**Tree**

CHK\_ACCT = 0

| AMOUNT > 438: 0 {1=134, 0=135}

| AMOUNT ≤ 438: 1 {1=5, 0=0}

CHK\_ACCT = 1

| AMOUNT > 12296.500: 0 {1=0, 0=12}

| AMOUNT ≤ 12296.500: 1 {1=164, 0=93}

CHK\_ACCT = 2

| DURATION > 7.500

| | NUM\_DEPENDENTS > 1.500: 0 {1=1, 0=4}

| | NUM\_DEPENDENTS ≤ 1.500

| | | REAL\_ESTATE = 0: 1 {0=4, 1=32}

| | | REAL\_ESTATE = 1

| | | | INSTALL\_RATE > 3.500: 0 {1=1, 0=4}

| | | | INSTALL\_RATE ≤ 3.500: 1 {0=2, 1=7}

| DURATION ≤ 7.500: 1 {1=8, 0=0}

CHK\_ACCT = 3

| AMOUNT > 10924.500: 1 {1=4, 0=3}

| AMOUNT ≤ 10924.500

| | OTHER\_INSTALL = 0

| | | CO-APPLICANT = 0

| | | | USED\_CAR = 0

| | | | | AMOUNT > 7829: 1 {1=4, 0=2}

| | | | | AMOUNT ≤ 7829

| | | | | | AMOUNT > 4458.500

| | | | | | | EMPLOYMENT = 1: 0 {1=2, 0=3}

| | | | | | | EMPLOYMENT = 2: 1 {1=4, 0=4}

| | | | | | | EMPLOYMENT = 3: 1 {1=8, 0=0}

| | | | | | | EMPLOYMENT = 4: 1 {1=10, 0=0}

| | | | | | AMOUNT ≤ 4458.500

| | | | | | | AGE > 22.500: 1 {0=10, 1=212}

| | | | | | | AGE ≤ 22.500

| | | | | | | | INSTALL\_RATE > 2.500: 0 {1=2, 0=3}

| | | | | | | | INSTALL\_RATE ≤ 2.500: 1 {1=6, 0=0}

| | | | USED\_CAR = 1: 1 {1=44, 0=0}

| | | CO-APPLICANT = 1

| | | | AMOUNT > 2026.500: 1 {1=7, 0=0}

| | | | AMOUNT ≤ 2026.500: 0 {1=1, 0=3}

| | OTHER\_INSTALL = 1

| | | DURATION > 8

| | | | NEW\_CAR = 0

| | | | | RETRAINING = 0: 1 {0=6, 1=33}

| | | | | RETRAINING = 1: 0 {1=5, 0=6}

| | | | NEW\_CAR = 1: 0 {1=1, 0=6}

| | | DURATION ≤ 8: 1 {1=5, 0=0}