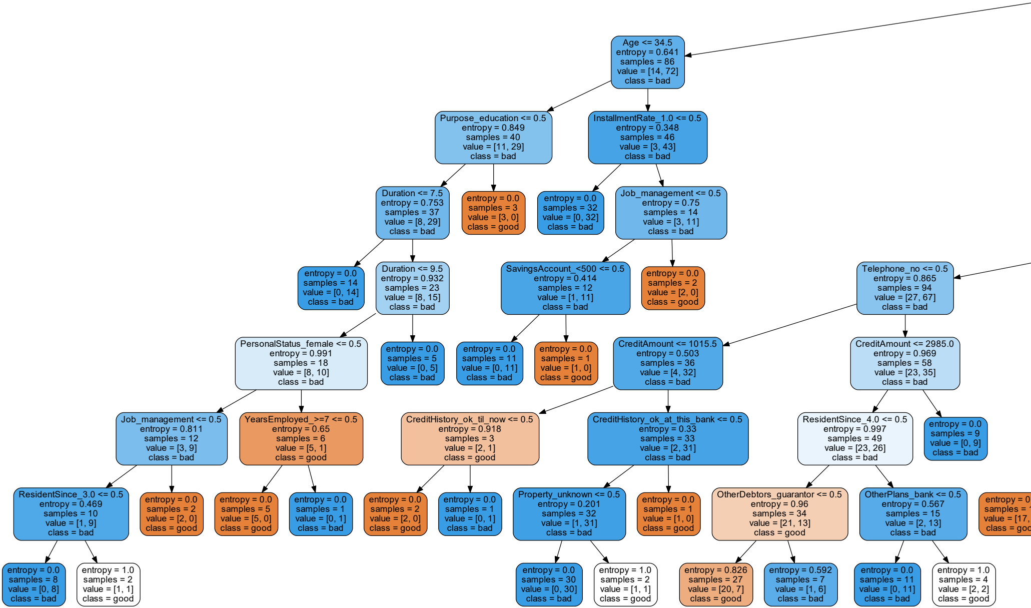
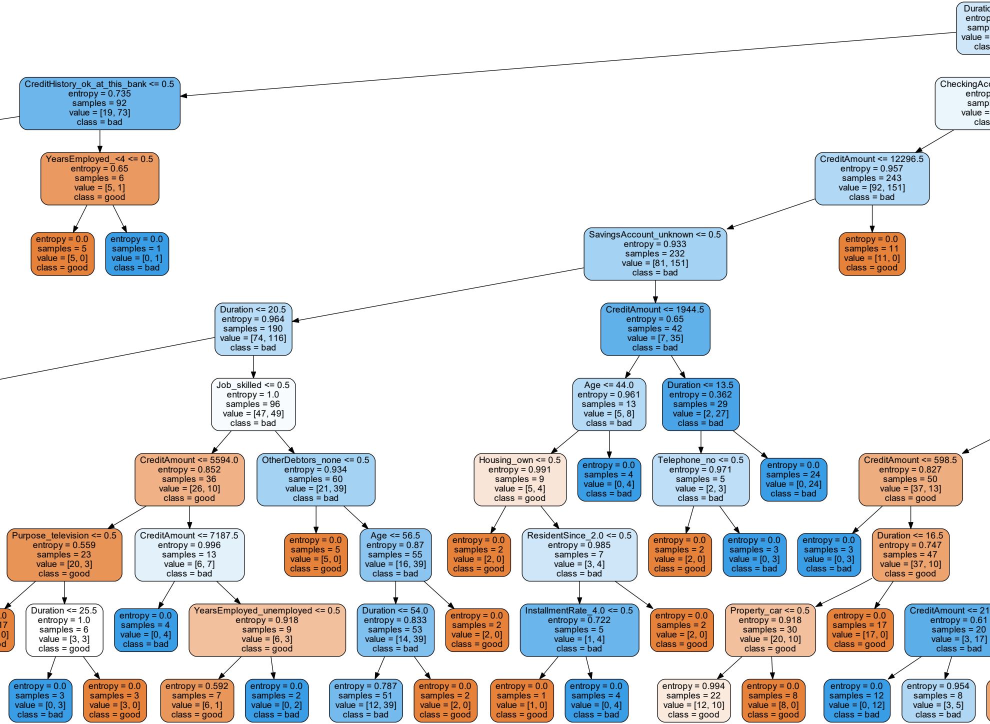
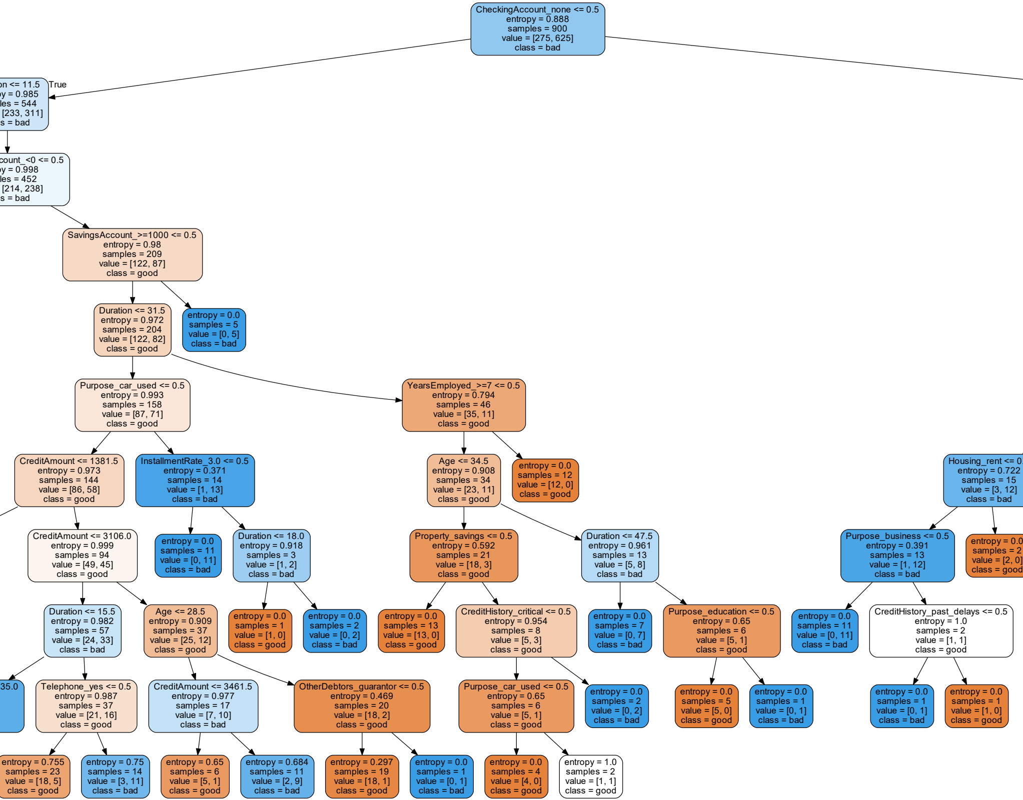
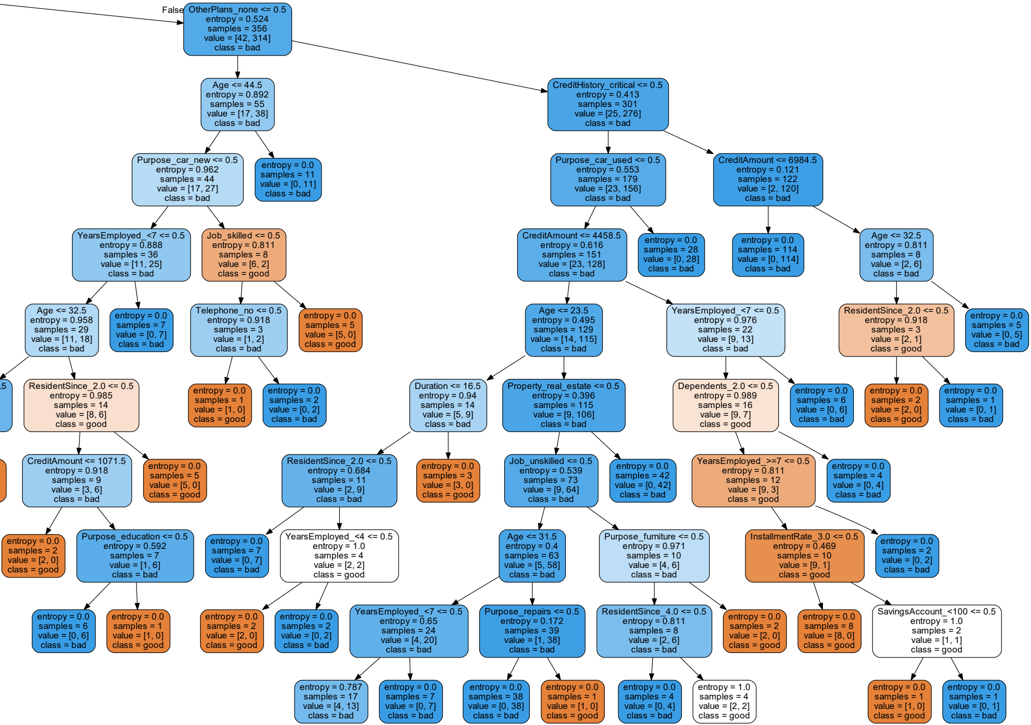

Age <= 34.5
entropy = 0.641
samples = 86
value = [14, 72]
class = bad
Purpose_education <= 0.5
entropy = 0.849
samples = 40
value = [11, 29]
class = bad
InstallmentRate_1.0 <= 0.5
entropy = 0.348
samples = 46
value = [3, 43]
class = bad
Duration <= 7.5
entropy = 0.753
samples = 37
value = [8, 29]
class = bad
entropy = 0.0
samples = 3
value = [3, 0]
class = good
entropy = 0.0
samples = 32
value = [0, 32]
class = bad
Job_management <= 0.5
entropy = 0.75
samples = 14
value = [3, 11]
class = bad
entropy = 0.0
samples = 14
value = [0, 14]
class = bad
Duration <= 9.5
entropy = 0.932
samples = 23
value = [8, 15]
class = bad
SavingsAccount_<500 <= 0.5
entropy = 0.414
samples = 12
value = [1, 11]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
Telephone_no <= 0.5
entropy = 0.865
samples = 94
value = [27, 67]
class = bad
PersonalStatus_female <= 0.5
entropy = 0.991
samples = 18
value = [8, 10]
class = bad
entropy = 0.0
samples = 5
value = [0, 5]
class = bad
entropy = 0.0
samples = 11
value = [0, 11]
class = bad
entropy = 0.0
samples = 1
value = [1, 0]
class = good
CreditAmount <= 1015.5
entropy = 0.503
samples = 36
value = [4, 32]
class = bad
CreditAmount <= 2985.0
entropy = 0.969
samples = 58
value = [23, 35]
class = bad
Job_management <= 0.5
entropy = 0.811
samples = 12
