

银行招聘之银行招聘综合知识每日一练

试卷 A 卷含答案

单选题（共 60 题）

1、资料： The poverty line is the minimum income that people need for an acceptable standard of living. People with incomes below the poverty line are considered poor. Economists study the causes of poverty in order to find solutions to the problem.

- A. The growing national economy
- B. The tax collections from the non-poor classes
- C. More choices of selectable job vacancies
- D. Government's investments on the poor to improve their working skills

【答案】 B

2、国家统计局 18 日公布，2020 年，我国国内生产总值（GDP）首次突破（ ）大关，达 101.5986 万亿元，同比增长 2.3%。

- A. 60 万亿元
- B. 50 万亿元
- C. 100 万亿元
- D. 80 万亿元

【答案】 C

3、资料： Everyone knows airline pricing is based on supply and demand. Fares are more expensive during peak travel seasons like summer and to prime destinations like European capitals. So if a flight to Rome costs more than a flight to Milan, you'd think that demand for Rome must be higher or supply lower.

A. \$752 for a one-way, economy ticket

B. \$1,655 for a round-trip, economy ticket

C. \$827 for a one-way, economy ticket

D. \$903 for a round-trip, economy ticket

【答案】 D

4、资料： As more personal business is conducted through smartphone devices , more users are implementing security measures for their devices, according to a recent survey by Harris Poll and commissioned by the CTIA.

A. Smartphone users are increasingly aware of the importance of anti-virus software

B. An increasing number of smartphone users have installed built-in remote lock-and-erase software

- C. More smartphone users are protecting their devices with PINs and passwords than in previous years
- D. All of above

【答案】 D

5、为贯彻落实房住不炒的政策，各地政府纷纷出台措施，对首套房和套房的信贷政策进行差异化处理，如提高二套房的首付比例。这样的举措属于（ ）。

- A. 间接性货币政策工具
- B. 一般性货币政策工具
- C. 选择性货币政策工具
- D. 直接性货币政策工具

【答案】 C

6、下列语句中，没有语病的一项是（ ）。

- A. 自从李师傅开了修理高级手表的直播视后，短短的十分钟内，先后有一万二千人次前来观摩学习。
- B. 减免高速公路通行费后，公路货运量较去年同期增加了 1.5 倍，高速通行费减少了 0.8 倍。
- C. 许多消费者前来喝咖啡，并非是因为这家店的咖啡好喝，而是因为心忧患券到期不能使用。

D. 上午八点，随着飞机舱门缓缓打开，英雄们鱼贯而出，站立在通道两侧的数百名欢迎队伍立刻鼓掌，欢迎英雄们回家。

【答案】 A

7、下列各项中，既包含在 M0 中，又包含在 M1 中的是（ ）。

- A. 流通中的现金
- B. 农村存款
- C. 企业单位活期存款
- D. 城乡居民储蓄存款

【答案】 A

8、资料：No matter how carefully you pick the members on your team, you may still end up with a negative employee. These workers don't necessarily fall into the category of "toxic," but they're just kind of a drag with their cynical, pessimistic worldview. If you're dealing with a negative employee, here are 3 steps to take.

- A. Three Way to Build an Effective Team
- B. How to be a Positive Employee
- C. Is it Important to Sustain a Successful Workplace Environment
- D. Several Tips for Managing a Team

【答案】 A

9、 You may also consider options that match your unique_____.

A. elements

B. developments

C. requirements

D. comments

【答案】 C

10、“谷贱伤农”经济现象的根源在于：农产品的需求价格弹性（ ）。

A. 小于 1

B. 大于 1

C. 等于 1

D. 为 0

【答案】 A

11、资料： We all know that lack of sleep affects our memory along with other cognitive abilities. Sitting in the office sleep deprives it's difficult to remember your own name, let along the ever-lengthening to-do list.

