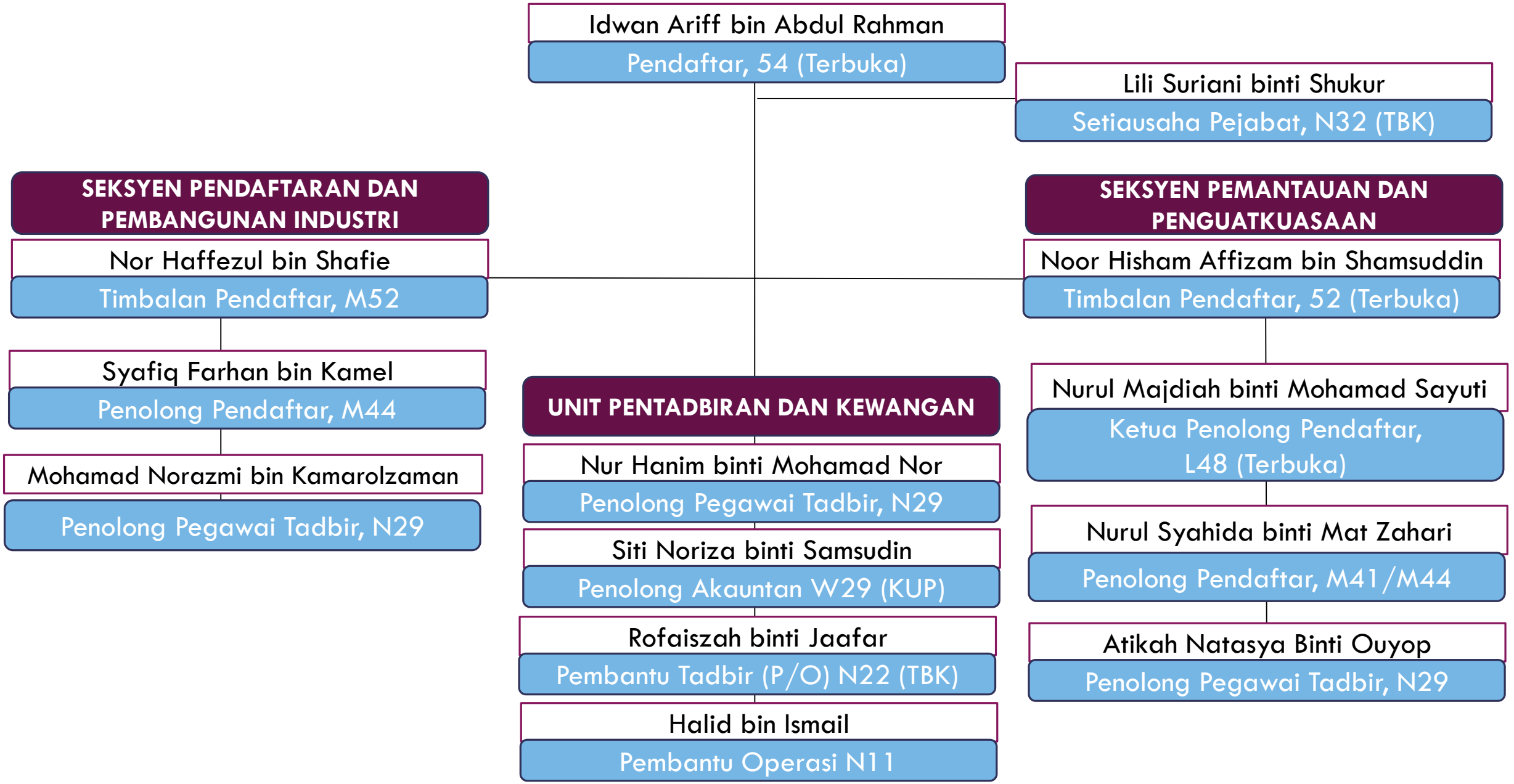CARTA ORGANISASI PEJABAT PENDAFTAR AGENSI PELAPORAN KREDIT