value = [3, 9]
class = bad
YearsEmployed_>=7 <= 0.5
entropy = 0.65
samples = 6
value = [5, 1]
class = good
CreditHistory_ok_til_now <= 0.5
entropy = 0.918
samples = 3
value = [2, 1]
class = good
CreditHistory_ok_at_this_bank <= 0.5
entropy = 0.33
samples = 33
value = [2, 31]
class = bad
ResidentSince_4.0 <= 0.5
entropy = 0.997
samples = 49
value = [23, 26]
class = bad
entropy = 0.0
samples = 9
value = [0, 9]
class = bad
ResidentSince_3.0 <= 0.5
entropy = 0.469
samples = 10
value = [1, 9]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
entropy = 0.0
samples = 5
value = [5, 0]
class = good
entropy = 0.0
samples = 1
value = [0, 1]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
entropy = 0.0
samples = 1
value = [0, 1]
class = bad
Property_unknown <= 0.5
entropy = 0.201
samples = 32
value = [1, 31]
class = bad
entropy = 0.0
samples = 1
value = [1, 0]
class = good
OtherDebtors_guarantor <= 0.5
entropy = 0.96
samples = 34
value = [21, 13]
class = good
OtherPlans_bank <= 0.5
entropy = 0.567
samples = 15
value = [2, 13]
class = bad
entropy = 0
samples = 1
value = [17,
class = goo
entropy = 0.0
samples = 8
value = [0, 8]
class = bad
entropy = 1.0
samples = 2
value = [1, 1]
class = good
entropy = 0.0
samples = 30
value = [0, 30]
class = bad
entropy = 1.0
samples = 2
value = [1, 1]
class = good
entropy = 0.826
samples = 27
value = [20, 7]
class = good
entropy = 0.592
samples = 7
value = [1, 6]
class = bad
entropy = 0.0
samples = 11
value = [0, 11]
