

## 中国银行考前预测密押卷

考试说明：

- 1、考试时间 150 分钟。考试内容为英语、行测和综合知识等。
- 2、请在题本规定位置填写姓名和准考证号。
- 3、考试结束考生不能将题本带出考场。

### 第一部分 英语

一、单选题（本部分 100 道题，选词填空 50 道题，阅读理解 50 道题）

1. I \_\_\_\_ you, but I didn't think you would listen to me.
- A. could have told  
B. must have told  
C. should tell  
D. might tell
2. This problem may lead to more serious ones if \_\_\_\_ unsolved.
- A. making  
B. remained  
C. keeping  
D. left
3. --I'll help you whenever you need me.  
--I would love \_\_\_\_.
- A. you helping  
B. that you'll help  
C. you to help  
D. that you help
4. I have no dreams \_\_\_\_ to have a happy life.
- A. rather than  
B. more than  
C. other than  
D. less than
5. --You know Mr. Green has been ill for days?  
--Yes, I wonder if he is \_\_\_\_ better now.
- A. some  
B. much



- C.any  
D.no
- 6.\$100 a month could hardly \_\_\_\_\_ the cost of his life in such a big city in this country.  
A.spend  
B.take  
C.cover  
D.meet
7. Working in the kitchen for years made Tom \_\_\_\_\_ a good cook.  
A.for  
B.into  
C.of  
D.as
8. She was such a proud person that she would die \_\_\_\_\_ she would admit she was wrong.  
A.rather than  
B.until  
C.after  
D.before
9. The professor walked onto the platform and seated himself in a chair, \_\_\_\_\_ for answering questions.  
A.had prepared      B.being prepare  
C.preparing          D.prepared
- 10.--Are you through with your homework?  
--Well, \_\_\_\_\_.  
A.sort of  
B.go ahead  
C.why not  
D.that's OK
- 11.--What field will your son go into after graduation from Nanjing University?  
--I'm not quite certain, but he \_\_\_\_\_ a good teacher of English.  
A.promises  
B.becomes  
C.makes  
D.proves
- 12.My mother is always warning me when I go out, "Don't get off the bus \_\_\_\_\_ it is stopping."  
A.until  
B.before



C.while

D.after

13.The dance performed by the disabled actors is really a hit, but years ago no one \_\_\_\_ they were to achieve such great success.

A.must have imagined

B.could have imagined

C.should have imagined

D.would have imagined

14.The young lady prefers dressing up for a party to \_\_\_\_ by others.

A.be noticed

B.being noticed

C.having been noticed

D.have been noticed

15.Before the war broke out, many people \_\_\_\_ possessions they could not take with them.

A.threw away

B.put away

C.gave away

D.carried away

16.\_\_\_\_ the pressure from work, teachers have to deal with psychological problems caused by interpersonal relationship.

A.As far as

B.As long as

C.As well as

D.As soon as

17.--I hear your aunt likes travel, music, clothes and fine food.

--Oh, yeah, and music may have been \_\_\_\_ of her tastes.

A.the rather more respectable

B.much the most respectable

C.very the most respectable

D.even more respectable one

18.\_\_\_\_ children tend to prefer sweets to meat.

A.The most

B.Most

C.Most of

D.The most of the

19.--He looks very hot and dry.



--So \_\_\_\_ if you had a temperature of 103.

- A.would you
- B.will you
- C.would you have been
- D.do you

20.In 1927 Benjamin Franklin founded one of the first adult-education organizations, \_\_\_\_ the Junto.

- A.has been called
- B.to call
- C.a group called
- D.which group called

21.The car \_\_\_\_ at the present speed until it reaches the foot of the mountain at about nine o'clock tonight.

- A.went
- B.is going
- C.goes
- D.will be going

22.--You didn't invite Mary to the ball?

-- \_\_\_\_ her, too?

- A.Must I invite
- B.Should I have invited
- C.Must I have invited
- D.Should I invite

23.The number 9. 11 is a special number, \_\_\_\_, I think, that will be remembered by the Americans forever.

- A.what
- B.it
- C.which
- D.one

24.Will you see to \_\_\_\_ that my birds are looked after well while I'm away?

- A.them
- B.yourself
- C.it
- D.me

25.Many teens don't get enough sleep because they have too much homework, which \_\_\_\_ them up at night.



A.makes

B.breaks

C.turns

D.keeps

26.--Mrs Lin looks rather a kind lady.

--But in fact she is cold and hard on us. You \_\_\_\_ believe it!

A.shouldn't

B.wouldn't

C.mustn't

D.needn't

27.The program is like a window on the world \_\_\_\_ you sit by it and fix your attention on what it shows.

A.if

B.as

C.while

D.unless

28.\_\_\_\_ the search engine just gave me some brief introductions rather than the whole content of the book to read.

A.Luckily

B.Mostly

C.Funnily

D.Disappointingly

29.--Did you know any French before you arrived in Washington?

--Never \_\_\_\_ it, actually.

A.had I learned

B.have I learned

C.I learned

D.was I learning

30. I don't remember \_\_\_\_\_ to the airport that year.

A.to be taken

B.being taken

C.having

D.to take

31. --How much vinegar did you put in the soup?

--I'm sorry to say, \_\_\_\_\_. I forget.

A.no



B.no one

C.nothing

D.none

32. He is only too ready to help others, seldom, \_\_\_\_\_, refusing them when they turn to him.

A.if never

B.if ever

C.if not

D.if any

33. --What should I wear to attend his wedding party?

--Dress \_\_\_\_\_ you like.

A.what

B.however

C.whatever

D.how

34. --The research on the new bird flu virus vaccine is challenging and demanding. Who do you think can do the job?

--\_\_\_\_\_ my students have a try?

A.Shall

B.Must

C.Will

D.May

35. I'd like to live somewhere \_\_\_\_\_ the sun shines all year long.

A.which

B.that

C.where

D.in which

36. I \_\_\_\_\_ to go for a walk, but someone called and I couldn't get away.

A.was planning

B.planned

C.had planned

D.would plan

37. --Your book, Tommy?

--No, Mom, it's my friend's.

--Remember to return it to \_\_\_\_\_ name is on it.

A.what

B.which



C.whose

D.whosever

38. Thank you for sending us \_\_\_\_\_ fresh vegetables of many kinds. You have done us \_\_\_\_\_ a great service.

A.不填; a

B.the; a

C.不填; 不填

D.the; 不填

39. Now that we \_\_\_\_\_ all the money, it's no use turning on me and saying it's all my fault.

A. had lost

B.lost

C.have lost

D.lose

40. We had a really bad time about six months ago but now things are \_\_\_\_\_.

A. looking up

B.coming up

C.making up

D.turning up

41. --When did it begin to snow?

--It started \_\_\_\_\_ the night.

A.during

B.by

C.from

D.at

42. Young as he is, David has gained \_\_\_\_\_ rich experience in \_\_\_\_\_ society.

A.the; the

B.a; 不填

C.不填; 不填

D.不填; the

43. \_\_\_\_\_ from endless homework on weekends, the students now find their own activities, such as taking a ride together to watch the sunrise.

A.Freed

B.Freeing

C.To free

D.Having freed

44. --So you missed the meeting.



--\_\_\_\_. I got there five minutes before it finished.

- A. Not at all
- B. Not exactly
- C. Not especially
- D. Not really

45. --Do you mind if I smoke?

- \_\_\_\_
- A. Why not?
  - B. Yes, help yourself
  - C. Go ahead
  - D. Yes, but you'd better not

46. --We must thank you for taking the trouble to cook us a meal.

- \_\_\_\_.
- A. With pleasure
  - B. It doesn't matter
  - C. It was no trouble at all
  - D. By all means

47. \_\_\_\_ the temperature might drop, coal was prepared for warming.

- A. To consider
- B. Considered
- C. Considering
- D. To be considered

48. --Tom, you are caught late again.

- Oh, \_\_\_\_.
- A. not at all
  - B. just my luck
  - C. never mind
  - D. that's all right

49. --What do you think of the concert?

--I really enjoy it. I didn't expect it was \_\_\_\_ wonderful.

- A. as
- B. more
- C. most
- D. very

50. The engineers made two big plans for the dam, \_\_\_\_ was never put in force.

- A. one of them





- B.which
- C.one of which
- D.every one of which

## 二、阅读理解

### Reading Comprehension

#### Directions:

Read the following ten texts. Answer the questions below each text by choosing A, B, C or D.

Mark your answers.

#### Passage 1

Questions 51 to 55 are based on the following passage.

A recent global survey of 2000 high-net-worth individuals found that 60% were not planning on a traditional retirement. Among US participants, 75% expected to continue working in some capacity even after stepping away from full-time jobs. "Many of these people made their wealth by doing something they're passionate (有激情的) about," says Daniel Egan, head of behavioral finance for Barclays Wealth Americas. "Given the choice, they prefer to continue working." Barclays calls these people "nevertirees."

Unlike many Americans compelled into early retirement by company restrictions, the average nevertirees often has no one forcing his hand. If 106-year-old investor Irving Kahn, head of his own family firm, wants to keep coming to work every day, who's going to stop him? Seventy-eight-year-old Supreme Court Justice Ruth Bader Ginsburg's job security is guaranteed in the Constitution.

It may seem that these elderly people are trying to cheat death. In fact, they are. And it's working. Howard Friedman, a professor at UC Riverside, found in his research that those who work hardest and are successful in their careers often live the longest lives. "People are generally being given bad advice to slow down, take it easy, stop worrying, and retire to Florida," he says. He described one study participant, still working at the age of 100, who was recently disappointed to see his son retire.

"We're beginning to see a change in how people view retirement," says George Leeson, co-director of the Institute of Population Ageing at Oxford. Where once retirement was seen as a brief reward after a long struggle through some miserable job, it is now akin (近似) to being cast aside. What Leeson terms "the Warren Buffett effect" is becoming more broadly appealing as individuals come to "view retirement as not simply being linked to economic productivity but also about contribution."

Observers are split on whether this is a wholly good thing. On the one hand, companies and financial firms can benefit from the wisdom of a resilient(坚韧的) chief. On the other, the new

generation can find it more difficult to advance-an argument that typically holds little sway to a nevertiree.

51. What do we learn about the so-called "nevertirees" ?

- A.They are passionate about making a fortune.
- B.They have no choice but to continue working.
- C.They love what they do and choose not to retire.
- D.They will not retire unless they are compelled to.

52. What do Irving Kahn and Ruth Bader Ginsburg have in common?

- A.Neither of them is subject to forced retirement.
- B.Neither of them desires reward for their work.
- C.Both cling to their positions despite opposition.
- D.Both are capable of coping with heavy workloads.

53. What is the finding of Howard Friedman's research?

- A.The harder you work, the bigger your fortune will be.
- B.The earlier you retire, the healthier you will be.
- C.Elderly people have to slow down to live longer.
- D.Working at an advanced age lengthens people's life.

54. What is the traditional view of retirement according to the passage?

- A.It means a burden to the younger generation.
- B.It is a symbol of a mature and civilized society.
- C.It is a compensation for one's life-long hard Work.
- D.It helps increase a nation's economic productivity.

55. What do critics say about "nevertirees" ?

- A.They are an obstacle to a company's development,
- B.They lack the creativity of the younger generation.
- C.They cannot work as efficiently as they used to.
- D.They prevent young people from getting ahead.

### Passage 2

**Questions 56 to 60 are based on the following passage**

When we talk about Americans barely into adulthood who are saddled with unbearable levels of debt, the conversation is almost always about student loan debt. But there's a growing body of evidence suggesting that today's young adults are also drowning in credit-card debt and that many of them will take this debt to their graves.

More than 20% overspent their income by more than \$100 every single month. Since they haven't built up their credit histories yet, it's a safe bet that these young adults are paying relatively high interest rates on the resulting credit card debt.



