

Download and install libraries

```
!pip install dalex shap lime pyD0E2 kaleido
import pandas as pd
import sklearn
import shap
import lime
from lime import lime_tabular
import kaleido

import xgboost as xgb
from sklearn.model_selection import train_test_split
import lightgbm as lgb
```

```

➡ Requirement already satisfied: dalex in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: shap in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: lime in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: pyDOE2 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: kaleido in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: setuptools in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: pandas>=1.5.3 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: numpy>=1.23.3 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: scipy>=1.6.3 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: plotly<6.0.0,>=5.1.0 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: tqdm>=4.61.2 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: scikit-learn in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: packaging>20.9 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: slicer==0.0.8 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: numba>=0.54 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: cloudpickle in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: typing-extensions in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: matplotlib in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: scikit-image>=0.12 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: llvmlite<0.44,>=0.43.0dev0 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: python-dateutil>=2.8.2 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: pytz>=2020.1 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: tzdata>=2022.7 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: tenacity>=6.2.0 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: networkx>=3.0 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: pillow>=10.1 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: imageio!=2.35.0,>=2.33 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: tifffile>=2022.8.12 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: lazy-loader>=0.4 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: joblib>=1.2.0 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: threadpoolctl>=3.1.0 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: contourpy>=1.0.1 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: cycler>=0.10 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: fonttools>=4.22.0 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: kiwisolver>=1.3.1 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: pyparsing>=2.3.1 in /usr/local/lib/python3.11/dist-packages
Requirement already satisfied: six>=1.5 in /usr/local/lib/python3.11/dist-packages

```

✓ Tutorial

Patch to match style consistency

```

import numpy as np
import pandas as pd
import plotly.express as px

```

```

import warnings
from copy import deepcopy

from dalex.predict_explanations._ceteris_paribus import checks, plot, utils
from dalex import _theme, _global_checks, _global_utils
from dalex._explanation import Explanation

import dalex.predict_explanations._ceteris_paribus.object

def patch_plot(self,
                objects=None,
                variable_type="numerical",
                variables=None,
                size=2,
                alpha=1,
                color="_label_",
                facet_ncol=2,
                show_observations=True,
                title="Ceteris Paribus Profiles",
                y_title='',
                horizontal_spacing=None,
                vertical_spacing=None,
                show=True):
    """Plot the Ceteris Paribus explanation

    Parameters
    -----
    objects : CeterisParibus object or array_like of CeterisParibus objects
        Additional objects to plot in subplots (default is `None`).
    variable_type : {'numerical', 'categorical'}
        Plot the profiles for numerical or categorical variables
        (default is `numerical`).
    variables : str or array_like of str, optional
        Variables for which the profiles will be calculated
        (default is `None`, which means all of the variables).
    size : float, optional
        Width of lines in px (default is `2`).
    alpha : float <0, 1>, optional
        Opacity of lines (default is `1`).
    color : str, optional
        Variable name used for grouping
        (default is `_label_`, which groups by models).
    facet_ncol : int, optional
        Number of columns on the plot grid (default is `2`).
    show_observations : bool, optional

```

```

    Show observation points (default is `True`).
title : str, optional
    Title of the plot (default is `"Ceteris Paribus Profiles"`).
y_title : str, optional
    Title of the y/x axis (default is `"prediction"`).
horizontal_spacing : float <0, 1>, optional
    Ratio of horizontal space between the plots
    (default depends on `variable_type`).
vertical_spacing : float <0, 1>, optional
    Ratio of vertical space between the plots (default is `0.3/number of rows
show : bool, optional
    `True` shows the plot; `False` returns the plotly Figure object that can
    be edited or saved using the `write_image()` method (default is `True`).

```

Returns

None or plotly.graph_objects.Figure

Return figure that can be edited or saved. See `show` parameter.

"""

```

if variable_type not in ("numerical", "categorical"):
    raise TypeError("variable_type should be 'numerical' or 'categorical'")
if isinstance(variables, str):
    variables = (variables,)

# are there any other objects to plot?
if objects is None:
    _result_df = self.result.assign(_original_yhat_=lambda x: self.new_observation.loc[
        _include = self.variable_splits_with_obs
elif isinstance(objects, self.__class__): # allow for objects to be a single
    _result_df = pd.concat([
        self.result.assign(_original_yhat_=lambda x: self.new_observation.loc[
        objects.result.assign(_original_yhat_=lambda x: objects.new_observation.loc[
        _include = np.all([self.variable_splits_with_obs, objects.variable_splits_with_obs])
elif isinstance(objects, (list, tuple)): # objects as tuple or array
    _result_df = self.result.assign(_original_yhat_=lambda x: self.new_observation.loc[
    _include = [self.variable_splits_with_obs]
    for ob in objects:
        _global_checks.global_check_object_class(ob, self.__class__)
        _result_df = pd.concat([
            _result_df, ob.result.assign(_original_yhat_=lambda x: ob.new_observation.loc[
            _include += [ob.variable_splits_with_obs]
        _include = np.all(_include)
else:
    _global_checks.global_raise_objects_class(objects, self.__class__)

