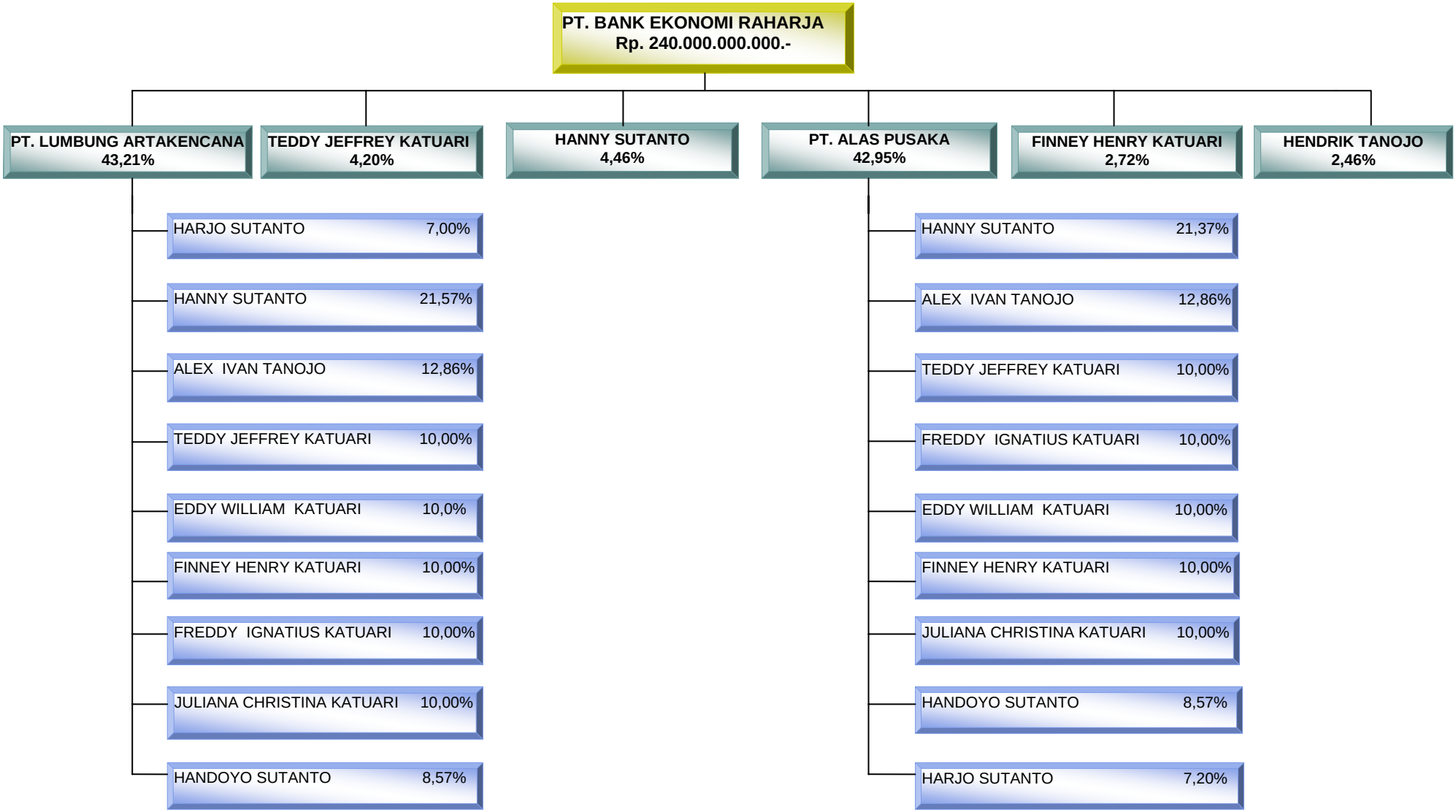STRUKTUR KELOMPOK USAHA DAN ULTIMATE SHAREHOLDER PT BANK EKONOMI RAHARJA