Although many young people blame "socializing" as a barrier to saving money, most of them aren't knocking back \$20 drinks in trendy (时尚的) lounges. They're struggling with much more daily financial demands.

To a disturbingly large extent, the young and the broke are relying on credit cards to make it until their next payday. This obviously isn't sustainable in the long run, and it's going to put a huge drag on their spending power even after they reach their peak earning years, because they'll still be paying interest on that bottle of orange juice or box of spaghetti (意式面条) they bought a decade earlier.

A new study out of Ohio State University found that young adults are accumulating credit card debt at a more rapid rate than other age groups, and that they're slower at paying it off. "If what we found continues to hold true, we may have more elderly people with substantial financial problems in the future," warns Lucia Dunn, professor of economics at Ohio State. "If our findings persist, we may be faced with a financial crisis among elderly people who can't pay off their credit cards."

Dunn says a lot of these young people are never going to get out from under their credit card debt. "Many people are borrowing on credit cards so heavily that payoff rates at these levels are not sufficient to recover their credit card debt by the end of their life, which could have loss implications for the credit card issuing banks."

56. What is the main idea of the first paragraph?

- A. Many young Americans will never be able to pay off their debts.
- B. Credit cards play an increasingly important role in college life.
- C. Credit cards are doing more harm than student loans.
- D. The American credit card system is under criticism.

57. Why do young people have to pay a higher interest on their credit card debt?

- A. They tend to forget about the deadlines.
- B. They haven't developed a credit history.
- C. They are often unable to pay back in time.
- D. They are inexperienced in managing money.

58. What is said to be the consequence of young adults relying on credit cards to make ends meet?

- A. It will place an unnecessary burden on society.
- B. It will give them no motivation to work hard.
- C. It will exert psychological pressure on them.
- D. It will affect their future spending power.

59. What will happen to young adults if their credit card debt keeps accumulating according to Lucia Dunn?

- A. They will have to pay an increasingly higher interest rate.



- B.They may experience a financial crisis in their old age.  
C.Their quality of life will be affected.  
D.Their credit cards may be cancelled.
60. What does Lucia Dunn think might be a risk for the credit card issuing banks?  
A.They go bankrupt as a result of over-lending.  
B.They lose large numbers of their regular clients.  
C.Their clients leave their debts unpaid upon death.  
D.Their interest rates have to be reduced now and then.

### Passage 3

Questions 61 to 65 are based on the following passage.

The rise of the Internet has been one of the most transformative developments in human history, comparable in impact to the invention of the printing press and the telegraph. Over two billion people worldwide now have access to vastly more information than ever before, and can communicate with each other instantly, often using Web-connected mobile devices they carry everywhere. But the Internet's tremendous impact has only just begun.

"Mass adoption of the Internet is driving one of the most exciting social, cultural, and political transformations in history, and unlike earlier periods of change, this time the effects are fully global," Schmidt and Cohen write in their new book, *The New Digital Age*.

Perhaps the most profound changes will come when the five billion people worldwide who currently lack Internet access get online. The authors do an excellent job of examining the implications of the Internet revolution for individuals, governments, and institutions like the news media. But the book has one major shortcoming, it's that the authors don't spend enough time applying a critical eye to the role of Internet businesses in these sweeping changes.

In their book, the authors provide the most authoritative volume to date that describes--and more importantly predicts--how the Internet will shape our lives in the coming decades. They paint a picture of a world in which individuals, companies, institutions, and governments must deal with two realities, one physical, and one virtual.

At the core of the book is the idea that" technology is neutral, but people aren't. "By using this concept as a starting point, the authors aim to move beyond the now familiar optimist vs. pessimist dichotomy(对立观点)that has characterized many recent debates about whether the rise of the Internet will ultimately be good or bad for society. In an interview with *TIME* earlier this week, Cohen said although he and his co-author are optimistic about many aspects of the Internet, they're also realistic about the risks and dangers that lie ahead when the next five billion people come online, particularly with respect to personal privacy and state surveillance(监视).

61. In what way is the rise of the Internet similar to the invention of the printing press and the telegraph?



- A.It transforms human history.  
B.It facilitates daily communication.  
C.It is adopted by all humanity.  
D.It revolutionizes people's thinking.
62. How do Schmidt and Cohen describe the effects of the Internet?  
A.They are immeasurable.  
B.They are worldwide.  
C.They are unpredictable.  
D.They are contaminating.
63. In what respect is the book *The New Digital Age* considered inadequate?  
A.It fails to recognize the impact of the Internet technology.  
B.It fails to look into the social implications of the Internet.  
C.It lacks an objective evaluation of the role of Internet businesses.  
D.It does not address the technical aspects of Internet communication.
64. What will the future be like when everybody gets online?  
A.People will be living in two different realities.  
B.People will have equal access to information.  
C.People don't have to travel to see the world.  
D.People don't have to communicate face to face.
65. What does the passage say about the authors of *The New Digital Age*?  
A.They leave many questions unanswered concerning the Internet.  
B.They are optimistic about the future of the Internet revolution.  
C.They have explored the unknown territories of the virtual world.  
D.They don't take sides in analyzing the effects of the Internet.

#### Passage 4

Questions 66 to 70 are based on the following passage.

In 1950, a young man would have found it much easier than it is today to get and keep a job in the auto industry. And in that year the average autoworker could meet monthly mortgage(抵押贷款) payments on an average home with just 13.4 percent of his take-home pay. Today a similar mortgage would claim more than twice that share of his monthly earnings.

Other members of the autoworker's family, however, might be less inclined to trade the present for the past. His retired parents would certainly have had less economic security back then. Throughout much of the 1960s, more than a quarter of men and women age 65 and older lived below the poverty level, compared to less than 10 percent in 2010.

In most states, his wife could not have taken out a loan or a credit card in her own name. In 42 states, a homemaker had no legal claim on the earnings of her husband. And nowhere did a wife have legal protection against family violence.

Most black workers would not want to return to a time when, on average, they earned 40 percent less than their white counterparts(职位相对的人), while racially restrictive agreements largely prevented them from buying into the suburban neighborhoods being built for white working-class families.

Today, new problems have emerged in the process of resolving old ones, but the solution is not to go back to the past. Some people may long for an era when divorce was still hard to come by. The spread of no-fault divorce has reduced the bargaining power of whichever spouse is more interested in continuing the relationship. And the breakup of such marriages has caused pain for many families.

The growing diversity of family life comes with new possibilities as well as new challenges. According to a recent poll, more than 80 percent of Americans believe that their current family is as close as the one in which they grew up, or closer. Finding ways to improve the lives of the remaining 20 percent seems more realistic than trying to restore an imaginary golden age.

66. What do we learn about American autoworkers in 1950?

- A.They had less job security than they do today.
- B.It was not too difficult for them to buy a house.
- C.Their earnings were worth twice as much as today.
- D.They were better off than workers in other industries.

67. What does the author say about retired people today?

- A.They invariably long to return to the golden past.
- B.They do not depend so much on social welfare.
- C.They feel more secure economically than in the past.
- D.They are usually unwilling to live with their children.

68. Why couldn't black workers buy a house in a white suburban neighborhood?

- A.They lacked the means of transportation.
- B.They were subjected to racial inequality.
- C.They were afraid to break the law.
- D.They were too poor to afford it.

69. What is the result of no-fault divorce?

- A.Divorce is easier to obtain.
- B.Domestic violence is lessened.
- C.It causes little pain to either side.
- D.It contributes to social unrest.



70. What does the author suggest society do?
- A. Get prepared to face any new challenges.
  - B. Try to better the current social security net.
  - C. Narrow the gap between blacks and whites.
  - D. Improve the lives of families with problems.

### Passage 5

#### Questions 71 to 75 are based on the following passage.

New Yorkers are gradually getting used to more pedaling(骑车的)passengers on those shining blue Citi Bikes. But what about local bike shops? Is Citi Bike rolling up riders at their expense?

At Gotham Bikes in Tribeca, manager W. Ben said the shop has seen an increase in its overall sales due to the bike-share program. "It's getting more people on the road," he said. James Ryan, an employee at Danny's Cycles in Gramercy also said Citi Bike is a good option for people to ease into biking in a city famed for its traffic jams and aggressive drivers. "They can try out a bike without committing to buying one," he said.

Rentals are not a big part of the business at either Gotham Bikes or Danny's Cycles. But for Frank's Bike Shop, a small business on Grand St., the bike-share program has been bad news. Owner Frank Arroyo said his rental business has decreased by 90% since Citi Bike was rolled out last month.

Arroyo's main rental customers are European tourists, who have since been drawn away by Citi Bikes.

However, Ben said the bike-share is good for bike sales at his shop. "People have used the bike-share and realized how great it is to bike in the city, then decide that they want something nicer for themselves," he noted.

Christian Farrell of Waterfront Bicycle Shop, on West St. just north of Christopher St., said initially he was concerned about bike-share, though, he admitted, "I was happy to see people on bikes."

Farrell's early concerns were echoed by Andrew Crooks, owner of NYC Velo, at 64 Second Ave. "It seemed like a great idea, but one that would be difficult to implement," Crooks said of Citi Bike. He said he worried about inexperienced riders 'lack of awareness of building rules and strong negative reaction from non-cyclists. However, he said, it's still too early to tell his business has been impacted.

While it's possible bike-share will cause a drop in business, Crooks allowed that the idea is a positive step forward for New York City.

71. What is the author's chief concern about the increasing use of Citi Bikes in New York?
- A. How non-cyclists will respond to it.

- B. Whether local bike shops will suffer.  
C. Whether local bike businesses will oppose it.  
D. How the safety of bike riders can be ensured.
72. What happened to Gotham Bikes as a result of the bike-share program?  
A. It found its bike sales unaffected.  
B. It shifted its business to rentals.  
C. It saw its bike sales on the rise.  
D. It rented more bikes to tourists.
73. Why is the bike-share program bad news for Frank's Bike Shop?  
A. It cannot meet the demand of the bike-share program.  
B. Its customers have been drawn away by Citi Bikes.  
C. Its bike prices have to be lowered again and again.  
D. It has to compete with the city's bike rental shops.
74. Why did Andrew Crooks think that the bike-share program would be difficult to execute?  
A. Inexperienced riders might break biking rules.  
B. Conflicts might arise among bike rental shops.  
C. Traffic conditions might worsen in the downtown area.  
D. There are not enough lanes to accommodate the bikes.
75. What is the general attitude of local bike shops towards Citi Bike?  
A. Wait-and-see.  
B. Negative.  
C. Indifferent.  
D. Approving.

### Passage 6

Questions 76 to 80 are based on the following passage.

Various studies have shown that increased spending on education has not led to measurable improvements in learning. Between 1980 and 2008, staff and teachers at U.S. public schools grew roughly twice as fast as students. Yet students showed no additional learning in achievement tests. Universities show similar trends of increased administration personnel and costs without greater learning, as documented in Richard Arum and Josipa Roksa's recent book *Academically Adrift: Limited Learning on College Campuses*.

A survey shows that 63% of employers say that recent college graduates don't have the skills they need to succeed and 25% of employers say that entry-level writing skills are lacking.

Some simplistically attribute the decline in our public education system to the drain of skilled students by private schools, but far more significant events were at work.





Public schools worked well until about the 1970s. In fact, until that time, public schools provided far better education than private ones. It was the underperforming students who were thrown out of public schools and went to private ones.

A prominent reason public schools did well was that many highly qualified women had few options for world outside the house other than being teachers or nurses. They accepted relatively low pay, difficult working conditions, and gave their very best.

Having such a large supply of talented women teachers meant that society could pay less for their services. Women's liberation opened up new professional opportunities for women, and, over time, some of the best left teaching as a career option, bringing about a gradual decline in the quality of schooling.