```

```

if _include is False and show_observations:
    warnings.warn("'show_observations' parameter changed to False,"
                  "because the 'variable_splits_with_obs' attribute is Fa
                  "See `variable_splits_with_obs` parameter in `predict_p
    show_observations = False

# variables to use
all_variables = list(_result_df['_vname_'].dropna().unique())

if variables is not None:
    all_variables = _global_utils.intersect_unsorted(variables, all_variables)
    if len(all_variables) == 0:
        raise TypeError("variables do not overlap with " + ''.join(variables))

# names of numeric variables
numeric_variables = _result_df[all_variables].select_dtypes(include=np.number)

if variable_type == "numerical":
    variable_names = numeric_variables

    if len(variable_names) == 0:
        # change to categorical
        variable_type = "categorical"
        # send message
        warnings.warn("'variable_type' parameter changed to 'categorical' due
        # take all
        variable_names = all_variables
    elif variables is not None and len(variable_names) != len(variables):
        raise TypeError("There are no numerical variables")
else:
    variable_names = np.setdiff1d(all_variables, numeric_variables).tolist()

# there are variables selected
if variables is not None:
    # take all
    variable_names = all_variables
elif len(variable_names) == 0:
    # there were no variables selected and there are no categorical variables
    raise TypeError("There are no non-numerical variables.")

# prepare profiles data
_result_df = _result_df.loc[_result_df['_vname_'].isin(variable_names), ].reset_index()

# calculate y axis range to allow for fixedrange True

```

```

dl = _result_df['_yhat_'].to_numpy()
min_max_margin = np.ptp(dl) * 0.10
min_max = [dl.min() - min_max_margin, dl.max() + min_max_margin]

# create _x_
if len(variable_names) == 1:
    _result_df.loc[:, '_x_'] = deepcopy(_result_df.loc[:, variable_names[0]])
else:
    for variable in variable_names:
        where_variable = _result_df['_vname_'] == variable
        _result_df.loc[where_variable, '_x_'] = deepcopy(_result_df.loc[where_variable, variable])

# change x column to proper character values
if variable_type == 'categorical':
    _result_df.loc[:, '_x_'] = _result_df.apply(lambda row: str(row['_vname_']), axis=1)

n = len(variable_names)
facet_nrow = int(np.ceil(n / facet_ncol))
if vertical_spacing is None:
    vertical_spacing = 0.3 / facet_nrow #if variable_type == 'numerical' else 0.2
if horizontal_spacing is None:
    horizontal_spacing = 0.05 #if variable_type == 'numerical' else 0.1

plot_height = 78 + 71 + facet_nrow * (280 + 60)

_result_df = _result_df.assign(_text=_result_df.apply(lambda obs: plot.tooltips[obs['_vname_']], axis=1))

if variable_type == "numerical":
    m = len(_result_df[color].dropna().unique())
    _result_df[color] = _result_df[color].astype(object) # prevent error when m=1

fig = px.line(_result_df,
              x="_x_", y="_yhat_", color=color, facet_col="_vname_", line_color=category_orders={"_vname_": list(variable_names)},
              labels={'_yhat_': 'prediction', '_label_': 'label', '_ids_': 'id'},
              # hover_data={'_text_': True, '_yhat_': ':.3f', '_vname_': '_vname_'},
              custom_data=['_text_'],
              facet_col_wrap=facet_ncol,
              facet_row_spacing=vertical_spacing,
              facet_col_spacing=horizontal_spacing,
              template="none",
              color_discrete_sequence=_theme.get_default_colors(m, 'line'),
              .update_traces(dict(line_width=size, opacity=alpha,
                                hovertemplate="%{customdata[0]}<extra></extra>"),
              .update_xaxes({'matches': None, 'showticklabels': True,

```

```

        'type': 'linear', 'gridwidth': 2, 'zeroline': False,
        'ticks': "outside", 'tickcolor': 'white', 'ticklen': 5,
    }.update_yaxes({'type': 'linear', 'gridwidth': 2, 'zeroline': False,
        'ticks': 'outside', 'tickcolor': 'white', 'ticklen': 5,
        'range': [0,1]})#min_max})

if show_observations:
    _points_df = _result_df.loc[_result_df['_original_'] == _result_df['_yhat_']]

    fig_points = px.scatter(_points_df,
                            x='_original_', y='_yhat_', facet_col='_vname_',
                            category_orders={"_vname_": list(variable_names)},
                            labels={'_yhat_': 'prediction', '_label_': 'label', '_ids_': 'ids'},
                            custom_data=['_text_'],
                            facet_col_wrap=facet_ncol,
                            facet_row_spacing=vertical_spacing,
                            facet_col_spacing=horizontal_spacing,
                            color_discrete_sequence=["#371ea3"]) \
        .update_traces(dict(marker_size=5*size, opacity=alpha,
                            hovertemplate="%{customdata[0]}<extra><"))

    for _, value in enumerate(fig_points.data):
        fig.add_trace(value)

fig = _theme.fig_update_line_plot(fig, title, y_title, plot_height, 'close')

else:
    m = len(_result_df[color].dropna().unique())
    _result_df[color] = _result_df[color].astype(object) # prevent error when

    _result_df = _result_df.assign(_diff_=lambda x: x['_yhat_'] - x['_original_'])

    fig = px.bar(_result_df,
                 x="_x_", y="_diff_", color=color, facet_col="_vname_",
                 category_orders={"_vname_": list(variable_names)},
                 labels={'_yhat_': 'prediction', '_label_': 'label', '_ids_': 'ids'},
                 # hover_data={'_text_': True, '_yhat_': ':.3f', '_vname_': 'vname'},
                 custom_data=['_text_'],
                 base="_original_yhat_",
                 facet_col_wrap=facet_ncol,
                 facet_row_spacing=vertical_spacing,
                 facet_col_spacing=horizontal_spacing,
                 template="none",
                 color_discrete_sequence=_theme.get_default_colors(m, 'line'),
                 barmode='group',

