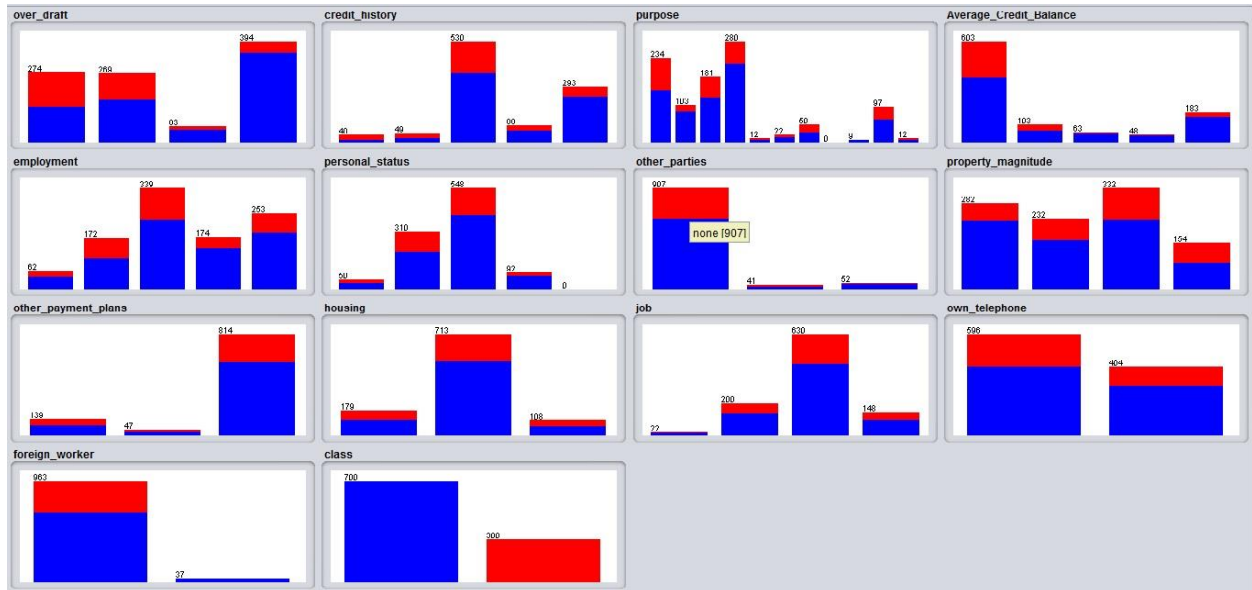
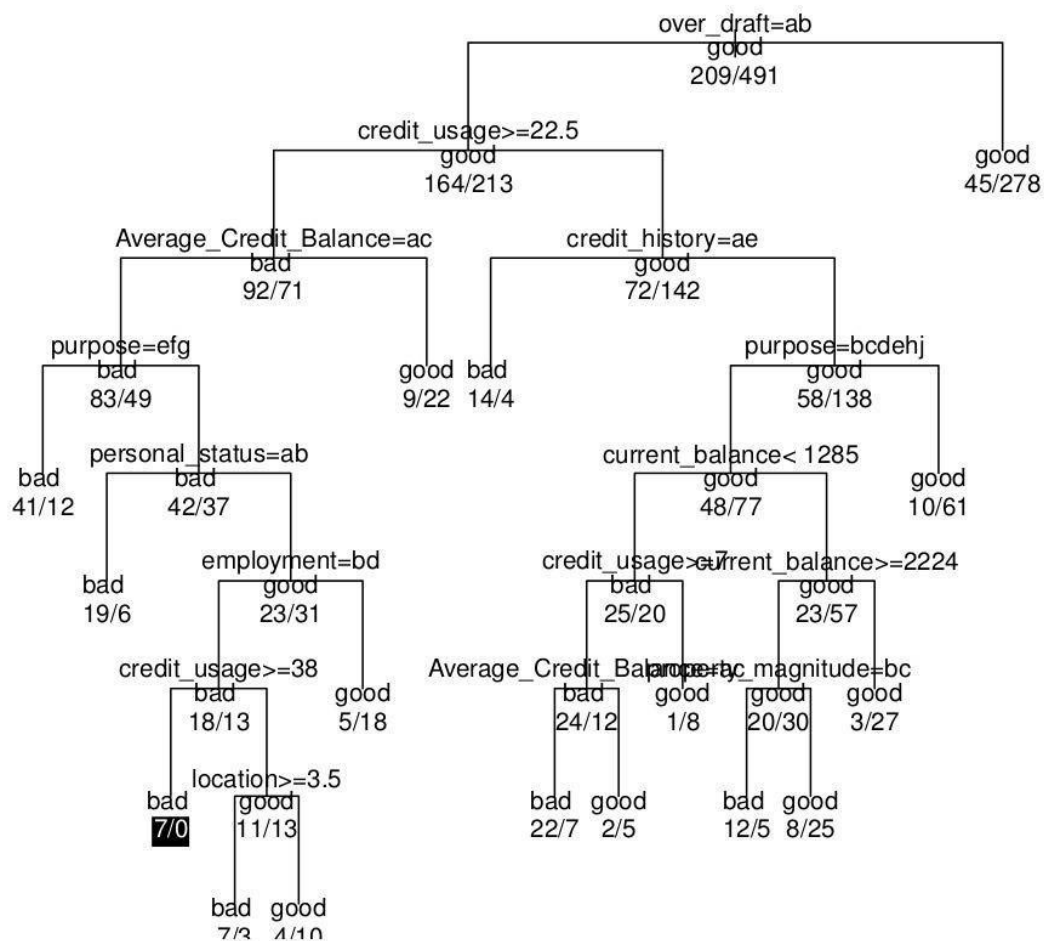