Also around that time, regulations, government, and unions came to dictate pay, prevent adjustments, and introduce bureaucratic(官僚的) standard for advancement. Large education bureaucracies and unions came to dominate the landscape, confusing activity with achievement. Bureaucrats regularly rewrite curriculums, talk nonsense about theories of education, and require ever more administrators. The end result has been that, after all the spending, students have worse math and reading skills than both their foreign peers and earlier generations spending far less on education--as all the accumulating evidence now documents.

76. What do we learn from various studies on America's public education?

- A. Achievement tests have failed to truly reflect the quality of teaching.
- B. Public schools lack the resources to compete with private schools.
- C. Little improvement in education has resulted from increased spending.
- D. The number of students has increased much faster than that of teachers.

77. How do some people explain the decline in public education?

- A. Government investment does not meet schools' needs.
- B. Skilled students are moving to private schools.
- C. Qualified teachers are far from adequately paid.
- D. Training of students' basic skills is neglected.

78. What was a significant contributor to the past glory of public schools?

- A. Well-behaved students.
- B. Efficient administration.
- C. Talented women teachers.
- D. Generous pay for teachers.

79. Why did some of the best women teachers leave teaching?

- A. New career opportunities were made available to them by women's liberation.
- B. Higher academic requirements made it difficult for them to stay in their jobs.
- C. They were unhappy with the bureaucratic administration in their schools.



D.The heavy teaching loads left them little time and energy for family life.

80. What does the author think is one of the results of government involvement in education?

A.Increasing emphasis on theories of education.

B.Highly standardized teaching methods.

C.Students 'improved academic performance.

D.An ever-growing number of administrators.

### Passage 7

Questions 81 to 85 are based on the following passage.

Children are a delight. They are our future. But sadly, hiring someone to take care of them while you go to work is getting more expensive by the year.

Earlier this month, it was reported that the cost of enrolling an infant or small kid at a childcare center rose 3% in 2012, faster than the overall cost of living. There are now large strips of the country where daycare for an infant costs more than a tenth of the average married couple's income.

This is not necessarily a new trend, but it is a somewhat puzzling one. The price of professional childcare has been rising since the 1980s. Yet during that time, pay for professional childcare workers has stood still. Actually caregivers make less today, in real terms, than they did in 1990. Considering that labor costs are responsible for up to 80% of a daycare center's expenses, one would expect flat wages to have meant flat prices.

So who's to blame for higher childcare costs?

Childcare is a carefully regulated industry. States lay down rules about how many children each employee is allowed to watch over, the space care centers need per child, and other minute details. And the stricter the regulations, the higher the costs. If it has to hire a caregiver for every two children, it can't really achieve any economies of scale on labor to save money when other expenses go up. In Massachusetts, where childcare centers must hire one teacher for every three infants, the price of care averaged more than \$16,000 per year. In Mississippi, where centers must hire one teacher for every five infants, the price of care averaged less than \$5,000.

Unfortunately, I don't have all the daycare-center regulations handy. But I wouldn't be surprised if as the rules have become more elaborate, prices have risen. The trade off(交换) might be worth it in some cases; after all, the health and safety of children should probably come before cheap service. But certainly, it doesn't seem to be an accident that some of the cheapest daycare available is in the least regulated South.

81. What problem do parents of small kids have to face?

A.The ever-rising childcare prices.

B.The budgeting of family expenses.

C.The balance between work and family.



D.The selection of a good daycare center.

82. What does the author feel puzzled about?

A.Why the prices of childcare vary greatly from state to state.

B.Why increased childcare prices have not led to better service.

C.Why childcare workers' pay has not increased with the rising childcare costs.

D.Why there is a severe shortage of childcare professionals in a number of states.

83. What prevents childcare centers from saving money?

A.Steady increase in labor costs.

B.Strict government regulations.

C.Lack of support from the state.

D.High administrative expenses.

84. Why is the average cost of childcare in Mississippi much lower than in Massachusetts?

A.The overall quality of service is not as good.

B.Payments for caregivers there are not as high.

C.Living expenses there are comparatively low.

D.Each teacher is allowed to care for more kids.

85. What is the author's view on daycare service?

A.Caregivers should receive regular professional training.

B.Less elaborate rules about childcare might lower costs.

C.It is crucial to strike a balance between quality and costs.

D.It is better for different states to learn from each other.

### Passage 8

Questions 86 to 90 are based on the following passage.

Alex Pang's amusing new book *The Distraction Addiction* addresses those of us who feel panic without a cellphone or computer. And that, he claims, is pretty much all of us. When we're not online, where we spend four months annually, we're engaged in the stressful work of trying to get online.

*The Distraction Addiction* is not framed as a self-help book. It's a thoughtful examination of the dangers of our computing overdose and a historical overview of how technological advances change consciousness. A professional futurist, Pang urges an approach which he calls "contemplative(沉思的)computing." He asks that you pay full attention to how your mind and body interact with computers and how your attention and creativity are influenced by technology."

Pang's first job is to free you from the common misconception that doing two things at once allows you to get more done. What is commonly called multitasking is, in fact, switch-tasking, and its harmful effects on productivity are well documented. Pang doesn't advocate returning to a



Internet world. Instead, he asks you to take a more ecological(生态的)view of your relationships with technologies and

Look for ways devices or media may be making specific tasks easier or faster but at the same time making your work and life harder."

The Distraction Addiction is particularly fascinating on how technologies have changed certain fields of labor-often for the worse. For architects, computer-aided design has become essential but in some ways has cheapened the design process. As one architect puts it. Architecture is first and foremost about thinking and drawing is a more productive way of thinking than computer-aided design.

Somewhat less amusing are Pang's solutions for kicking the Internet habit. He recommends the usual behavior-modification approaches, familiar to anyone who has completed a not smoking program. Keep logs to study your online profile and decide what you can knock out, download a program like Freedom that locks you out of your browser, or take a digital Sabbath(安息日): "Unless you're a reporter or Emergency-department doctor, you'll discover that your world doesn't fall apart when you go offline."

86. Alex Pang's new book is aimed for readers who

- A.find their work online too stressful
- B.go online mainly for entertainment
- C.are fearful about using the cellphone or computer
- D.can hardly tear themselves away from the Internet

87. What does Alex Pang try to do in his new book?

- A.Offer advice on how to use the Internet effectively.
- B.Warn people of the possible dangers of Internet use.
- C.Predict the trend of future technological development.
- D.Examine the influence of technology on the human mind.

88. What is the common view on multitasking?

- A.It enables people to work more effectively.
- B.It is in a way quite similar to switch-tasking.
- C.It makes people's work and life even harder.
- D.It distracts people's attention from useful work.

89. What does the author think of computer-aided design?

- A.It considerably cuts down the cost of building design.
- B.It somewhat restrains architects' productive thinking.
- C.It is indispensable in architects 'work process.
- D.It can free architects from laborious drawing.

90. What is Alex Pang's recommendation for Internet users?

- A.They use the Internet as little as possible.
- B.They keep a record of their computer use time.
- C.They exercise self-control over their time online.
- D.They entertain themselves online on off-days only.

### Passage 9

Questions 91 to 95 are based on the following passage.

When young women were found to make only 82 percent of what their male peers do just one year out of college, many were at a loss to explain it.

All the traditional reasons put forward to interpret the pay gap--that women fall behind when they leave the workforce to raise kids, for example, or that they don't seek as many management roles failed to justify this one. These young women didn't have kids yet. And because they were just one year removed from their undergraduate degrees, few of these women yet had the chance to go after leadership roles.

But there are other reasons why the pay gap remains so persistent. The first is that no matter how many women may be getting college degrees, the university experience is still an unequal one. The second is that our higher education system is not designed to focus on the economic consequences of our students' years on campus.

Now that women are the majority of college students and surpass men in both the number of undergraduate and advanced degrees awarded, one might think the college campus in a pretty equal place. It is not. Studies show that while girls do better than boys in high school, they start to trail off during their college years. They enroll in different kinds of classes, tend to major in less rigorous (非常) subjects, and generally head off with less ambitious plans.

As a result, it's not surprising that even the best educated young women enter the workplace with as light disadvantage. Their college experience leaves them somewhat confused, still stumbling(栽倒) over the dilemmas their grandmothers' generation sought to destroy. Are they supposed to be pretty or smart? Strong or sexy (性感的)? All their lives, today's young women have been pushed to embrace both perfection and passion to pursue science and sports, math and theater--and do it all as well as they possibly can. No wonder they are not negotiating for higher salaries as soon as they get out of school. They are too exhausted, and too scared of failing.

91. Traditionally, it is believed that women earn less than men because

- A.they have failed to take as many rigorous courses
- B.they do not feel as fit for management roles
- C.they feel .obliged to take care of their kids at home
- D.they do not exhibit the needed leadership qualifies

92. What does the author say about America's higher education system?

- A.It does not offer specific career counseling to women.



- B.It does not consider its economic impact on graduates.  
C.It does not take care. of women students' special needs.  
D.It does not encourage women to take rigorous subjects.
93. What does the author say about, today's college experience?  
A.It is different for male and female students.  
B.It is not the same. as that of earlier generations.  
C.It is more exhausting than most women expect.  
D.It is not so satisfying to many American students.
94. What does the author say about women students in college?  
A.They have no idea how to bring out their best.  
B.They drop a course when they find it too rigorous.  
C.They are not as practical as men in choosing courses.  
D.They don't perform as well as they did in high school.
95. How does the author explain the pay gap between men and women fresh from college?  
A.Women are too worn out to be ambitious.  
B.Women are not ready to take management roles.  
C.Women are caught between career and family.  
D.Women are not good at negotiating salaries.

### Passage 10

#### Questions 96 to 100 are based on the following passage.

Reading leadership literature, you'd sometimes think that everyone has the potential to be an effective leader.

I don't believe that to be true. In fact, I see way fewer truly effective leaders than I see people stuck in positions of leadership who are sadly incompetent and seriously misguided about their own abilities.

Part of the reason this happens is a lack of honest self-assessment by those who aspire to (追求) leadership in the first place. We've all met the type of Individual who simply must take charge. Whether it's a decision-making session, a basketball game, or a family outing, they can't help grabbing the lead dog position and clinging on to it for dear life. They believe they're natural born leaders.

Truth is, they're nothing of the sort. True leaders don't assume that it's their divine (神圣的) right to take charge every time two or more people get together. Quite the opposite. A great leader will assess each situation on its merits, and will only take charge when their position, the situation, and/or the needs of the moment demand it.

Many business executives confuse leadership with action. They believe that constant motion somehow generates leadership as a byproduct. Faced with any situation that can't be solved by the



sheer force of activity, they generate a dust cloud of impatience. Their one leadership tool is volume: if they think you aren't working as hard as they think you should, their demands become increasingly louder and harsher.

True leaders understand the value of action, of course, but it isn't their only tool. In fact, it isn't even their primary tool. Great leaders see more than everyone else: answers, solutions, patterns, problems, opportunities. They know it's vitally important to do, but they also know that thinking, understanding, reflection and interpretation are equally important.

If you're too concerned with outcomes to the extent that you manipulate and intimidate others to achieve those outcomes, then you aren't leading at all, you're dictating. A true leader is someone who develops his or her team so that they can and do hit their targets and achieve their goals.

96. What does the author think of the leaders he knows?

- A.Many of them are used to taking charge.
- B.Few of them are equal to their positions.
- C.Many of them fail to fully develop their potential.
- D.Few of them are familiar with leadership literature.

97. Why are some people eager to grab leadership positions?

- A.They believe they have the natural gift to lead.
- B.They believe in what leadership literature says.
- C.They have proved competent in many situations.
- D.They derive great satisfaction from being leaders.

