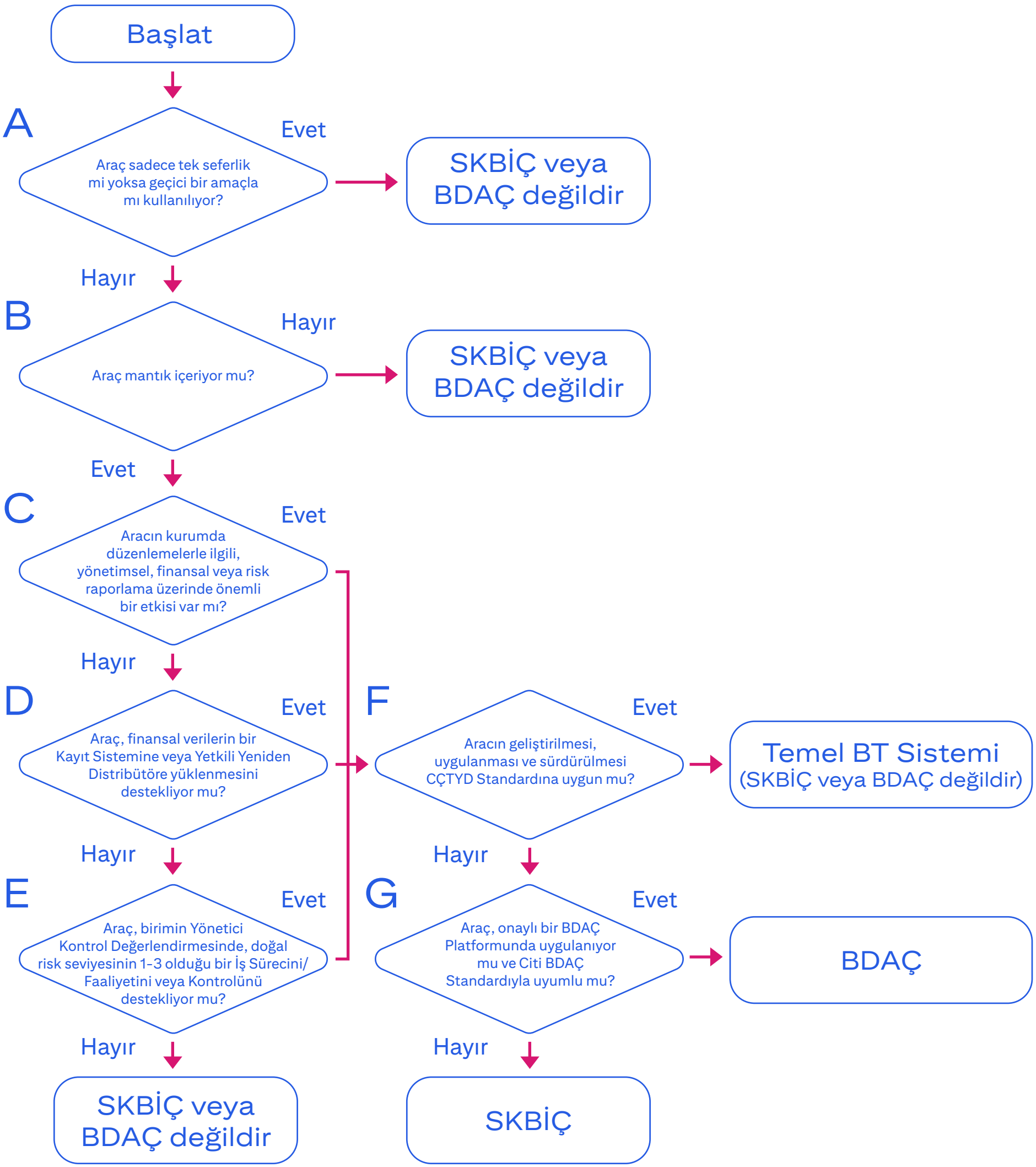SKBİÇ ve BDAÇ Karar Ağacı Şeması