class = bad
entropy = 1.0
samples = 4
value = [2, 2]
class = good


Duratio
entrop
samp
value =
clas
CreditHistory_ok_at_this_bank <= 0.5
entropy = 0.735
samples = 92
value = [19, 73]
class = bad
CheckingAcc
entrop
samp
value =
clas
YearsEmployed_<4 <= 0.5
entropy = 0.65
samples = 6
value = [5, 1]
class = good
CreditAmount <= 12296.5
entropy = 0.957
samples = 243
value = [92, 151]
class = bad
entropy = 0.0
samples = 5
value = [5, 0]
class = good
entropy = 0.0
samples = 1
value = [0, 1]
class = bad
SavingsAccount_unknown <= 0.5
entropy = 0.933
samples = 232
value = [81, 151]
class = bad
entropy = 0.0
samples = 11
value = [11, 0]
class = good
Duration <= 20.5
entropy = 0.964
samples = 190
value = [74, 116]
class = bad
CreditAmount <= 1944.5
entropy = 0.65
samples = 42
value = [7, 35]
class = bad
Job_skilled <= 0.5
entropy = 1.0
samples = 96
value = [47, 49]
class = bad
Age <= 44.0
entropy = 0.961
samples = 13
value = [5, 8]
class = bad
Duration <= 13.5
entropy = 0.362
samples = 29
value = [2, 27]
class = bad
CreditAmount <= 5594.0
entropy = 0.852
samples = 36
value = [26, 10]
class = good
OtherDebtors_none <= 0.5
entropy = 0.934
samples = 60
value = [21, 39]
class = bad
Housing_own <= 0.5
entropy = 0.991
samples = 9
value = [5, 4]
class = good
entropy = 0.0
samples = 4
value = [0, 4]
class = bad
Telephone_no <= 0.5
entropy = 0.971
samples = 5
value = [2, 3]
class = bad
entropy = 0.0
samples = 24
value = [0, 24]
class = bad
CreditAmount <= 598.5