98. What Characterizes a great leader according to the author?

- A.Being able to take prompt action when chances present themselves.
- B.Having a whole heart dedication to their divine responsibilities.
- C.Having a full understanding of their own merits and weaknesses.
- D.Being able to assess the situation carefully, before taking charge.

99. How will many business executives respond when their command fails to generate action?

- A.They reassess the situation at hand.
- B.They become impatient and rude.
- C.They resort to any tool available.
- D.They blame their team members.

100. What is the author's advice to leaders?

- A.Concentrate on one specific task at a time.
- B.Use different tools to achieve different goals.
- C.Build up a strong morale to achieve their goals.
- D.Show determination when faced with tough tasks.

## 第二部分 行政能力测试

### 一、单选题（本部分 70 道题）

1. 数字技术的发展，为文化遗产的保护提供了全新的高科技手段。各个国家纷纷推出相关的措施和计划。然而，数字技术毕竟只是技术手段，最终不可能代替人类的智慧和精神。如果没有正确的理念加以引导，它可能堕落成“数字陷阱”。虚拟性有可能让一种文化变成一种“真实的”幻境，同时也会使那些不具传播强势的文化样式受到来自“文化单极化”的挤压，从而在“马太效应”中更加速其消亡。

这段文字主要表达是：（ ）

- A. 只要有正确的理念加以引导，数字技术就可以为文化遗产提供很好的保护
- B. 正确理念的引导是把数字技术应用于文化遗产保护领域的前提
- C. 数字技术的虚拟性对强势文化有利，而对弱势文化不利
- D. 数字技术会导致文化遗产保护领域中“马太效应”的出现

2. 目前，研究人员尚不能确定，是先有抑郁症，还是先有沉溺网络，但有一点是肯定的，即两者之间是一种恶性循环。抑郁症可以使青少年更加沉溺于网络，有抑郁症状的青少年基本没有生活目标，网络游戏中获得的虚拟奖励对他们来讲很有吸引力，虽然网络世界热闹非凡，但沉溺其中的青少年内心却异常孤独。

这段文字表达的中心意思是：（ ）

- A. 研究人员对抑郁症和沉溺网络的关系还没有搞清楚
- B. 沉溺网络对青少年心理健康产生了严重不良影响
- C. 网络游戏中的虚拟奖励对青少年吸引力很大
- D. 抑郁症和沉溺网络之间存在着一种恶性循环的关系

3. 网络时代，个别知识分子因公共表达而遭受攻击，一度感到委屈，他们在自我辩护的过程中经常提及其主张的知识依据。在与大众互动的过程中，他们单纯依靠知识权威。殊不知，如互联网这样的公共平台，并非单一的学术交流场域，一种观点所受到的褒贬不仅取决于它与学术权威的距离，大众情感、历史传统等因素同样会产生影响。社会精英如果一味踏空置虚，势必与民众渐行渐远。

这段文字意在说明：（ ）

- A. 现在知识分子仅凭知识难以进行自我辩护
- B. 社会精英要认同大众情感并遵循历史传统
- C. 社会精英应避免因推崇知识与理性而与大众对立
- D. 大众情感、历史传统决定着个人观点能否被接纳

4. 当今时代，随着娱乐业的发展和电子产品的出现，多样化的娱乐生活和碎片化的手机浏览侵占了人的大部分空闲时间，“静下心来阅读一本书”则被排到时间表的最末端。阅读与碎片化信息浏览的区别无须赘述，阅读让人沉静、沉淀。而阅读正是浮躁时代所稀缺的品质，也是一个理性民族所需要的品质。



这段文字意在强调：（ ）

- A.碎片化信息阅读是浮躁时代的产物
- B.阅读和碎片化浏览有根本区别
- C.当今时代需要推动国民阅读
- D.“静下心来阅读一本书”在当今时代已非常难得

5. 在《史记》中《公仪休嗜鱼》说的是，公仪休在鲁国当丞相的时候特别喜欢吃鱼，有很多人投其所好送鱼给他，他一概不收。有人问：你为什么喜欢吃鱼却不收鱼？他说，我现在做丞相买得起鱼，自己可以买来吃。如果因接受了别人送的鱼而被免职，我从此就买不起鱼，也吃不起鱼了。

这段文字意在说明：（ ）

- A.贪欲猛如虎，贪欲如洪水
- B.人的性格各异，嗜好有别
- C.做一个正直向上的人，首先要“寡欲”
- D.贪欲是把一个人推向不归路的“助推器”

6. 从科学史看，理论再伟大，也只有在特定的范围内才是正确的。标准模型虽然即将被证实，但其依然位于微观世界，无法解释宏观世界中的万有引力。《新科学家》撰文写道：“希格斯玻色子（也称为‘上帝粒子’）是标准模型的最后一块拼图，但我们知道，这个模型之外，还有其他的粒子和力。”这意味着，尽管“上帝粒子”可能是验证标准模型的最后一块拼图，但它绝对不是人类认识宇宙真理的最后一块拼图。

与这段文字不相符的一项是：（ ）

- A.“上帝粒子”一旦得到确认，标准模型可能就此得到证实
- B.即使“上帝粒子”得到确认，我们认识宇宙任务仍未完成
- C.标准模型即使得到证实，但它也绝不会是宇宙的最终真理
- D.“上帝粒子”如果不存在，说明标准模型之外还有其他粒子

7. 博物馆的重点展示厅基本上没有分割空间。尽量保证了展厅的畅通与宽敞。并且把明显标本放在这个展厅最抢眼的位置，这使得观众一进入展区就能够一览无余地看到最精彩的展示。在每个大空间上。适当运用了错层的方式，开辟出一个互动区域。专门介绍相关的科学知识，同时这个错层也是很好的观赏角度。

根据文章，博物馆展品展示上的特点是：（ ）

- A.传统与现代的结合
- B.艺术与科学的结合
- C.个性与共性的结合
- D.空间与互动的结合

8. 在光滑的冰面上开车是不容易的，可是我在北极见到的芬兰司机，在冰道上开车的时速和在柏油马路上一样快。为了保障安全，这里的汽车都备有两套轮子，一套是夏季用的普通轮子，一套是适用于冰面的带针的轮子。公路上的另一奇景是白天行使的车辆都开着灯，据说

这样事故发生率比较低。

最合适做这段文字的标题是：（ ）

- A. 北极见闻
- B. 北极气温
- C. 行车规则
- D. 行车怪异

9. “Core Competence”通行的中文翻译是“核心竞争力”，但它的准确译法应该是“核心能力”。所谓“核心能力”，不是公司独有的某种技术或工艺，也不是公司内部某个人或某个部门的能力，而是指公司整合不同的生产技能和技术后形成的一种综合能力，是公司集体学习、运作的结果。核心能力是内在的、无形的、本源性的，它难以被竞争对手所复制。一个公司凭借核心能力才能持续为客户提供独特的价值和利益，才能不断催生新产品，开辟新市场。

下列对“核心能力”的理解，最符合文意的一项是：（ ）

- A. 核心能力是一种综合能力，它的形成不可能一蹴而就
- B. 核心能力不是指个人能力，而是指公司独有的技术
- C. 核心能力被竞争对手复制的可能性很大
- D. 核心能力与顾客所看重的价值和利益无关

10. 戏剧和书法篆刻家使用的繁体字等小众文化产品，正面临阵地锐减、影响下降的处境。这样的表现，从技术层面说，并无大的问题，因为实用主义统治的时代，那些已经不甚实用的东西，可以退出技术的范畴。但是，从文化产品的延续性而言，那些动辄被几千年中国文明史检验了的文化，它不能不为人知，也不能只有书法家、戏剧家等专业人士扛着，如果最后的结局真是这样，那么终会曲终人散，留下一段段文化悲剧。

下列属于文中“文化悲剧”的是：（ ）

- A. 大量历史文物流失海外
- B. 繁体字被简化字取而代之
- C. 多种民间曲艺面临失传困境
- D. 少数民族生活被现代生活同化

11. 微电网是包含本地化半自主运行的电源、负荷和电热储能设施的集群。相对于大电网，它自成一体，单独控制，可以与大电网连接，并网运行，也可以断开连接，以“孤岛模式”自行运行。微电网作为具有向参与者和传统电网提供双向效益的特点，体现了分布式电力系统的发展方向，也为电网的发展开辟了一条崭新路径。

下列说法与原文相符的是：（ ）

- A. 微电网是以“孤岛模式”运行的本地化电网
- B. 微电网是与传统电网并网运行的集群
- C. 微电网的出现分散了传统电网的效益
- D. 大电网可能因与微电网并行而受益

12. 尽管大多数时候，人类学家以科学家自居，但不可否认的是，每个人类学家与他们的研



研究对象都是活生生的个人，各种感受的交织，情感的触动免不了影响研究的结果。不过，不要紧，承认这种“沮丧、尴尬、疲倦和窘迫”并不是一件太糟的事情，而且越来越被看作是田野叙述中，一个有益的维度。

作者对人类学家个人情感往往会渗入研究结果的看法是：（ ）

- A. 不可避免
- B. 情有可原
- C. 有利有弊
- D. 益大于弊

13. 人类的平均寿命越来越长，但是人类所观察到的癌症发生率也越来越高。在分析这种趋势的时候，很多人会把它归结为现代食物的品质越来越差。于是时不时有人发出“某某食物致癌”的言论，总能吸引一堆眼球；如果指出这种“致癌的食物”跟现代技术有关，\_\_\_\_\_。填入划横线部分最恰当的一句是：（ ）

- A. 那就更容易得到公众的普遍认同
- B. 那就应该分析其关联性到底有多大
- C. 那也不能作为反对现代技术的理由
- D. 那么据此得出的结论就往往只是初步的

14. 垄断行业内部“分配差距”越大，行业工资差距就会越大；而反之，如果垄断行业内部“分配差距”保持在一个合理的水平，这些行业的平均工资水平必然也会随之降低，相应地，垄断行业与其他行业之间的工资过大差距也就会缩小。因此，重视和解决垄断行业以及其他一些高收入行业的内部“分配差距”，是调控行业工资差距绕不过去的一个公正命题，远比纠缠于行业工资差距多少倍更重要。

作为文章的引言，接下来要论述的最有可能是：（ ）

- A. 比较垄断行业和其他行业的收入差距
- B. 如何调控行业工资差距
- C. 如何解决垄断行业分配差距
- D. 解决垄断行业收入差距的意义

15. ①上佛来山，敬香不是主题，大多数游客到此，是来赏花的

②每年春天，围绕于佛来山山腰的梨花便千树万树了

③其道场是普贤菩萨，再加山势陡峭险峻，于是有了“与峨眉姐妹耳”

④清末，佛来山的黄皮梨就已闻名

⑤唐时，佛来山就建庙礼佛

⑥佛来山的乡民，种梨已经有几百年的历史

将以上 6 个句子重新排列，语序正确的是：（ ）

- A. ⑤⑥②③④①
- B. ⑤③①⑥④②
- C. ⑥①⑤②③④

D.①②⑥③④⑤

16. 当心理学家根据临床观察发现，我们生活中的许多“抑郁症”属于假性抑郁症。一般人的情绪变化有一定\_\_\_\_\_，通常是短期的，人们通过自我调适，充分发挥自我心理防卫功能，就能恢复心绪平稳。

填入划横线部分最恰当的一项是：（ ）

- A.突发性
- B.周期性
- C.反复性
- D.时限性

17. 现代人对微信\_\_\_\_\_不已，乃至几乎不能有一朝一夕的分离，与其说是微信的功能强大，不如将之理解成空虚寂寞冷的人们，需要某种精神层面的\_\_\_\_\_。