Attributes	Description	Data Type	Valid Ranges/Categories
over_draft	Status of existing checking account	Qualitative	{< 0, 0 ≤ ... < 200, ≥ 20, no checking}
credit_usage	Duration in month	Numerical	–
credit_history	Credit history	Qualitative	'no credits/all paid', 'all paid', 'existing paid', ...
purpose	Purpose	Qualitative	'new car', 'used car', 'furniture/equipment', ...
current_balance	Credit amount	Numerical	–
Average_Credit_Balance	Savings account/bonds	Qualitative	{< 100, 100 ≤ ... < 500, 500 ≤ ... < 1000, ...}
employment	Present employment since	Qualitative	{unemployed, < 1, 1 ≤ ... < 4, 4 ≤ ... < 7, ≥ 7}
location	Installment rate in percentage of disposable income	Numerical	–
personal_status	Personal status and sex	Qualitative	'male div/sep', 'female div/dep/mar', 'male single', ...
other_parties	Other debtors / guarantors	Qualitative	'none', 'co applicant', 'guarantor'
residence_since	Present residence since	Numerical	–
property_magnitude	Property	Qualitative	'real estate', 'life insurance', 'car', 'no known property'
cc_age	cc_age in months	Numerical	–
other_payment_plans	Other installment plans	Qualitative	'bank', 'stores', 'none'
housing	Housing	Qualitative	'rent', 'own', 'for free'
existing_credits	Number of existing credits at this bank	Numerical	–
job	Job	Qualitative	'unemp/unskilled non res', 'unskilled resident', ...
num_dependents	Number of people being liable to provide maintenance for	Numerical	–
own_telephone	Telephone	Qualitative	'yes', 'none'
foreign_worker	Foreign worker	Qualitative	'yes', 'no'
class	Fraud status	Qualitative	'good', 'bad'



Classification Tree



نتایج به دست آمده :

Measures	Navive Bayesian	Decision tree
Accuracy	0.76	0.72
95%CI	(0.70,0.80)	(0.66,0.77)
Sensitivity	0.53	0.45
Specificity	0.85	0.84
P-Value	0.013	0.173