entropy = 0.827
samples = 50
value = [37, 13]
class = good
Purpose_television <= 0.5
entropy = 0.559
samples = 23
value = [20, 3]
class = good
CreditAmount <= 7187.5
entropy = 0.996
samples = 13
value = [6, 7]
class = bad
entropy = 0.0
samples = 5
value = [5, 0]
class = good
Age <= 56.5
entropy = 0.87
samples = 55
value = [16, 39]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
ResidentSince_2.0 <= 0.5
entropy = 0.985
samples = 7
value = [3, 4]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
entropy = 0.0
samples = 3
value = [0, 3]
class = bad
entropy = 0.0
samples = 3
value = [0, 3]
class = bad
Duration <= 16.5
entropy = 0.747
samples = 47
value = [37, 10]
class = good
.0
17
0]
d
Duration <= 25.5
entropy = 1.0
samples = 6
value = [3, 3]
class = good
entropy = 0.0
samples = 4
value = [0, 4]
class = bad
YearsEmployed_unemployed <= 0.5
entropy = 0.918
samples = 9
value = [6, 3]
class = good
Duration <= 54.0
entropy = 0.833
samples = 53
value = [14, 39]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
InstallmentRate_4.0 <= 0.5
entropy = 0.722
samples = 5
value = [1, 4]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
Property_car <= 0.5
entropy = 0.918
samples = 30
value = [20, 10]
class = good
entropy = 0.0
samples = 17
value = [17, 0]
class = good
CreditAmount <= 21
entropy = 0.61
samples = 20
value = [3, 17]
class = bad
entropy = 0.0
samples = 3
value = [0, 3]
class = bad
entropy = 0.0
samples = 3
value = [3, 0]