依次填入划横线部分最恰当的一项是：（ ）

- A.崇拜 皈依
- B.痴狂 抚慰
- C.眷恋 寄托
- D.痴迷 慰藉

18. 有幸在毕业典礼上致辞，既需\_\_\_\_\_学生，也该\_\_\_\_\_老师——长江后浪推前浪，“前浪”怎么办？“前浪”不该过早停下脚步，还得尽量往前赶，在这个意义上，这毕业典礼，既属于\_\_\_\_\_的毕业生，也属于自强不息的指导老师。

依次填入划横线部分最恰当的一项是：（ ）

- A.鞭策 告知 斗志昂扬
- B.鼓励 表扬 踌躇满志
- C.奖励 表彰 指点江山
- D.激励 警醒 朝气蓬勃

19. 消极完美主义者总是非常仔细地检查任何事情的细枝末节，有时竟达到\_\_\_\_\_的地步。他们缺少一种适时放弃的智慧，他们所追求的“完美”，不是美学意义上的“完美”，而是一种非常刻板而教条式的“完美”。

填入划横线部分最恰当的一项是：（ ）

- A.抱残守缺
- B.宁缺勿滥
- C.吹毛求疵
- D.冥顽不灵

20. 在环境问题上，我们所面临的困境不是由于我们\_\_\_\_\_，而是我们尽力做了，但却无法遏制环境恶化的势头。这是一个信号：把魔鬼从瓶子里放出来的人类，已经失去把魔鬼再装回去的能力。

填入划横线部分最恰当的一项是：（ ）



- A.无所顾忌  
B.无所不为  
C.无所事事  
D.无所作为
21. 已知 A、B 两地相距 600 千米。甲、乙两车同时从 A、B 两地相向而行，3 小时相遇。若甲的速度是乙的 1.5 倍，则甲的速度是（ ）。
- A.80 千米/小时  
B.90 千米/小时  
C.100 千米/小时  
D.120 千米/小时
22. 某班有 38 名学生，一次数学测验共有两道题，答对第一题的有 26 人，答对第二题的有 24 人，两题都答对的有 17 人，则两题都答错的人数是（ ）。
- A.3  
B.5  
C.6  
D.7
23. 甲、乙、丙三人共同完成一项工程，他们的工作效率之比是 5:4:6。先由甲、乙两人合做 6 天，再由乙单独做 9 天，完成全部工程的 60%。若剩下的工程由丙单独完成，则丙所需要的天数是（ ）。
- A.9  
B.11  
C.10  
D.15
24. 有 A、B、C 三支试管，分别装有 10 克、20 克、30 克的水。现将某种盐溶液 10 克倒入 A 管均匀混合，并取出 10 克溶液倒入 B 管均匀混合，再从 B 管中取出 10 克溶液倒入 C 管。若这时 C 管中溶液浓度为 2.5%，则原盐溶液的浓度是（ ）。
- A.60%  
B.55%  
C.50%  
D.45%
25. 某志愿服务小组购买一批牛奶到一敬老院慰问老人。如果送给每位老人 4 盒牛奶，那么还剩 28 盒；如果送给每位老人 5 盒，那么最后一位老人又不足 4 盒，则该敬老院的老人人数至少是（ ）。
- A.27  
B.29  
C.30



D.33

26. 小王以每股 10 元的相同价格买入 A 和 B 两只股票共 1000 股。此后 A 股先跌 5% 再涨 5%，B 股票先涨 5% 再跌 5%。若在此期间小王没有再买卖过这两只股票，则现在这 1000 股股票的市值是（ ）。

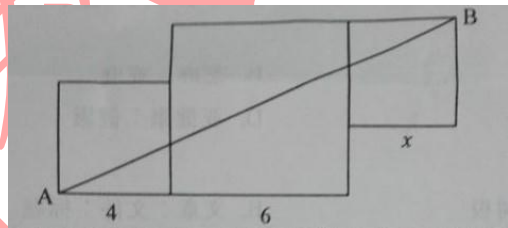
- A.10250 元
- B.9975 元
- C.10000 元
- D.9750 元

27. 小明、小红、小桃三人定期到某棋馆学围棋，小明每隔 3 天去一次，小红每隔 4 天去一次，小桃每隔 5 天去一次。若 2016 年 2 月 10 日三人恰好在棋馆相遇，则下次三人在棋馆相遇的日期是（ ）。

- A.2016 年 4 月 8 日
- B.2016 年 4 月 11 日
- C.2016 年 4 月 9 日
- D.2016 年 4 月 10 日

28. 下图是由三个边长分别为 4、6、 $x$  的正方形所组成的图形，直线 AB 将它分成面积相等的两部分，则  $x$  的值是（ ）。

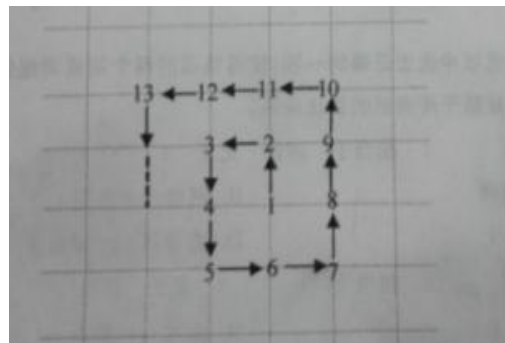
- A.3 或 5
- B.2 或 4
- C.1 或 3
- D.1 或 6



29. 一辆公交车从甲地开往乙地需经过三个红绿灯路口，在这三个路口遇到红灯的概率分别是 0.4、0.5、0.6，则该车从甲地开往乙地遇到红灯的概率是（ ）。

- A.0.12
- B.0.50
- C.0.88
- D.0.89

30. 从 1 开始的自然数在正方形网格内按如图所示规律排列，第 1 个转弯数是 2，第 2 个转弯数是 3，第 3 个转弯数是 5，第 4 个转弯数是 7，第 5 个转弯数是 10，……则第 22 个转弯数是（ ）。



- A.123
- B.131
- C.132
- D.133



31. 甲乙两个小分队的人数之和在 90 到 110 之间，如果从甲队调一定人数给乙队，则乙队的人数就是甲队的 2 倍；如果乙队调同样的人数给甲队，则甲队的人数就是乙队的 3 倍。问甲队调多少人给乙队之后，乙队的人数是甲队的 5 倍？（ ）

- A.18
- B.24
- C.30
- D.36

32. 箱子里有标号 1 至 10 共 10 个球，小张随机取了三个球并记下号码后将球放回，小李也随机取了三个并记下号码。这时发现两人取的球的号数之积都恰好是 144。已知小张的号数之和比小季的大，那么小张取的球的号数之和是多少？（ ）

- A.19
- B.17
- C.16
- D.14

33. 车间里要加工的手套副数是口罩个数的 2 倍，如果每位工人加工 3 个口罩，则还需额外生产 2 个口罩；如果每位工人加工 7 副手套，则会超额完成 6 副手套。如每位工人每 5 分钟可生产 1 副手套或 1 个口罩，且车间内的工人数减少一半，问至少需要多少分钟才能完成全部生产任务？（ ）

- A.85
- B.90
- C.95
- D.100

34. 工地仓库里有水泥若干，第一天用掉了前一天剩余库存的  $\frac{1}{3}$  后又补充了 500 袋，第二天用掉了第一天剩余库存的  $\frac{1}{9}$  后又补充了 400 袋，此时仓库的水泥库存是原有水泥的 2 倍，则仓库原有水泥多少袋？（ ）

- A.480
- B.540
- C.600
- D.660

35. 甲乙两名实力相当(即每一局两人中任意一人获胜的概率相同)的棋手进行 7 局 4 胜制的比赛，前 3 局赛完后，甲以 2: 1 领先于乙，那么甲获得最后胜利的概率是多少？（ ）

- A. $\frac{2}{3}$
- B. $\frac{3}{4}$
- C. $\frac{5}{8}$
- D. $\frac{11}{16}$



36. 某电器工作功耗为 370 瓦，待机状态下功耗为 37 瓦。该电器周一从 9:30 到 17:00 处于工作状态，其余时间断电。周二从 9:00 到 24:00 处于待机状态，其余时间断电。问其周一的耗电量是周二的多少倍？（ ）

- A.10
- B.6
- C.8
- D.5

37. 某单位组建兴趣小组，每人选择一项参加。羽毛球组人数是乒乓球组人数的 2 倍，足球组人数是篮球组人数的 3 倍，乒乓球组人数的 4 倍等于其他 3 个组人数的和相等。则羽毛球组人数等于（ ）。

- A.足球组人数与篮球组人数之和
- B.乒乓球组人数与足球组人数之和
- C.足球组人数的 1.5 倍
- D.篮球组人数的 3 倍

38. 某政府机关内甲、乙两部门通过门户网站定期向社会发布消息，甲部门每隔 2 天、乙部门每隔 3 天有一个发布日，节假日无休。甲、乙两部门在一个自然月内最多有几天同时为发布日？（ ）

- A.5
- B.2
- C.6
- D.3

39. 某新建小区计划在小区主干道两侧种植银杏树和梧桐树绿化环境。一侧每隔 3 棵银杏树种 1 棵梧桐树，另一侧每隔 4 棵梧桐树种 1 棵银杏树，最终两侧各栽种 35 棵树。问最多栽种了多少棵银杏树？（ ）

- A.33
- B.34
- C.36
- D.37

40. 李主任在早上 8 点 30 分上班之后参加了一个会议，会议开始时发现其手表的时针和分针呈 120 度角，而商务会议结束时发现手表的时针和分针呈 180 度角。问在该会议举行的过程中，李主任的手表时针与分针呈 90 度角的情况最多可能出现几次？（ ）

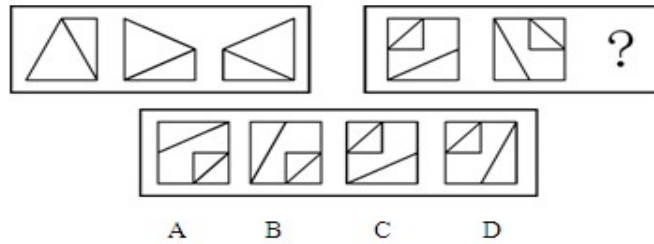
- A.4
- B.5
- C.6
- D.7



41. 一对恋人有如下一段对话：“我最亲爱的，你能发誓说我是你的第一个恋人吗？”，“当然是。这还用得着说吗？真怪，男人们为什么总要这么问我？”下列哪项准确地指出了姑娘答话中存在的逻辑错误？（ ）

- A.转移论题
- B.两不可
- C.倒置因果
- D.自相矛盾

42. 从所给的四个选项中，选择最合适的一个填入问号处，使之与左边一组呈现相同的规律。



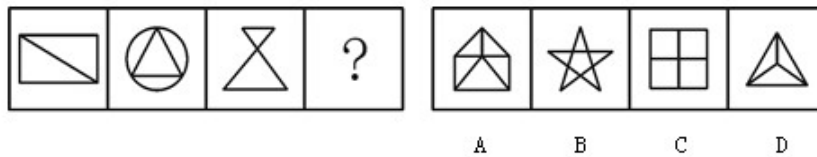
43. 爱因斯坦：物理学：相对论（ ）

- A.达尔文：进化论：生物学
- B.休谟：哲学：不可知论
- C.五权分立：政治：孙中山
- D.美国人：行政学：威尔逊

44. 蜡烛：电灯（ ）

- A.椅子：写字台
- B.茶杯：饮水机
- C.拖把：吸尘器
- D.电视：计算机

45.



