

# 2023 年度中国银保监会招考职位专业科目

## 笔试考试大纲

### 一、职位类别

报考中国银保监会的考生须按照“银保监财经类、银保监财会类、银保监法律类、银保监计算机类、银保监综合类”五类职位报考。请考生务必牢记自己所报考职位的类别，在答题卡“职位类别”一栏正确选择填涂，并按照相应类别答题。

### 二、试题题型和试卷装订

“银保监财经类、银保监财会类、银保监法律类、银保监计算机类、银保监综合类”五类职位笔试试卷全部为客观题（单项选择题或多项选择题）。考生须在答题卡中填涂答题，在试卷中答题视为无效。五类试卷按序排列，合订成一本，请考生务必按照自己报考职位类别选择正确的部分试题作答，考试时间 120 分钟。

### 三、分值比例



专业笔试满分 100 分，其中：经济金融基础知识占比 10%，专业知识占比 80%，英语占比 10%。

#### 四、考试内容

考生应掌握经济金融基础知识，及所报考职位类别重点测查的专业知识，并具备良好的知识运用能力。

(一) 银保监财经类考试侧重考察与银行保险监管相关的经济金融知识，包括宏观经济学、微观经济学、货币银行学、商业银行业务与经营知识、金融监管理论与实践、国际金融学、保险学等；

(二) 银保监财会类考试侧重考察与银行保险监管相关的财务管理及会计核算等知识，包括会计基础知识、会计准则及其实务应用、财务管理及管理会计相关知识、审计相关知识等；

(三) 银保监法律类考试侧重考察与银行保险监管相关的法律知识，包括法学基本理论、宪法、行政法、民商法、经济法、刑法、国际法等；

(四) 银保监计算机类考试侧重考察信息技术理论与实务，包括信息系统架构、软件工程与项目管理、数据库与数据挖掘分析、网络技术及应用、信息安全及信息科技风险管理等；



(五) 银保监综合类考试侧重考察与银行保险监管相关的经济金融知识和统计学、管理学、语言文学等学科知识。

五、试题题型 (以银保监财经类试题为例, 其他类别试卷题型结构相同)

**(一) 经济金融基础知识单项选择题: 每题 0.5 分, 共 20 题, 计 10 分。在每题给出的四个选项中, 只有一项是符合题目要求的。**

1. 一般用来衡量通货膨胀的物价指数是 ( ) 。

- A. 消费物价指数    B. 生产物价指数  
C. GDP 平均指数    D. 交易价格指数

答: (A)

**(二) 银保监财经类专业单项选择题: 每题 1 分, 共 60 题, 计 60 分。在每题给出的四个选项中, 只有一项是符合题目要求的。**

1. 根据凯恩斯主义的经济周期理论, 经济之所以会发生周期性波动, 是因为 ( ) 。

- A. 外部因素的变动    B. 乘数作用  
C. 加速数作用        D. 乘数和加速数交织作用



答：(D)

**(三) 银保监财经类专业多项选择题：每题 1 分，共 20 题，计 20 分。下面各题，每题至少有两个正确答案，少选、多选或错选均不得分。**

1. 按照通货膨胀的表现形式不同，可区分为 ( )。

- A. 公开型通货膨胀 B. 隐蔽型通货膨胀  
C. 抑制型通货膨胀 D. 温和型通货膨胀

答：(ABC)

**(四) 英语阅读理解题：每小题 0.5 分，共 20 题，计 10 分。阅读下列短文，从每题所给的四个选项 (A、B、C 和 D) 中，选出最佳选项。**

There is much discussion today about whether economic growth is desirable. At an earlier period, our desire for material wealth may have been justified. Now, however, this desire for more than we need is causing serious problems. Even though we have good intentions, we may be producing too much, too fast.



Those who criticize economic growth argue that we must slow down. They believe that the society is approaching certain limits on growth. These include the fixed supply of natural resources, the possible negative effects of industry on the natural environment, and the continuing increase in the world's population. As the society reaches these limits, economic growth can no longer continue, and the quality of life may decline.

People who want more economic growth, on the other hand, argue that even at present growth rate there are still many poor people in the world. These proponents of economic growth believe that only more growth can create the capital needed to improve the quality of life in the world. Furthermore, they argue that only continued growth can provide the financial resources required to protect our natural surroundings from industrialization.

This debate over the desirability of continued economic growth is of vital importance to business and industry. If those who argue against economic growth are correct, the problems they mention cannot be ignored. To find a solution,



economists and business community must pay attention to these problems and continue discussing them with one another.

1. According to those who criticize economic growth, which of the following is NOT the reason that might cause economic growth to slow down?

A. Our natural surroundings are in danger of being destroyed by industry.

B. The fixed supply of natural resources marks a point beyond which growth cannot continue.

C. The world's population is ever increasing.

D. More efforts are made to improve the quality of our life.

答: (D)

2. Those who want more economic growth believe that continued economic growth\_\_\_\_\_.

A. is essential to the well-being of the society as a whole



B. can provide the solution to all of our social problems today

C. can never protect our environment from being polluted by industry

D. can provide us with more natural resources for industrialization

答: (A)

3. The underlined word "proponents" most probably mean\_\_\_\_\_.

A. arguments in support of something

B. disagreements on something

C. people who argue for something

D. people who argue against something

答: (C)

4. The passage is mainly about\_\_\_\_\_.





A. the contradiction between economists and business community

B. the present debate on economic growth

C. the advantages and disadvantages of economic growth

D. the importance of the debate on economic growth

答: (B)

5. We may infer from the passage that\_\_\_\_\_.

A. the author describes the case as it is

B. the author is for economic growth

C. the author is against continued economic growth

D. the author is not worried about the problems caused by economic growth

答: (A)