class = good
entropy = 0.592
samples = 7
value = [6, 1]
class = good
entropy = 0.0
samples = 2
value = [0, 2]
class = bad
entropy = 0.787
samples = 51
value = [12, 39]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
entropy = 0.0
samples = 1
value = [1, 0]
class = good
entropy = 0.0
samples = 4
value = [0, 4]
class = bad
entropy = 0.994
samples = 22
value = [12, 10]
class = good
entropy = 0.0
samples = 8
value = [8, 0]
class = good
entropy = 0.0
samples = 12
value = [0, 12]
class = bad
entropy = 0.954
samples = 8
value = [3, 5]
class = bad


CheckingAccount_none <= 0.5
entropy = 0.888
samples = 900
value = [275, 625]
class = bad
True
on <= 11.5
py = 0.985
les = 544
[233, 311]
s = bad
count_<0 <= 0.5
py = 0.998
les = 452
[214, 238]
s = bad
SavingsAccount_>=1000 <= 0.5
entropy = 0.98
samples = 209
value = [122, 87]
class = good
Duration <= 31.5
entropy = 0.972
samples = 204
value = [122, 82]
class = good
entropy = 0.0
samples = 5
value = [0, 5]
class = bad
Purpose_car_used <= 0.5
entropy = 0.993
samples = 158
value = [87, 71]
class = good
YearsEmployed_>=7 <= 0.5
entropy = 0.794
samples = 46
value = [35, 11]
class = good
CreditAmount <= 1381.5
entropy = 0.973
samples = 144
value = [86, 58]
class = good
InstallmentRate_3.0 <= 0.5
entropy = 0.371
samples = 14
value = [1, 13]
class = bad
Age <= 34.5
entropy = 0.908
samples = 34
value = [23, 11]
class = good
entropy = 0.0
samples = 12
value = [12, 0]
class = good
Housing_rent <= 0.