- A. The memory distortion
- B. The amount of sleep
- C. The short-term memory
- D. The ability to recall long list

【答案】 B

12、资料： Human resource professionals act as mediators between an organization's management and its workers. This requires wearing many hats It's an HR administrator's job to make sure that employees are working in a safe environment that disputes are settled, and that benefits are understood and administered properly. At the same time, HR is charged with recruiting new employees who will not only fit in personally and professionally but also help the company achieve its business goals. They also represent management when negotiating for benefits with companies administering these benefits and when implementing companywide policies that will ultimately lower costs or boost profits. The needs of HR cover a wide range of tasks and, therefore, require individuals who are good with people in addition to being organized, analytical, business-minded, and heroic multitaskers.

- A. Because the economy as a whole is growing nowadays
- B. Because job opportunities in HR grow faster than the average

C. Because transferred or retired workers need to be replaced in time

D. Because companies begin to recruit HR functions from the outside

【答案】 A

13、资料：Virgin America helped Airbus pip Boeing at the post to retain its crown as the world's largest commercial plane maker.

A. Remained optimistic

B. Remained steady

C. Successfully avoided deep trouble

D. Ran very fast

【答案】 C

14、OPEC holds meetings frequently so as to regulate the output of __ oil.

A. first

B. crude

C. original

D. primary

【答案】 B

15、 () their existing problems, great improvements were made in the country's literacy rates and health care system.

A. But for

B. For all

C. Above all

D. Except for

【答案】 B

16、 I knew almost everyone I needed to know no matter whether they _____ goodness or badness.

A. proved

B. boasted

C. hid

D. exhibited

【答案】 D

17、 资料: The market is a concept. If you are growing tomatoes in your backyard for sale you are producing for the

market. You might sell some to your neighbor and some to the local manager of the supermarket. But in either case, you are producing for the market. Your efforts are being directed by the market. If people stop buying tomatoes, you will stop producing them.

- A. borrow a book from the library
- B. look after your children
- C. drive to the seaside for a holiday
- D. dine at a restaurant

【答案】 D

18、根据财务管理理论，企业在生产经营活动过程中客观存在的资金运动及其所体现的经济利益关系被称为（ ）。

- A. 企业财务管理
- B. 企业财务活动
- C. 企业财务关系
- D. 企业财务

【答案】 D

19、通货紧缩的成因不包括（ ）。

- A. 生产能力过剩

- B. 货币供应量急剧减少
- C. 政府紧缩财政政策
- D. 社会总需求的过度增长

【答案】 D

20、总分类账与明细分类账平行登记四要点中的“依据相同”是指（ ）。

- A. 总分类账要根据明细分类账进行登记
- B. 明细分类账要根据总分类账进行登记
- C. 根据同一会计凭证进行登记
- D. 由同一人员进行登记

【答案】 C

21、—“Is there () here?”

- A. anybody
- B. everybody
- C. somebody
- D. nobody

【答案】 B

22、 For decades, farmers and environmentalists in California have been entangled in a_____over laws that limit the amount of water diverted from rivers and streams for irrigation。

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

【答案】 A

23、 Now that your plan seems to fail to work, you ought to make a (n) ____one as soon as possible.

- A. alert
- B. alarm
- C. alter
- D. alternative

【答案】 D

24、 当出租车租金价格上涨后，对公共汽车服务的（）。

- A. 需求增加
- B. 需求减少
- C. 需求不变

D. 需求可能增加，也可能减少

【答案】 A

25、资料：Acknowledging that so-called cloud computing will blur the distinctions between computers and networks, about two dozen big information technology companies plan to announce a new standards-setting group for computer networking. The group, to be called the Open Networking Foundation, hopes to help standardize a set of technologies pioneered at Stanford and the University of California, Berkeley, and meant to make small and large networks programmable in much the same way that individual computers are.

A. The open networking foundation will be led by Stanford and the university of California, Berkeley

B. With the setting of new standards, operators of large networks will have more flexibility of control

C. People will have a better understanding of the distinctions between computers and networks thanks to cloud computing

D. Cloud computing will involve more routing computers than the traditional internet

【答案】 B

26、在 20 世纪 80 年代中后期，由于温州很多企业生产假冒伪劣产品，导致了在全国市场上抵制“温州货”现象。这表明（ ）。

- A. 使用价值是价值的物质承担者
- B. 生产商品的个别劳动时间少于社会必要劳动时间
- C. 生产商品的个别劳动时间多于社会必要劳动时间
- D. 价值是使用价值的前提和基础

【答案】 A

27、目前国家开发银行的贷款主要是（ ）。

- A. 硬贷款
- B. 软贷款
- C. 信用贷款
- D. 抵押贷款

【答案】 A

28、资料：Did your child's brain shrink last summer? Probably not, but it may have shifted into reverse, according to a study by Dr. Harris Cooper, professor of psychology at the University of Missouri-Columbia. The study found that when students return to school after a long summer vacation, they've lost one to three months worth of learning.

