

**THESIS**  
**UNCOVERING FINANCIAL SURPRISES**

by  
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Has been defended in front of Board of Examiners on September 9, 1998  
and has fulfilled the requirement

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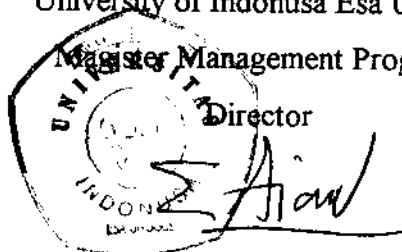
2 DR. Saleh Safradji

Jakarta, September 9, 1998

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