entropy = 0.722
samples = 15
value = [3, 12]
class = bad
CreditAmount <= 3106.0
entropy = 0.999
samples = 94
value = [49, 45]
class = good
entropy = 0.0
samples = 11
value = [0, 11]
class = bad
Duration <= 18.0
entropy = 0.918
samples = 3
value = [1, 2]
class = bad
Property_savings <= 0.5
entropy = 0.592
samples = 21
value = [18, 3]
class = good
Duration <= 47.5
entropy = 0.961
samples = 13
value = [5, 8]
class = bad
Purpose_business <= 0.5
entropy = 0.391
samples = 13
value = [1, 12]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
Duration <= 15.5
entropy = 0.982
samples = 57
value = [24, 33]
class = bad
Age <= 28.5
entropy = 0.909
samples = 37
value = [25, 12]
class = good
entropy = 0.0
samples = 1
value = [1, 0]
class = good
entropy = 0.0
samples = 2
value = [0, 2]
class = bad
entropy = 0.0
samples = 13
value = [13, 0]
class = good
CreditHistory_critical <= 0.5
entropy = 0.954
samples = 8
value = [5, 3]
class = good
entropy = 0.0
samples = 7
value = [0, 7]
class = bad
Purpose_education <= 0.5
entropy = 0.65
samples = 6
value = [5, 1]
class = good
entropy = 0.0
samples = 11
value = [0, 11]
class = bad
CreditHistory_past_delays <= 0.5
entropy = 1.0
samples = 2
value = [1, 1]
class = good
35.0
Telephone_yes <= 0.5
entropy = 0.987
samples = 37
value = [21, 16]
class = good
CreditAmount <= 3461.5
entropy = 0.977
samples = 17
value = [7, 10]
class = bad
OtherDebtors_guarantor <= 0.5
entropy = 0.469
samples = 20
value = [18, 2]
class = good
Purpose_car_used <= 0.5
entropy = 0.65
samples = 6
value = [5, 1]
class = good
entropy = 0.0
samples = 2
value = [0, 2]
class = bad
entropy = 0.0
samples = 5
value = [5, 0]
class = good
entropy = 0.0
samples = 1
value = [0, 1]
class = bad
entropy = 0.0
samples = 1
value = [0, 1]
class = bad
entropy = 0.0
samples = 1
value = [1, 0]
class = good
entropy = 0.755
samples = 23
value = [18, 5]
class = good
entropy = 0.75
samples = 14
value = [3, 11]
class = bad
entropy = 0.65
samples = 6
value = [5, 1]
class = good
entropy = 0.684
samples = 11
value = [2, 9]
class = bad
entropy = 0.297
samples = 19
value = [18, 1]
class = good
entropy = 0.0
samples = 1
value = [0, 1]
class = bad
entropy = 0.0
samples = 4
value = [4, 0]
class = good
entropy = 1.0
samples = 2
value = [1, 1]
class = good


False
OtherPlans_none <= 0.5
entropy = 0.524
samples = 356
value = [42, 314]
class = bad
Age <= 44.5
entropy = 0.892
samples = 55
value = [17, 38]
class = bad
CreditHistory_critical <= 0.5
entropy = 0.413
samples = 301
value = [25, 276]
class = bad
Purpose_car_new <= 0.5
entropy = 0.962
samples = 44
value = [17, 27]
class = bad
entropy = 0.0
samples = 11
value = [0, 11]
class = bad
Purpose_car_used <= 0.5
entropy = 0.553
samples = 179
value = [23, 156]
class = bad
CreditAmount <= 6984.5
entropy = 0.121
samples = 122
value = [2, 120]
class = bad
YearsEmployed_<7 <= 0.5
entropy = 0.888
samples = 36
value = [11, 25]
class = bad
Job_skilled <= 0.5
entropy = 0.811
samples = 8
value = [6, 2]
class = good
CreditAmount <= 4458.5
entropy = 0.616
samples = 151
value = [23, 128]
class = bad
entropy = 0.0
samples = 28
value = [0, 28]
class = bad
entropy = 0.0
samples = 114
value = [0, 114]
class = bad
Age <= 32.5
entropy = 0.811
samples = 8
value = [2, 6]
class = bad
Age <= 32.5