- A. After summer vocation kids will lose one to three months worth of learning
- B. After summer vocation kids will lose learning capability in reading
- C. Summer vocation makes kids lose learning skills in math
- D. Summer vocation brings kids psychological problems

【答案】 A

29、门捷列夫于 1871 年的《化学元素的周期性依赖关系》发表了第二个化学元素周期表，明确指出：元素的性质和它们的化合物的性质与元素的原子量有周期性的依赖关系，元素的性质是元素原子量的（ ）。

- A. 线性函数
- B. 非线性函数
- C. 周期函数
- D. 非周期函数

【答案】 C

30、关于债券收益率的说法错误的是（ ）。

- A. 易被赎回的债券的名义收益率比较高
- B. 享受税收优惠的债券的收益率比较低

- C. 流动性低的债券收益率较高
- D. 违约风险高的债券收益率比较低

【答案】 D

31、资料： The poverty line is the minimum income that people need for an acceptable standard of living. People with incomes below the poverty line are considered poor. Economists study the causes of poverty in order to find solutions to the problem.

- A. to give several possible solutions to the problem of poverty
- B. to explain why some people in the United States are below the poverty line
- C. to show sympathy for those poor people
- D. to give the definition of “poverty line”

【答案】 A

32、软件是（ ）。

- A. 所有程序的统称
- B. 所有技术文档资料的统称
- C. 所有保存在软盘上的程序的统称
- D. 所有程序及相关文档资料的统称

【答案】 D

33、经济一体化的最终目标是（ ）。

- A. 关税同盟
- B. 共同市场
- C. 经济联盟
- D. 自由贸易区

【答案】 C

34、We have data mining and loading tools for both maintenance task data and component data, which means a considerable ___ in implementation time.

- A. stop
- B. saving
- C. consumption
- D. economy

【答案】 B

35、下列有关商业银行办理业务的规定正确的是（ ）。

- A. 商业银行可以任意提高利率来吸收存款

- B. 商业银行办理结算业务根据需要可以压单
- C. 商业银行办理业务不能收取手续费
- D. 商业银行不得在没有客户办理业务的时候自行缩短营业时间

【答案】 D

36、 This documentary is particularly compelling:_____with previously unseen footage and interviews with Houston's closest confidants.

- A. deplete
- B. depleted
- C. replete
- D. repleted

【答案】 D

37、 下列不属于限制竞争行为的是（ ）。

- A. 某县文化局限定所有的中小学必须购买某一经营者的文化用品
- B. 某省政府最近下发一通知，所有购买外地商品的本地商品经营者必须支付购买税
- C. 某县邮电局通告全县人民，所有想装电话的用户必须从邮电局购买电话机
- D. 某电影院进行有奖看电影，最高奖是一辆价值 8000 元的摩托车

【答案】 D

38、Now that we have an escaped political prisoner on the _____, everybody is fighting shy of having anything to do with people like you.

- A. loose
- B. release
- C. slack
- D. relax

【答案】 A

39、从2020年4月8日零时起，武汉市解除（ ）管控措施，撤除武汉市交通管控卡口，有序恢复铁路、民航、水运、公路城市公交运行。这标志着疫情防控取得阶段性重要成效，也标志着湖北保卫战、武汉保卫战进入了一个新的阶段。

- A. 离汉通道
- B. 封闭管理
- C. 交通封管
- D. 高风险

【答案】 A

40、 He had _____speak _____ the audience interrupted him.

