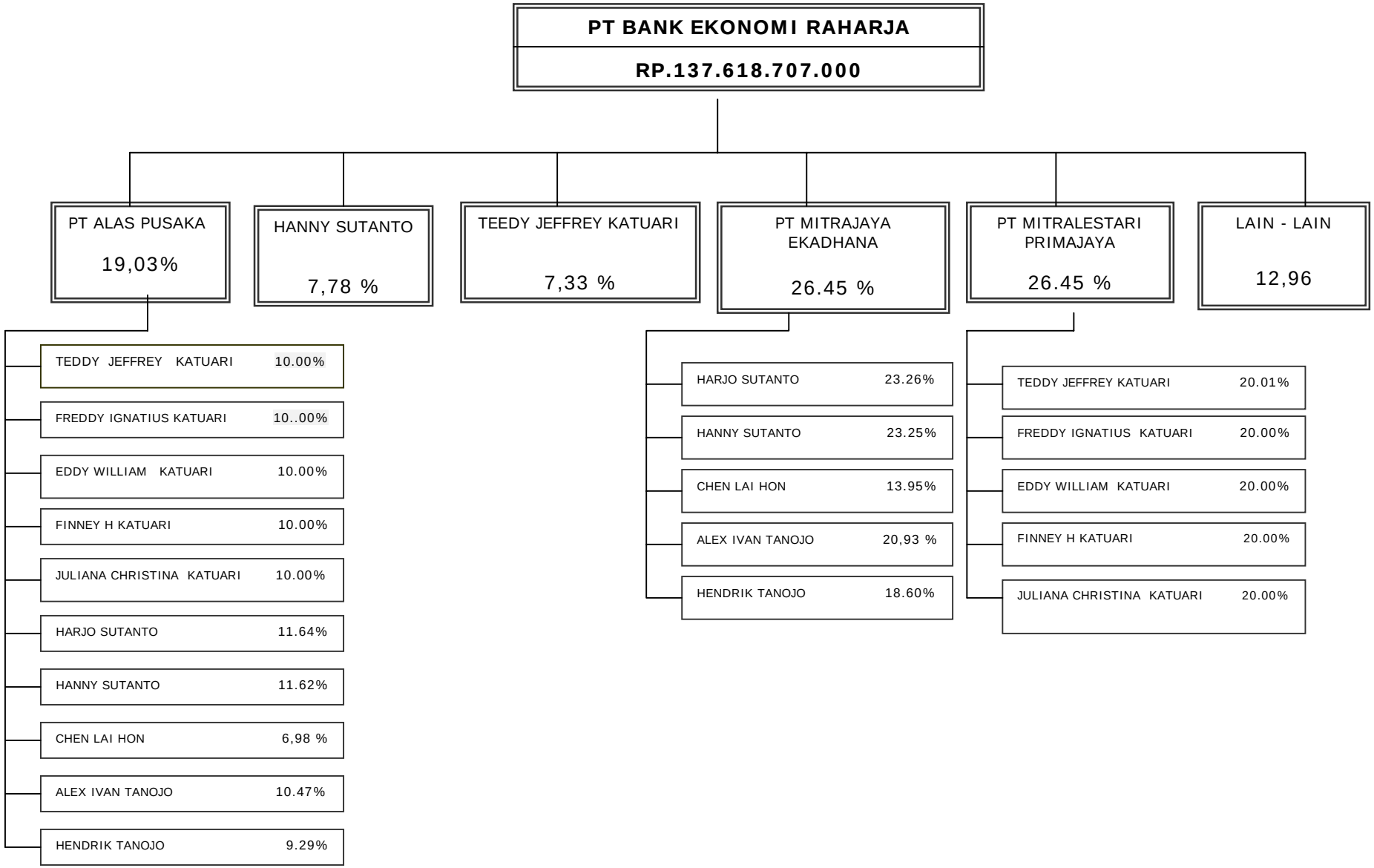STRUKTUR KELOMPOK USAHA PT BANK EKONOMI RAHARJA