 年—1977 年

B. 1979 年—1980 年

C. 1982 年—1983 年

D. 1983 年—1985 年

57. 中国银行的前身是（ ）。

A. 大清户部银行

B. 北海银行

C. 中央银行

D. 交通银行

二、多选题

1. 在不同层次的货币中，流动性较强，可以直接作为购买手段和支付手段的是

()。

- A.现金
- B.有价证券
- C.活期存款
- D.大额可转让存单
- E.定期存款

2. 在货币概览中, 下列属于准货币的有 ()。

- A.流通中现金
- B.单位定期存款
- C.储蓄存款
- D.单位活期存款
- E.商业票据

3. 国家信用的形式有 ()。

- A.发行国家公债
- B.发行国库券
- C.发行专项债券
- D.向中央银行透支或借款

4. 我国正在推行的人民币货币市场基准利率指标体系是 ()。

- A.SHIBOR
- B.CIBOR
- C.LIBOR
- D.NIBOR

5. 当银行存款规模扩大到一定程度, 银行利润开始下降时, 银行选择存款利率时应采取的方法是 ()。

- A.成本加利润存款定价
- B.边际成本定价
- C.加权平均成本定价
- D.价格领导模型定价

6. 金融资产的基本特性包括 ()。

- A.收益性
- B.虚拟性
- C.风险性
- D.流动性

7. 按投资者所拥有的权利划分, 金融工具可分为 ()。

- A.债权工具
- B.股权工具
- C.衍生金融工具
- D.混合工具

8. 在市场经济制度下, 货币均衡主要取决于 () 等因素。

- A.健全的利率机制
- B.大量的国际储备
- C.发达的金融市场
- D.有效的中央银行调控机制
- E.稳定的物价水平

9. 商业银行的核心资本包括 ()。

- A.实收资本
- B.未分配利润

C.盈余公积

D.资本公积

10. 下列属于市场准入的有 ()。

A.机构准入

B.业务准入

C.技术准入

D.高级管理人员准入

11. 2017 年 5 月 27 日,中国银联联合 40 余家商业银行在北京共同宣布,正式推出银联云闪付二维码产品,持卡人通过银行 APP 可实现银联云闪付扫码支付。银联云闪付卡一定可以是 ()。

A.借记卡

B.贷记卡

C.信用卡

D.预付卡

12.关于公共物品的说法,正确的有 ()。

A.公共物品的市场需求曲线是所有消费者的需求曲线的横向加总

B.公共物品必须由政府提供

C.公共物品的消费可能产生"搭便车"的现象

D.公共物品包括纯公共物品和准公共物品

13.在当前和今后的一个时期,推进供给侧改革的主要任务有 ()。

A.降成本

B.去产能

C.去库存

D.补短板

14.关于价格总水平变动的经济效应的说法,正确的有 ()。

A.实际利率是在货币购买力上升时的利率

B.在价格总水平上涨过程中,如果名义工资不提高或提高幅度低于价格上升幅度,实际工资就会下降

C.在名义利率不变时,实际利率与价格总水平呈反向变动

D.价格总水平的变动会在一定条件下影响汇率的变动

15.关于信息不对称和市场失灵的说法,正确的是 ()。

A.信息不对称会导致道德风险

B.信息不对称会导致某些商品或者服务市场出现萎缩甚至消失

C.通过税收和补贴手段,可以解决信息不对称导致的市场失灵

D.政府可以指定有关商品说明质量标准和广告等的法律法规，以克服信息不对称所导致的市场失灵

16. 2017 年 4 月 4 日下午，国家主席习近平乘专机离开北京，对_____进行国事访问。

- A.澳大利亚联邦
- B.瑞典王国
- C.美利坚合众国
- D.芬兰共和国

17. 2017 年 2 月 27 日，在“三八”国际妇女节即将到来之际，全国妇联决定授予 10 位杰出女性全国三八红旗手标兵荣誉称号。以下哪些人是该荣誉的获得者？

- A.屠呦呦
- B.关改玉
- C.吴冬燕
- D.高淑贞

18. 国家统计局 3 月 27 日发布的工业企业财务数据显示 2017 年 1-2 月份，规模以上工业企业利润总额同比增长 31.5%，国企利润翻番，_____使企业利润增长明显加快。

- A.工业生产增长加快
- B.税收优惠政策增加
- C.产品价格明显上涨
- D.单位成本和单位费用下降

19.2007 年 3 月 28 日，中国银行在（ ）设立私人银行分部，成为国内首家开办私人银行业务的中资商业银行。

- A.北京
- B.上海
- C.深圳
- D.广州

20.长期以来，中国银行积极发展债券承销发行业务，为供给侧改革、人民币国际化和“一带一路”建设提供融资支持，打造领先于同业的“中银债券资本市场”服务品牌，相关叙述正确的是（ ）。

A.2016 年，中国银行熊猫债承销业务稳居市场首位，离岸人民币债券承销业务排名中资银行首位

B.2016 年，中国银行中资企业投资级 G3 货币债券承销排名位居市场首位

C.亚洲（除日本）G3 货币债券承销排名从 2015 年的第 7 位升至第 4 位，超过多家老牌投行。

D.2016 年，中国银行中资企业投资级 G3 货币债券承销排名位居市场第二位

21.3 月 22 日，“2016 年度财新资本市场成就奖”颁奖典礼在北京举行，中国银行及附属公司中银国际荣获（ ）六项大奖。

- A. “最佳离岸中资投行”
- B. “最佳中资海外 IPO 承销商”
- C. “最佳中国绿色债券承销商”
- D. “最佳中国银团贷款受托牵头行”

22. 下列选项中属于中国银行境外发行银行卡的是（ ）。

- A. 长城环球通信用卡
- B. 中银购物卡
- C. 太平洋卡
- D. 中银世界万事达卡

23.3 月 15 日，中银招商-北京凯恒大厦资产支持专项计划正式设立，下列关于此次计划叙述正确的是（ ）。

A.这是首单银行系投资性物业资产证券化，发行人为中国银行全资附属机构中银集团投资有限公司

B.发行规模 30.05 亿元人民币

C.该项目是中国银行集团落实中央盘活存量，积极推进资产证券化进程的指示精神，以持有的优质商业物业为标的资产进行的一次资产证券化业务创新

D.本次项目通过交易架构的独特设计和合约条款的创新安排，是在现有法律法规和政策框架下，交易所挂牌发行的同类产品中最具有房地产投资信托（REITs）特质的资产证券化产品

24.3 月 22 日，“2016 年度财新资本市场成就奖”颁奖典礼在北京举行，中国银行及附属公司中银国际荣获（ ）六项大奖。

- A. “银行间市场最佳熊猫债券承销商”
- B. “最佳中国国际 G3 货币债券承销商”
- C. “最佳中国绿色债券承销商”
- D. “最佳中国银团贷款受托牵头行”