A. had started to ... when

B. hardly begun to ... before

C. nearly going to... than

D. just about to... that

【答案】 B

41、一般而言，物价水平年平均上涨率不超过 2%~3%的是（ ）。

A. 爬行通货膨胀

B. 温和通货膨胀

C. 恶性通货膨胀

D. 奔腾式通货膨胀

【答案】 A

42、资料： Good listening is much more than being silent while the other person talks. To the contrary, people perceive the best listeners to be those who periodically ask questions that promote discovery and insight. These questions gently challenge old assumptions, but do so in a constructive way. Sitting there silently nodding does not provide sure evidence that a person is listening, but asking a good question tells the speaker the listener has not only heard what was said,

but that they comprehended it well enough to want additional information. Good listening was consistently seen as a two-way dialog, rather than a one-way “speaker versus hearer” interaction. The best conversations were active.

- A. How to become a good collaborator
- B. How to train your audience
- C. What makes listening attractive?
- D. What do good listeners do?

【答案】 D

43、资料：To: Sherry Linton

- A. A memo
- B. A minutes
- C. An announcement
- D. A notice

【答案】 D

44、资料：Global business travel topped \$1.2 trillion and is expected to reach \$1.6 trillion by 2020, according to new research by the Global Business Travel Association (GBTA), an association representing the interests of corporate travel managers. What’s more China has now surpassed the U.S. as the

largest business travel market in the world, ringing up \$291 billion last year.

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

【答案】 B

45、资料： The following passage is the introduction about one of the Monsell international financial products. According to the passage, there will be 5 questions. You should read carefully, then select the right answer.

- A. Lily, a primary school student who has saved about \$300 in cash
- B. Sue, a secondary school student who wants to open her own account
- C. Neil, the father of a teenage son aged 14, who want to open an account
- D. Jane, a post-graduate who wants to manage her own money

【答案】 B

46、语音网关类似于普通的电脑交换机，下列哪一项不是语音网关的电话业务（ ）。

- A. 热线电话
- B. 呼叫转移
- C. VPN 路由器
- D. FXS 端口权限

【答案】 C

47、语音网关类似于普通的电脑交换机，下列哪一项不是语音网关的电话业务（ ）。

- A. 热线电话
- B. 呼叫转移
- C. VPN 路由器
- D. FXS 端口权限

【答案】 C

48、关于会计科目，下列说法不正确的是（ ）。

- A. 会计科目是对会计要素的进一步分类
- B. 会计科目按其所提供的详细程序不同，可以分为总分类科目和明细分类科目
- C. 会计科目可以根据企业的具体情况自行设定

D. 会计科目是复式记账和编制记账凭证的基础

【答案】 C

49、对结账日后()个工作日止仍未兑现的大额支票以及其他已签发一个月以上的未兑现支票,应审查其发生的原因。

A. 5

B. 10

C. 15

D. 20

【答案】 B

50、价格变动影响对总收益的影响取决于()。

A. 需求收入弹性

B. 供给数量弹性

C. 供给价格弹性

D. 需求价格弹性

【答案】 D

51、昼为阳,夜为阴,则上午为()。

- A. 阳中之阴
- B. 阳中之阳
- C. 辰
- D. 阴中之阳

【答案】 B

52、 Passage 4

- A. a form of gambling
- B. a way of making money quickly
- C. useful and necessary
- D. old-fashioned

【答案】 C

53、总分类账户与明细分类账户平行登记四要点中的“依据相同”是指（ ）。

- A. 总分类账要根据明细分类账进行登记
- B. 明细分类账要根据总分类账进行登记
- C. 根据同一会计凭证登记
- D. 由同一人员进行登记

【答案】 C

54、某企业实收资本 1 000 万元，资本公积 500 万元，未分配利润 150 万元。盈余公积 400 万元，则留存收益为（ ）万元。

A. 550

B. 1 500

C. 650

D. 900

【答案】 A

55、在民事诉讼时效期间的最后 6 个月内，权利人因不可抗力或者其他障碍不能行使请求权的，诉讼时效（ ）。

A. 中断

B. 中止

C. 延长

D. 终止

【答案】 B

56、The number of people wanting to become a Southwest Airlines flight attendant has reached _____ .

