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Mr. George Gray

Assistant Vice President Asset Management Division

Goldman Sachs

1 Le Tan Ton Street, Q.1

Ho Chi Minh City, Vietnam

Dear Mr. Gray:

I am very excited about applying for the summer analyst internship program with Goldman Sachs that was advertised in Vietnam News. My program coordinator recommended that I apply for the internship since the qualifications directly match my educational experience, interest, and skills.

I am currently a student at the Raffles International College majoring in business with a concentration in finance. Throughout my college career I have excelled in all of my finance courses. My courses have provided me with a strong background in the methodologies required for successfully analyzing and synthesizing important financial information and in preparing documentation to assist management when making critical business decisions. I am a quick learner and enjoy the challenges of doing comparative, quantitative, and cash - flow analysis in addition to portfolio and asset management and financial modeling and asset valuation. I believe my strengths in these areas would serve me well as an intern in Goldman Sach's intern program.

In addition to my relevant coursework, my internship with Vietcom Bank provided me with a great opportunity to use my knowledge and skills and apply them to the real world. I very much enjoyed assisting customers with their financial decision - making and I found that my excellent interpersonal skills served me well when dealing with challenging clients.

Thank you for your time and interest and I look forward to hearing from you. I will call in one week to discuss my qualifications and see if you have any questions for me at that time.

Sincerely,

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