46. 在一项研究中，研究者先给 6~10 个月大的婴儿播放视频资料，视频中一些玩具娃娃在爬楼梯，另一些玩具娃娃会走上去帮助他们、看着他们或者推到他们，然后让婴儿选择视频中的玩具娃娃。实验结果显示几乎每个婴儿都选择了帮助别人的玩具娃娃。因此研究者认为婴儿在他们会说话之前就已经变现出了至关重要的社会判断能力。

以下哪项如果为真，最能支持上述论证？（ ）

- A.如果只给婴儿那些视频中中立或捣乱的玩具娃娃让其选择，只有一半左右的婴儿会选择中立的玩具娃娃



B.如果事先不让这些婴儿观看视频，他们选择中立、捣乱或者帮助别人的玩具娃娃的概率没有明显差别

C.如果只给婴儿那些视频中中立或者帮助别人的玩具娃娃，婴儿会选择帮助别人的玩具娃娃，而且这一现象在3个月大的婴儿身上也出现了类似的反应

D.研究发现，视频中同样是帮助别人的娃娃，男孩多会选择调皮的，而女孩大都选择乖巧的

47. 快闪行动是指一群通过互联网或手机联系，但现实生活中互不认识的人，在特定地点、特定时间聚集后，在同一时间做出指定的不犯法却令人意想不到的“行为”，然后迅速分散，它是都市时尚文化的一种，是现代人在忙碌之余和世界开的一个善意的玩笑

根据上述定义，下列选项中属于快闪行动的是（ ）。

A.某运送桔子的大货车侧翻，得到短信通知，某村上百村民集体哄抢了十分钟后突然散去

B.在圣诞节晚上八点，小王请来50位自己的朋友，来到女友楼下表白，集体大喊10声“我爱涵涵”，然后突然消失

C.在某广场上，上百号人按约穿上黑色西装，白衬衣，打黑色领带，戴黑色墨镜，在同一时刻出现，然后一起拿起手机边走动边做打电话状，人们还在愕然时，突然哨子一响，转眼全部离去

D.2014年2月14日中午，在某单位食堂吃饭的一群同事，突然集体举起纸巾并跳芭蕾舞，行动持续了一分钟，之后四散离开

48. 贪污犯都是爱财的，人人都是爱财的，所有的贪污犯都是目光短浅的。由此可见（ ）。

A.人人都是贪污犯

B.有些爱财的是目光短浅的

C.目光短浅的都是贪污犯

D.爱财的都是贪污犯

49. 如果在仪器周围存在一个强电子或者存在一个场，那么仪器可以检测到所有的场并且会蜂鸣。强电子的存在至少导致一个场的存在。当仪器周围只存在强电子时，仪器不会蜂鸣。现在仪器没有蜂鸣，据此，可以推出（ ）。

A.仪器没有检测到所有场的存在

B.仪器周围只存在强电子

C.仪器周围没有强电子

D.强电子的存在未必导致一个场的作用

50. 嘉峪关：甘肃（ ）

A.娘子关：河北

B.玉门关：宁夏

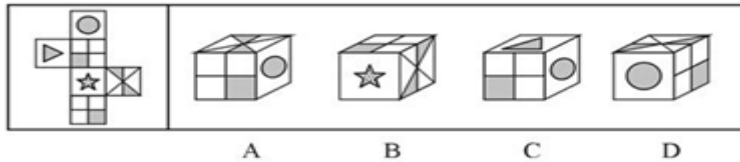
C.雁门关：山西

D.山海关：北戴河

51. 宋太祖：杯酒释兵权（ ）

A.萧何：暗度陈仓

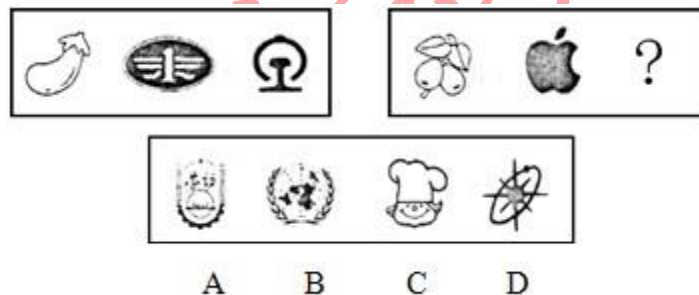
- B.班固：不入虎穴，不得虎子  
 C.曹丕：才高八斗  
 D.赵括：纸上谈兵
- 52.



53. 生物链指的是由动物、植物和微生物互相提供食物而形成的相互依存的链条关系。这种关系在大自然中很容易看到。生物链也可以理解为自然界中的食物链，它形成了大自然中“一物降一物”的现象，维系着物种间天然的数量平衡。根据上述定义，下列不属于生物链的是（ ）。

- A.微生物——小鱼——大鱼——鲨鱼  
 B.植物——食草动物——食肉动物  
 C.植物的叶和果——昆虫——鸟——鹰  
 D.水——云——雨——水

54.



55. 地震：损失
- A.狂风：暴雨  
 B.勤奋：成功  
 C.健康：锻炼  
 D.大海：海啸

(一) 根据下列文字材料，回答 56-60 题。

城市社区卫生服务中心和农村乡镇卫生院是我国卫生体系的重要组成部分。

2011 年底，我国共有社区卫生服务中心 7861 家，从业人员 328676 人，其中，卫生技术人员 276252 人，占全国卫生技术人员总数的 4.5%，占城市卫生技术人员总数的 8.8%，城市每千人口卫生技术人员数为 7.97 人。



2011 年底，乡镇卫生院 37295 家，从业人员 1165996 人，其中，卫生技术人员 981227 人，占全国卫生技术人员总数的 15.8%，占农村卫生技术人员总数的 32.1%。农村每千人口卫生技术人员数为 3.18 人。

56. 2011 年底，社区卫生服务中心的机构数量和乡镇卫生院相比（ ）。

- A. 社区卫生服务中心多
- B. 乡镇卫生院多
- C. 两者一样多
- D. 无法比较

57. 2011 年底，乡镇卫生院从业人员约为社区卫生服务中心从业人员的（ ）倍。

- A. 1.5
- B. 2.5
- C. 3.5
- D. 4.5

58. 2011 年底，我国社区卫生服务中心从业人员中，不是卫生技术人员的有（ ）。

- A. 48790
- B. 52424
- C. 57438
- D. 69873

59. 2011 年底，社区卫生服务中心和乡镇卫生院的卫生技术人员数量之和占全部卫生技术人员总数的（ ）。

- A. 17.5%
- B. 18.6%
- C. 19.8%
- D. 20.3%

60. 2011 年底，城市每千人口卫生技术人员数比农村每千人口卫生技术人员数（ ）人。

- A. 多 4.79
- B. 少 4.79
- C. 多 3.87
- D. 少 3.87

（二）根据下列图表材料，回答 61-65 题。

2014 年全国棉花播种面积 4219.1 千公顷，比 2013 年减少 2.9%。棉花总产量 616.1 万吨，比 2013 年减产 2.2%。



2014 年棉花产量前十位产区生产情况

地区	播种面积 (千公顷)	单位面积产量 (公斤/公顷)	总产量 (万吨)
全国总计	4219.1	1460.3	616.1
新疆	1953.3	1882.5	367.7
山东	592.9	1121.6	66.5
河北	410.9	1049.6	43.1
湖北	344.8	1042.7	36.0
安徽	265.2	992.8	26.3
江苏	131.8	1210.2	16.0
河南	153.3	958.0	14.7
湖南	130.1	991.5	12.9
江西	82.2	1442.3	11.9
甘肃	38.1	1667.6	6.4

61. 2014 年全国棉花单位面积产量比上年的（ ）。
- A.提高了 5.1%  
B.提高了 0.7%  
C.降低了 5.1%  
D.降低了 0.7%
62. 2014 年棉花总产量最高的省(区)播种面积占全国棉花播种面积的比重约为（ ）。
- A.52%  
B.60%  
C.40%  
D.46%
63. 表中有几个省(区)2014 年棉花单位面积产量不低于全国平均水平的 80%? ( )
- A.2  
B.3  
C.4  
D.5
64. 如果 2014 年安徽省的棉花单位面积产量能够达到全国平均水平,那么其棉花总产量将达到约多少万吨? ( )

- A.30
- B.26
- C.39
- D.35

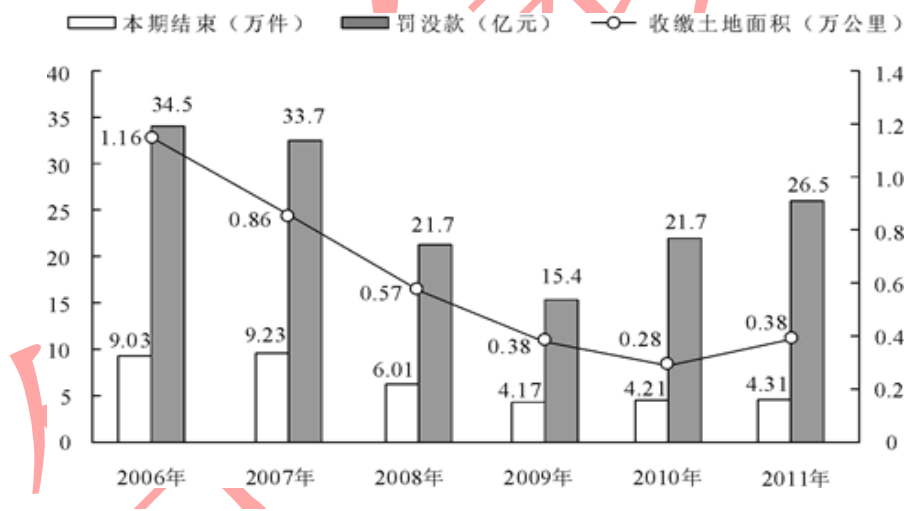
65. 关于 2014 年棉花生产情况，能够从上述资料中推出的是（ ）。

- A. 山东棉花总产量和单位面积产量均为全国第二
- B. 河南棉花播种面积和单位面积产量均高于湖南
- C. 全国播种面积比 2013 年多 126 千公顷
- D. 新疆棉花产量占全国总产量的一半以上

(三) 根据下列文字材料，回答 66-70 题。

2011 年发现违法用地行为 7.0 万件，涉及土地 5.0 万公顷（耕地 1.8 万公顷），同比分别上升 5.8%、11.0%（耕地下降 2.4），立案查处违法用地案件 4.2 万件，涉及土地 4.4 万公顷（耕地 1.5 万公顷），同比分别上升 2.5%、11.4%（耕地下降 5.7 万公顷）。依法拆除违法构筑物 1289.8 万平方米，收回土地 3791.2 公顷（耕地 1064.7 公顷），罚没款 26.5 亿元。

2006—2011 年我国违法用地案件查处情况（一）



2006—2011 年我国违法用地案件查处情况（二）

年度	本期发现违法			本期立案			本期结案		
	件数	涉及 土地 面积	其中 耕地 面积	件数	涉及 土地 面积	其中 耕地 面积	件数	涉及 土地 面积	其中 耕地 面积
2006年	131077	92237	43408	96133	84082	38680	90340	69559	34331
2007年	123343	99069	43739	95937	89847	39382	92347	80873	36708
2008年	100266	57660	21518	60399	46672	17579	60077	50430	19963
2009年	72940	37973	17039	41623	31086	13868	41662	31851	14182
2010年	66373	45124	18030	40795	39279	15833	42140	39330	16230
2011年	70212	50074	17596	41806	43756	14935	43149	46064	15358

66. 与 2006 年相比，2011 年全国收缴土地面积约减少了（ ）。
- A.52%  
B.110%  
C.67%  
D.205%
67. 2011 年结案的案件中，平均每个案件的罚没款约为多少万元？（ ）
- A.0.56  
B.1.13  
C.3.78  
D.6.14
68. 2011 年，发现违法但未立案的违法用地行为占发现违法用地行为总数的比重约为多少？（ ）
- A.59.5%  
B.40.5%  
C.38.5%  
D.61.5%
69. 下列年份中，本期结案中涉及的耕地面积占结案涉及土地面积比重最高的是（ ）。
- A.2006 年  
B.2008 年  
C.2010 年  
D.2011 年
70. 能够从上述资料中推出的是（ ）。
- A.2006—2011 年，违法用地案件查处中收缴土地面积逐年减少