A. record high

B. a record high

C. high record

D. a high record

【答案】 D

57、计算机网络中广域网和局域网的分类是以（ ）来划分的。

A. 信息交换方式

B. 网络使用

C. 网络连接距离

D. 传输控制方法

【答案】 C

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

A. will probably loan money bad-credit people as they still have open accounts

B. will probably loan money no-credit people as they haven't made any financial mistakes

C. won't risk loaning money or extending credit to no-credit person or bad-credit person

D. None of above

【答案】 C

59、 () out of the window, I saw a bus.

A. Have looked

B. Look

C. Being looked

D. Looking

【答案】 D

60、中国证监会根据国务院的授权,依法对 () 实施监督管理。

A. 证券业

B. 信托业

C. 基金业

D. 租赁业

【答案】 A

多选题 (共 45 题)

1、下列各项中, () 不属于马克思主义新世界观创立需要确立的关键。

- A. 剩余价值论
- B. 阶级斗争理论
- C. 无产阶级历史使命说
- D. 科学的实践观

【答案】 ABC

2、公元 843 年，查理曼的孙子缔结凡尔登条约，三分帝国。这次分割奠定了后来哪几个国家的基础？（ ）

- A. 德国
- B. 法国
- C. 英国
- D. 意大利

【答案】 ABD

3、在 Excel 中，以下（ ）操作是将当前单元格的左边单元格变为当前单元格。

- A. 按←键
- B. 按 键
- C. 按 Enter 键
- D. 按 Shift+Tab 键

【答案】 AD

4、银行会计中，根据其所提供信息的详细程度及其统驭关系，会计账户可以分为()。

- A. 二级账户
- B. 明细分类账户
- C. 总分类账户
- D. 一级账户

【答案】 BC

5、市场对于每个企业都是至关重要的，拥有良好的市场份额，企业就成功了一半。企业选择市场开发战略所适用的情形有()。

- A. 存在未开发或未饱和的市场
- B. 可得到新的、可靠的、经济的和高质量的销售渠道
- C. 企业的主业属于正在迅速全球化的产业
- D. 企业在现有经营领域十分成功

【答案】 ABCD

6、大额可转让定期存单最早产生于美国。美国的《Q 条例》规定商业银行对活期存款不能支付利息，定期存款不能突破一定限额。20 世

纪 60 年代，美国市场利率上涨，高于《Q 条例》规定的上限，资金从商业银行流入金融市场。为了吸引客户，商业银行推出可转让大额定期存单。购买存单的客户随时可以将存单在市场上变现出售。

- A. 商业银行贷款业务“表外化”
- B. 贷款结构的变化
- C. 贷款证券化
- D. 与市场利率密切联系的贷款形式不断出现

【答案】 ABCD

7、十七大报告指出，深入贯彻落实科学发展观，要求我们始终坚持“一个中心，两个基本点”的基本路线，（）。

- A. 积极构建社会主义和谐社会
- B. 坚持解放思想、实事求是、与时俱进
- C. 继续深化改革开放
- D. 切实改进和加强党的建设

【答案】 ABCD

8、甲雇杀手乙杀丙，言明不要造成其他后果。乙几次杀丙均未成功，后来采取爆炸方法，对丙的住宅(周边没有其他人与物)进行爆破，结果将丙的妻子丁炸死，但丙安然无恙。关于本案，下列说法错误的有（）。

- A. 甲与乙构成共同犯罪

- B. 甲成立故意杀人罪(未遂)
- C. 乙对丙成立故意杀人未遂，对丁成立过失致人死亡罪
- D. 乙对丙成立爆炸罪，对丁成立过失致人死亡罪

【答案】 BCD

9、下列选项中，属于地方固定收入的是（ ）。

- A. 中央企业所得税
- B. 非银行金融企业所得税
- C. 房产税
- D. 契税

【答案】 CD

10、下列不可以作为抵押财产的是（ ）。

- A. 甲村的土地所有权
- B. 乙个人合法拥有的房屋
- C. 丙大学的教学楼
- D. 丁企业被查封的厂房

【答案】 ACD

以上内容仅为本文档的试下载部分，为可阅读页数的一半内容。如要下载或阅读全文，请访问：<https://d.book118.com/095302101323011341>