LIME: Local Interpretable Model Explanations
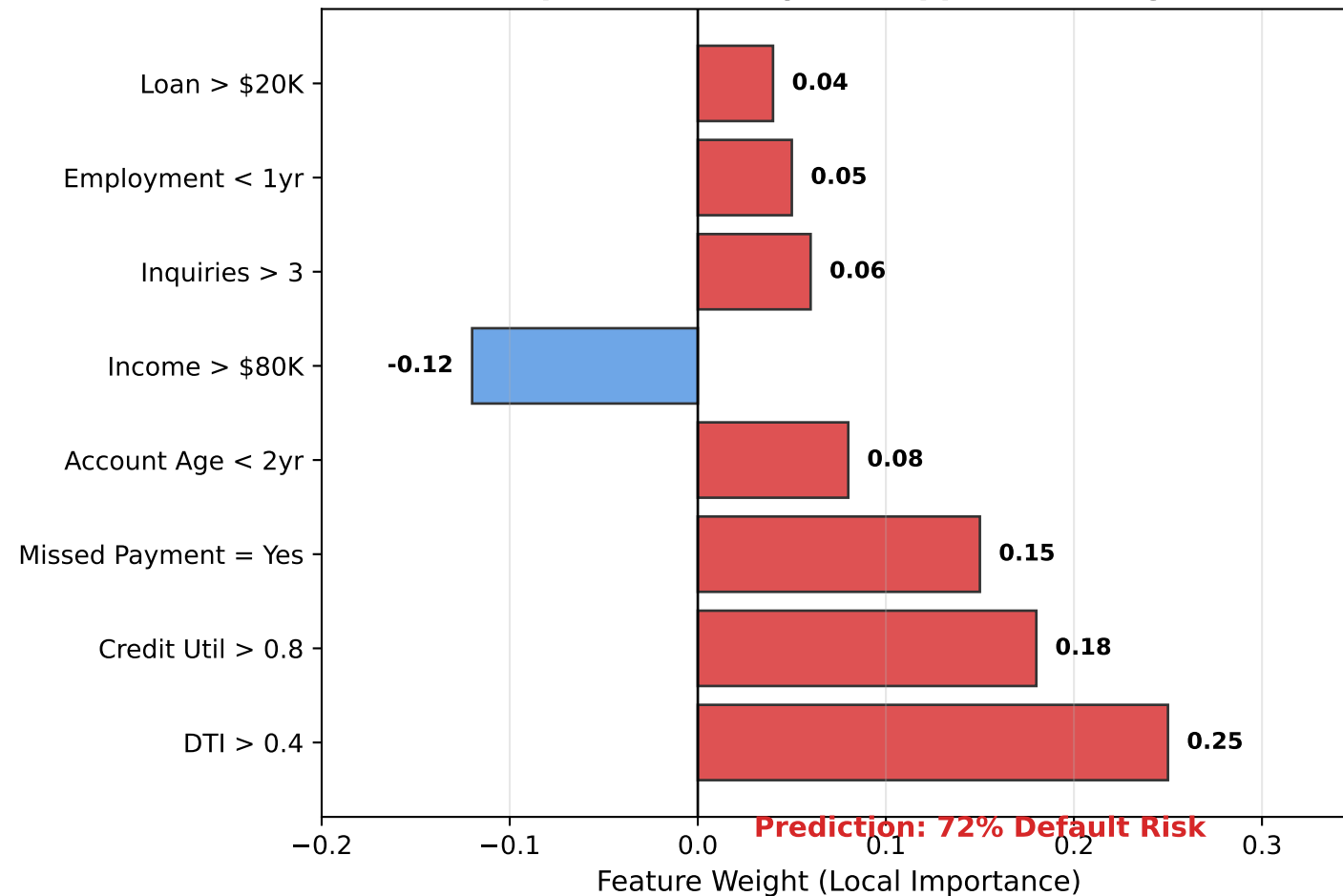
LIME Explanation: Why This Applicant is High Risk

Feature	Weight
Loan > $20K	0.04
Employment < 1yr	0.05
Inquiries > 3	0.06
Income > $80K	-0.12
Account Age < 2yr	0.08
Missed Payment = Yes	0.15
Credit Util > 0.8	0.18
DTI > 0.4	0.25

Prediction: 72% Default Risk

Feature Weight (Local Importance)

Global vs Local Feature Importance

- Global (All Data)
- Local (This Case)

DTI more important locally

[SYNTHETIC DATA]