entropy = 0.958
samples = 29
value = [11, 18]
class = bad
entropy = 0.0
samples = 7
value = [0, 7]
class = bad
Telephone_no <= 0.5
entropy = 0.918
samples = 3
value = [1, 2]
class = bad
entropy = 0.0
samples = 5
value = [5, 0]
class = good
Age <= 23.5
entropy = 0.495
samples = 129
value = [14, 115]
class = bad
YearsEmployed_<7 <= 0.5
entropy = 0.976
samples = 22
value = [9, 13]
class = bad
ResidentSince_2.0 <= 0.5
entropy = 0.918
samples = 3
value = [2, 1]
class = good
entropy = 0.0
samples = 5
value = [0, 5]
class = bad
.5
ResidentSince_2.0 <= 0.5
entropy = 0.985
samples = 14
value = [8, 6]
class = good
entropy = 0.0
samples = 1
value = [1, 0]
class = good
entropy = 0.0
samples = 2
value = [0, 2]
class = bad
Duration <= 16.5
entropy = 0.94
samples = 14
value = [5, 9]
class = bad
Property_real_estate <= 0.5
entropy = 0.396
samples = 115
value = [9, 106]
class = bad
Dependents_2.0 <= 0.5
entropy = 0.989
samples = 16
value = [9, 7]
class = good
entropy = 0.0
samples = 6
value = [0, 6]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
entropy = 0.0
samples = 1
value = [0, 1]
class = bad
CreditAmount <= 1071.5
entropy = 0.918
samples = 9
value = [3, 6]
class = bad
entropy = 0.0
samples = 5
value = [5, 0]
class = good
ResidentSince_2.0 <= 0.5
entropy = 0.684
samples = 11
value = [2, 9]
class = bad
entropy = 0.0
samples = 3
value = [3, 0]
class = good
Job_unskilled <= 0.5
entropy = 0.539
samples = 73
value = [9, 64]
class = bad
entropy = 0.0
samples = 42
value = [0, 42]
class = bad
YearsEmployed_>=7 <= 0.5
entropy = 0.811
samples = 12
value = [9, 3]
class = good
entropy = 0.0
samples = 4
value = [0, 4]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
Purpose_education <= 0.5
entropy = 0.592
samples = 7
value = [1, 6]
class = bad
entropy = 0.0
samples = 7
value = [0, 7]
class = bad
YearsEmployed_<4 <= 0.5
entropy = 1.0
samples = 4
value = [2, 2]
class = good
Age <= 31.5
entropy = 0.4
samples = 63
value = [5, 58]
class = bad
Purpose_furniture <= 0.5
entropy = 0.971
samples = 10
value = [4, 6]
class = bad
InstallmentRate_3.0 <= 0.5
entropy = 0.469
samples = 10
value = [9, 1]
class = good
entropy = 0.0
samples = 2
value = [0, 2]
class = bad
entropy = 0.0
samples = 6
value = [0, 6]
class = bad
entropy = 0.0
samples = 1
value = [1, 0]
class = good
entropy = 0.0
samples = 2
value = [2, 0]
class = good
entropy = 0.0
samples = 2
value = [0, 2]
class = bad
YearsEmployed_<7 <= 0.5
entropy = 0.65
samples = 24
value = [4, 20]
class = bad
Purpose_repairs <= 0.5
entropy = 0.172
samples = 39
value = [1, 38]
class = bad
ResidentSince_4.0 <= 0.5
entropy = 0.811
samples = 8
value = [2, 6]
class = bad
entropy = 0.0
samples = 2
value = [2, 0]
class = good
entropy = 0.0
samples = 8
value = [8, 0]
class = good
SavingsAccount_<100 <= 0.5
entropy = 1.0
samples = 2
value = [1, 1]
class = good
entropy = 0.787
samples = 17
value = [4, 13]
class = bad
entropy = 0.0
samples = 7
value = [0, 7]
class = bad
entropy = 0.0
samples = 38
value = [0, 38]
class = bad
entropy = 0.0
samples = 1
value = [1, 0]
class = good
entropy = 0.0
samples = 4
value = [0, 4]
class = bad
entropy = 1.0
samples = 4
value = [2, 2]
class = good
entropy = 0.0
samples = 1
value = [1, 0]
class = good
entropy = 0.0
samples = 1
value = [0, 1]
class = bad