- B.2006—2011 年，违法用地案件查处中罚没款的变化趋势与收缴土地面积变化趋势完全一致
- C.2011 年发现违法用地行为涉及土地面积中非耕地面积同比上升约为 20%
- D.2006 年立案涉及的土地面积略小于 2010 年与 2011 年立案涉及土地面积之和

## 第三部分 综合知识

### 一、单选题（一共 55 道题）

1. 衡量经济增长的宏观经济指标是国内生产总值（GDP），下列是对 GDP 的表述，正确的是（ ）。
- A. GDP 是指一国（或地区）所有公民在一定时期内生产活动的最终成果
- B. GDP 是指在一国领土范围内，本国居民和外国居民在一定时期内所生产的、以市场价格表示的产品和劳务总值
- C. GDP 增长率是反映一定时期内一国经济发展绝对水平的指标
- D. GDP 是指在一国领土范围内，本国居民和外国居民在一定时期内所生产的产品和劳务的总数量
2. 下列属于购买性支出的是（ ）。
- A.政府补贴支出
- B.债务利息支出
- C.事业单位的工资支出
- D.捐赠支出
3. 关于边际储蓄倾向 MPS，下列说的正确的是（ ）。
- A.MPS>1
- B.MPS<0
- C. $0 \leq \text{MPS} \leq 1$
- D. $0 < \text{MPS} < 1$
4. 假设某个经济目前的均衡国民收入为 5500 亿美元，如果政府要把国民收入提高到 6000 亿美元，在 MPC 为 80% 的条件下，应增加支出（ ）。
- A.1000 亿美元
- B.500 亿美元
- C.100 亿美元
- D.2000 亿美元
5. 以下哪一项不是经济学家凯恩斯所提出的人们持有货币的动机（ ）。
- A.交易性动机
- B.预防性动机
- C.投机性动机
- D.炫耀性动机



6. LM 曲线向左上方移动，原因可能是（ ）。
- A. 物价上涨
  - B. 失业率增加
  - C. 商业银行贷款增加
  - D. 国民收入增加
7. 物价稳定是指（ ）。
- A. 保持物价总水平的大体稳定
  - B. 零通货紧缩
  - C. 零通货膨胀
  - D. 保持基本生活资料价格不变
8. 若削减个人所得税率和增加实际国防开支，在短期内将导致（ ）。
- A. 总供给减少，物价上涨
  - B. 增加总需求从而增加国民收入
  - C. 总需求减少从而减少国民收入
  - D. 因政策相互矛盾而使结果不确定
9. 下列哪种情况中“挤出效应”可能很大？（ ）。
- A. 货币需求对利率敏感，私人部门支出对利率不敏感
  - B. 货币需求对利率敏感，私人部门支出对利率也敏感
  - C. 货币需求对利率不敏感，私人部门支出对利率不敏感
  - D. 货币需求对利率不敏感，私人部门支出对利率敏感
10. 如果中央银行向公众大量购买政府债券，意图是（ ）。
- A. 增加商业银行存入中央银行的存款
  - B. 减少商业银行的贷款总额
  - C. 提高利息率水平
  - D. 通过增加商业银行的贷款总额扩大货币供给量以达到降低利率刺激投资的目的
11. 如果中央银行采取扩张的货币政策，可以（ ）。
- A. 在公开市场买入债券，以减少商业银行的准备金，促使利率上升
  - B. 在公开市场卖出债券，以增加商业银行的准备金，促使利率下跌
  - C. 在公开市场买入债券，以增加商业银行的准备金，促使利率下跌
  - D. 在公开市场卖出债券，以减少商业银行的准备金，促使利率上升
12. 经济处于（ ）阶段时，商业银行的资产规模和利润量处于最低水平。
- A. 繁荣
  - B. 衰退
  - C. 萧条
  - D. 复苏
13. 以下（ ）情况不能同时发生。

- A.结构性失业和成本推进的通货膨胀  
B.需求不足失业和需求拉上的通货膨胀  
C.摩擦性失业和需求拉上的通货膨胀  
D.失业和通货膨胀
14. 如果经济已形成通货膨胀压力，但因价格管制没有物价的上涨，则此时经济（ ）。  
A.不存在通货膨胀  
B.存在抑制性的通货膨胀  
C.存在恶性的通货膨胀  
D.存在温和的通货膨胀
15. 长期的菲利普斯曲线的政策含义是（ ）。  
A.决策者可以通过实施宏观经济政策在降低通货膨胀率的同时提高就业率  
B.决策者可以通过实施宏观经济政策提高就业率  
C.决策者通过实施宏观经济政策不可能解决失业问题，只会导致通货膨胀  
D.以上说法均不正确
16. 假设某国总人口为 3000 万人，就业者为 1500 万人，失业者为 500 万人，则该国的失业率为（ ）。  
A.17%  
B.34%  
C.25%  
D.10%
17. 假设某国在 2008—2011 年期间，GDP 增长 6%，资本存量增长 5%，劳动力增长 1%。如果资本在 GDP 增长中所占的份额为 40%，劳动力所占的份额为 60%，那么该国这一时期全要素生产率增长了（ ）。  
A.3.4%  
B.4.2%  
C.1.4%  
D.6%
18. 下列选项中关于经济人的假设说法错误的有（ ）。  
A.在研究消费者行为时，假定消费者是追求效用最大化的  
B.经济人假设是一种现实中状态  
C.每一个从事经济活动的人都是利己的  
D.经济人假设是分析消费者行为的前提
19. 下面说法（ ）体现了需求规律。  
A.首饰的价格上涨，使其质量和样式得到了提高  
B.光盘的价格提高，DVD 的售量减少  
C.猪肉价格上升，看电影的人数增加

- D.洗衣机的价格下降，使其售量增加
20. 如果商品 A 和商品 B 是替代的，则 A 的价格下降将造成（ ）。
- A.A 的需求曲线向右移动
  - B.A 的需求曲线向左移动
  - C.B 的需求曲线向右移动
  - D.B 的需求曲线向左移动
21. 夏天人们穿衣少，换衣勤，用普通的 5 公斤洗衣机容量太大，既麻烦又浪费水电，不如手洗方便，故每年的 6-8 月是洗衣机的销售淡季。针对这种情况，某企业开发上市了方便实用且容量较小的 1.5 公斤洗衣机，这种洗衣机受到消费者欢迎，从而变洗衣机的销售淡季为该企业的销售旺季，该企业产品结构调整的根据是：（ ）。
- A.市场规模的变化
  - B.市场结构的变化
  - C.市场需求的变化
  - D.市场价格的变化
22. 某家庭 2000 年总收入为 10 万元人民币，2012 年时，该家庭的总收入增加值 38 万元人民币，根据恩格尔定律，与 2000 年相比，2012 年该家庭用于食品的支出在家庭总收入中的比重（ ）。
- A.保持不变
  - B.将会下降
  - C.将会增长
  - D.无从判断
23. 在一些国家，不少家庭医生即上门为社区里的富人服务有上门为社区里的穷人服务，不过对富人的收费高于穷人，这是因为（ ）。
- A.富人的需求弹性大于穷人的需求弹性
  - B.富人的需求弹性小于穷人的需求弹性
  - C.两个市场需求弹性相等
  - D.以上都正确
24. 消费者的根本问题是（ ）
- A.在预算约束内实现效用最大化
  - B.在一定的效用水平内实现预算约束最小化
  - C.在预算约束内实现效用最小化
  - D.在一定的效用水平内实现预算约束最大化
25. 小王认为在无风险条件下持有一笔确定的货币财富量的效用等于风险条件下彩票的期望效用，通常称小王是（ ）。
- A.风险中立者
  - B.风险回避者

- C.风险爱好者  
D.风险控制者
26. 与边际储蓄倾向提高相对应的情况是（ ）。
- A.可支配收入水平减少  
B.边际消费倾向下降  
C.边际消费倾向上升  
D.平均储蓄倾向下降
27. 边际报酬递减规律指以下哪一种现象（ ）。
- A.资源是稀缺的，但某些资源比其它资源更稀缺  
B.一国居民拥有的某种东西越多，他们获得更多这种东西的愿望就越低  
C.当两种资源中的一种投入不断增加，而另一种资源数量固定时，边际产量先越来越大后越来越小  
D.当两种资源中的一种投入不断增加，而另一种资源数量固定时，产出最终减少
28. 其他条件不变的情况下，劳动和资本的投入量增加1倍，引起产量增加1倍这种情况是（ ）。
- A.规模报酬不变  
B.规模报酬递增  
C.规模报酬递减  
D.规模负收益
29. 企业的经济利润，等同于（ ）。
- A.超额利润  
B.平均利润  
C.边际利润  
D.正常利润
30. 使用自有资金也应计算利息收入，这种利息从成本角度看是（ ）。
- A.固定成本  
B.隐形成本  
C.会计成本  
D.生产成本
31. 一旦进入市场时厂商已支付不变成本，竞争厂商所面临的基本决策是（ ）。
- A.是否生产  
B.索价多少  
C.竞争对手卖出多少  
D.是否多生产或少生产一单位的产品
32. 实施价格歧视的基本条件不包括（ ）。
- A.卖方具有垄断地位

- B.企业生产的商品或服务具有耐用品性质  
C.消费者之间存在不同的需求价格弹性  
D.不同消费者所在的市场能被隔离开
33. 下列哪一种市场最能促进技术进步？（ ）
- A.完全竞争  
B.完全垄断  
C.垄断竞争  
D.寡头垄断
34. 在市场经济国家，公路、地铁、无线电视大都是由国家而不是私人来投资的，其合理的经济学解释是，上述部门（ ）。
- A.属于垄断性行业  
B.具有负外部性的特点  
C.属于公共物品的生产部门  
D.关系着国计民生
35. 目前，在我国的许多地区，小造纸厂，小化工厂，小炼油厂遍地开花，造成了严重的环境污染，但却未付出响应的补偿，从经济学的角度来看，上述现象属于（ ）。
- A.外部不经济  
B.自然垄断  
C.信息不对称  
D.外部经济
36. 推进“一带一路”建设工作会议2月1日在北京召开。张高丽表示，推进“一带一路”建设是党中央、国务院统筹国内国际两个大局做出的重大决策，对开创我国（ ）新格局、促进地区及世界和平发展具有重大意义。
- A.全方位对外开放  
B.全天候对外开放  
C.深度对外开放  
D.全面对外开放
37. 刘云山在四川、云南调研时强调，切实加强党建工作和组织工作，发挥党的（ ），为打赢脱贫攻坚战提供有力保证。
- A.经济优势和制度优势  
B.人才优势和经济优势  
C.制度优势和人才优势  
D.政治优势和组织优势
38. 截至3月31日，（ ）2016年共发电1591亿千瓦时，与2015年一季度相比增加了258亿千瓦时，创下历史同期最高纪录。
- A.葛洲坝水电站

- B.三峡水电站
- C.刘家峡水电站
- D.红河水电站

39. 全国已有 16 省份先后出台了本地区高考改革方案,改革招生批次和科目设置是多省份改革的重点, ( ) 成趋势。

- A.文理分科
- B.文理不分科
- C.一二本不分
- D.民办公办不分

40. 4 月 1 日, 李克强就全面实施营改增召开座谈会。全面实施营改增, 有利于降低企业创新成本, 可为民营经济和小微企业营造更为宽松的发展环境, 能够有力带动就业特别是 ( ) 高校和中职毕业生就业。

- A.500 多万
- B.1000 多万
- C.1500 多万
- D.2000 多万

41. ( ) 正式启动, 作为“交易机构+创新基地+产业基金+发展联盟+研究中心”五位一体规划布局内的重要功能性机构, 预计到 2020 年, 政府数据服务网站开放数据集超过 1000 项, 数据驱动的产业经济产值达到千亿级别。

- A.贵阳数据交易中心
- B.北京数据交易中心
- C.福州数据交易中心
- D.上海数据交易中心

42. 教育部下发《教育部关于进一步规范工商管理硕士专业学位研究生教育的意见》。根据《意见》, 从 2017 年起, 高级管理人员工商管理硕士 ( ) 统一纳入全国硕士研究生考试招生, 考生参加工商管理硕士专业学位研究生全国统一入学考试。

- A.MBA
- B.EDP
- C.EMBA
- D.EMPA

43. 习近平 4 月 5 日参加首都义务植树活动时强调, 各级领导干部要带头参加义务植树, 身体力行在全社会宣传新发展理念, 发扬 ( ) 精神, 多种树、种好树、管好树, 让大地山川绿起来, 让人民群众生活环境美起来。

- A.滴水之恩、涌泉相报
- B.不积跬步、无以千里
- C.前人栽树、后人乘凉

D.抓铁有印、踏石留痕

44. 4月5日，财政部公布了2015年全国土地出让收入情况。2015年，固定资产投资特别是房地产投资增速大幅回落，经济增速放缓，土地市场需求不足，全国土地出让收支规模出现（ ）。

- A.“双升”
- B.“双降”
- C.“双停”
- D.“升降相抵”

45. 从国土资源部获悉：全国石油天然气探明储量保持高位增长，产量稳中有增，（ ）增势迅猛。

- A.重油
- B.页岩油
- C.页岩气
- D.天然气

46. 李克强4月6日主持召开国务院常务会议，决定实施《装备制造业（ ）规划》，引领中国制造升级。

- A.定制化和质量提升
- B.定制化和产量提升
- C.标准化和产量提升
- D.标准化和质量提升

47. 2015年我国农村地区网购交易额达到3530亿元，同比增长了96%。农村电商发展态势良好，社会资本积极介入，农村电商成为不少地方（ ）发展的重要引擎。

- A.“精准扶贫”
- B.“创新经济”
- C.“供给侧改革”
- D.“区域经济”

48. 《关于做好（ ）服务机构许可工作的通知》印发，明确支持医疗机构设立养老机构，支持养老机构设立医疗机构。各地民政、卫生计生部门将密切配合，打造“无障碍”审批环境。

- A.医养分离
- B.医养结合
- C.医学结合
- D.医学分离

49. 4月11日，李克强主持专题座谈会，（ ）是推动结构性改革尤其是供给侧结构性改革的重要内容，是近年来最大的减税举措，还可以通过规范和统一税制，解决重复征税的多年痼疾，具有一举多得、牵一发而动全身的显著作用。

- A.全面实施营改增

- B.全面实施营改增  
C.全面实施退税  
D.全面实施费改税
50. ( )，中国银行股份有限公司挂牌成立。  
A.1994年6月  
B.2004年8月  
C.2006年6月  
D.2006年7月
51. 中国银行是中国国际化和多元化程度最高的银行，在中国内地及( )个国家和地区为客户提供全面的金融服务。  
A.38  
B.45  
C.46  
D.48
52. 2016年9月20日，中国人民银行发布公告，授权中国银行纽约分行担任美国人民币业务清算行。这是人民币国际化进程的又一重要里程碑。至此，中国银行已在( )个国家和地区担任人民币清算行，实现五大洲清算网络全覆盖。  
A.11  
B.15  
C.21  
D.28
53. 根据中国银行发布的2015年业绩报告，2015年中国银行资本实力持续提升，年末资本充足率为( )。  
A.10.98%  
B.12.07%  
C.12.89%  
D.14.06%
54. 2016年9月27日，中国银行( )有限公司正式对外营业。  
A.毛里求斯  
B.斯里兰卡  
C.委内瑞拉  
D.保加利亚
55. 中国银行系统统一的信用卡名称为( )  
A.中银卡  
B.长城卡  
C.牡丹卡



D.万事达卡

## 二、多选题（一共 25 道题）

56. 一般而言，货币层次的变化具有以下（ ）特点。

- A.金融产品创新速度越快，重新修订货币层次的必要性就越大
- B.金融产品创新速度越慢，重新修订货币层次的必要性就越大
- C.金融产品创新速度越快，重新修订货币层次的必要性就越小
- D.金融产品创新速度越慢，重新修订货币层次的必要性就越小
- E.金融产品越丰富，货币层次就越多
- F.金融产品越丰富，货币层次就越少

57. 以下属于票据的行为的有（ ）。

- A.出票
- B.汇兑
- C.托收
- D.背书
- E.保证

58. 回购市场的参与者有（ ）。

- A.商业银行
- B.证券公司
- C.工商企业
- D.政府

59. 间接融资的优势包括（ ）。

- A.突破资金融通在数量、期限等方面的限制
- B.间接融资的社会安全性较强
- C.对有资信良好的企业可及时方便的获得资金解决
- D.财务保密性较差

60. 影子银行的主要表现形式为：（ ）。

- A.民间借贷
- B.融资租赁
- C.私募基金
- D.理财产品
- E.信托贷款

61. 商业银行的准备金存款主要包括：（ ）。

- A.库存现金
- B.法定存款准备金
- C.超额存款准备金

- D.公众存款  
E.同业存款
62. 主要的贸易融资工具包括：（ ）。
- A.信用证  
B.押汇  
C.保理  
D.福费廷  
E.票据贴现
63. 以下哪些属于商业银行的表外业务？（ ）
- A.担保  
B.承诺  
C.期货  
D.互换  
E.信托
64. 存款货币银行资产运用的方式有（ ）。
- A.票据贴现  
B.贷款  
C.借款  
D.证券投资  
E.准备金
65. 单位活期存款账户包括（ ）。
- A.基本存款账户  
B.一般存款账户  
C.临时存款账户  
D.专用存款账户  
E.单位协定存款账户
66. 制约存款乘数的因素主要有：（ ）。
- A.法定存款准备金率  
B.超额存款准备金率  
C.现金漏损率  
D.存款利率  
E.再贴现率
67. 中央银行只有控制（ ），才能有效控制货币供应量。
- A.商品交易量  
B.货币价值  
C.商品价格

- D.基础货币  
E.货币乘数
68. 利率指标作为中介指标，它的优点有（ ）。
- A.可控性强  
B.可测性强  
C.货币当局能够通过利率影响投资和消费支出，从而调节总供求  
D.调控效果猛烈.  
E.影响范围广
69. 巴塞尔新资本协议的三大支柱是（ ）。
- A.最低资本要求  
B.监管当局对资本充足率的监督检查  
C.任何银行的国外机构都不能逃避监管  
D.银行业必须满足的信息披露要求
70. 下列关于风险管理与商业银行经营关系的说法，正确的有（ ）。
- A.承担和管理风险是商业银行的基本职能，也是商业银行业务不断创新发展的原动力 B.  
风险管理能够作为商业银行实施经营战略的手段，极大地改变了商业银行经营管理模式  
C.风险管理不能够为商业银行风险定价提供依据  
D.健全的风险管理体系能够为商业银行创造附加价值  
E.风险管理水平直接体现了商业银行的核心竞争力
71. 严格的资本监管对经济持续增长的重要意义主要表现在（ ）。
- A.可以保护存款人利益  
B.可以降低银行破产概率  
C.可以增强商业银行抵御风险的能力  
D.可以维护货币供给和支付体系的平稳运行  
E.降低银行之间的不公平竞争
72. 马克思主义发展历程、马克思主义中国化发展历程都告诉我们：世界在变化，时代在前进，实践发展永无止境，我们认识真理、不断进行理论和实践创新、不断开创事业新局面的征程也永无止境。下列说法正确的是（ ）。
- A.坚持马克思主义，最重要的就是坚持马克思主义的科学原理和科学精神  
B.坚持马克思主义的创新精神  
C.根据新的实践不断进行新的探索，使我们党的理论不断向前发展  
D.不断为实践提供新的理论指导，保证我们党始终走在时代前列
73. 规范电子数据的收集提取和审查判断，提高刑事案件办理质量，最高人民法院、最高人民检察院、公安部三部门日前联合制定并下发了《关于办理刑事案件收集提取和审查判断电子数据若干问题的规定》，电子数据具有下列情形之一的，将不得作为定案的根据：（ ）。
- A.电子数据系篡改、伪造或者无法确定真伪的

- B.电子数据有增加、删除、修改等情形，影响电子数据真实性的
- C.其他无法保证电子数据真实性的情形。
- D.转载 500 次以上的微信朋友圈
74. 山东省层层建立反电信网络诈骗新型违法犯罪联席会议制度，按照“现场会商快速反应、诈骗电话快速拦截、涉案资金快速止付”的工作要求，搭建联合工作平台，同时要求各地严格落实“四个一律”。四个一律是指：（ ）。
- A.无论案值大小，一律立为刑事案件
- B.一律录入侦办平台
- C.一律确定犯罪窝点所在地
- D.一律制作案件卷宗
75. 国务院总理李克强 9 月 21 日上午在纽约联合国总部出席第 71 届联合国大会并发表题为《携手建设和平稳定可持续发展的世界》的重要讲话。下列说法正确的是（ ）。
- A.可持续发展首先是要发展，基础也在于发展
- B.唯有发展，才能保障人民的基本权利，消除全球性挑战的根源，推动人类文明进步
- C.发展必须是可持续的。只有促进公平共享和绿色发展，发展才能立得稳、走得远
- D.可持续发展必须包容联动，国际社会要相互合作、同舟共济，共同应对全球性挑战。
76. 近日，国家食药监局与国家发改委、中国银行等 27 个部门联合发布食药领域信用惩戒合作备忘录，规定 19 项联合惩戒措施，下列哪项不是惩戒措施（ ）。
- A.在一定期限内依法禁止其参与政府采购活动
- B.在申请办理信用卡时，金融机构将其失信信息作为审核的重要参考因素
- C.对广播电台、电视台、报刊音像出版单位等媒体发布其广告依法加强管理
- D.追究相关责任人的刑事责任。
77. 国家发展改革委 21 日对外发布《用能权有偿使用和交易制度试点方案》，明确将在（ ）开展用能权有偿使用和交易试点，将节能量改为用能权推动能源要素更高效配置。
- A.浙江
- B.福建
- C.河南
- D.四川
78. 各地区各部门要按照党中央决定，结合做好党和国家各项工作，把学习《胡锦涛文选》放在重要位置，需要做到以下几点（ ）。
- A.深刻把握科学发展观的内涵、实质、要求，切实贯彻落实新发展理念
- B.坚持发展中国特色社会主义
- C.坚持党的基本路线
- D.坚持发展第一要务，促进经济保持中高速增长
79. 2016 年以来，中国银行获得了多项荣誉，行业地位进一步提高。这些荣誉包括（ ）。
- A.《亚洲金融》“年度最佳融资机构（Borrower of the Year）”



- B.《南方周末》“国有上市企业社会责任榜百强企业”排名第二位
- C.中国银行业协会贸易金融专业委员会“最佳贸易金融银行”、“最佳跨境人民币业务银行”两项大奖
- D.《财资》“中国最佳贸易融资银行”“最佳财资及营运资本供应链方案”等五项大奖
- E.《银行家》“全球银行品牌 500 强排行榜”排名第五位
80. 中国银行的核心价值观是（ ）。
- A.追求卓越
- B.诚信 绩效
- C.责任 创新
- D.和谐
- E.共享