```

```

        orientation='v') \
    .update_traces(dict(opacity=alpha),
                    hovertemplate="%{customdata[0]}<extra></extra>")
    .update_xaxes({'matches': None, 'showticklabels': True,
                  'type': 'linear', 'gridwidth': 2, 'zeroline': False,
                  'ticks': "outside", 'tickcolor': 'white', 'ticklen': 5})
    .update_yaxes({'type': 'linear', 'gridwidth': 2, 'zeroline': False,
                  'ticks': 'outside', 'tickcolor': 'white', 'ticklen': 5,
                  'range': [0,1]})#min_max})
    #.update_xaxes({'matches': None, 'showticklabels': True,
    #               'type': 'category', 'gridwidth': 2, 'automargin': True,
    #               'ticks': "outside", 'tickcolor': 'white', 'ticklen': 5})
    #.update_yaxes({'type': 'linear', 'gridwidth': 2, 'zeroline': False,
    #               'ticks': 'outside', 'tickcolor': 'white', 'ticklen': 5,
    #               'range': min_max})

for _, bar in enumerate(fig.data):
    fig.add_hline(y=bar.base[0], layer='below',
                  line={'color': "#371ea3", 'width': 1.5, 'dash': 'dot'})

if show_observations:
    _points_df = _result_df.loc[_result_df['_original_'] == _result_df['_predicted_']]

    fig_points = px.scatter(_points_df,
                           x='_original_', y='_original_yhat_', facet_col='category',
                           category_orders={"_vname_": list(variable_names.keys())},
                           labels={'_yhat_': 'prediction', '_label_': 'label'},
                           custom_data=['_text_'],
                           facet_col_wrap=facet_ncol,
                           facet_row_spacing=vertical_spacing,
                           facet_col_spacing=horizontal_spacing,
                           color_discrete_sequence=["#371ea3"]) \
        .update_traces(dict(marker_size=5*size, opacity=alpha,
                            hovertemplate="%{customdata[0]}<extra></extra>"))

    for _, value in enumerate(fig_points.data):
        fig.add_trace(value)

fig = _theme.fig_update_bar_plot(fig, title, y_title, plot_height, 'close')

fig.update_layout(hoverlabel=dict(bgcolor='rgba(0,0,0,0.8)'))
if show:
    fig.show(config=_theme.get_default_config())
else:

```



```
return fig
```

```
dalex.predict_explanations._ceteris_paribus.object.CeterisParibus.plot = patch_pl
```

Set up tutorial examples

Start by training the "should you bring an umbrella?" model

```
preX = pd.read_csv("Umbrella.csv")
preX = preX.sample(frac=1)
X_display = preX.iloc[:, :-1]
y_display = preX.iloc[:, -1]

PRECIPITATION = {
    "none": 0,
    "drizzle": 1,
    "rain": 2,
    "snow": 3,
    "sleet": 4,
    "hail": 5
}

y = y_display
X = X_display
X = X.replace({"Precipitation": PRECIPITATION})

X_train = X.iloc[:300]
y_train = y.iloc[:300]

X_test = X.iloc[300:]
y_test = y.iloc[300:]

d_train = lgb.Dataset(X_train, label=y_train)
d_test = lgb.Dataset(X_test, label=y_test)


params = {
    "max_bin": 512,
    "learning_rate": 0.05,
    "boosting_type": "gbdt",
    "objective": "binary",
    "metric": "binary_logloss",
    "num_leaves": 10,
    "verbose": -1,
```

```



    "min_data": 100,
    "boost_from_average": True,
    "keep_training_booster": True
}

#model = lgb.train(params, d_train, 10000, valid_sets=[d_test]) #early_stopping_rounds=100
model = lgb.LGBMClassifier(max_bin= 512,
    learning_rate= 0.05,
    boosting_type= "gbdt",
    objective= "binary",
    metric= "binary_logloss",
    num_leaves= 10,
    verbose= -1,
    min_data= 100,
    boost_from_average= True)
model.fit(X_train, y_train)

```

 <ipython-input-45-0ae06d0dfa92>:17: FutureWarning:

Downcasting behavior in `replace` is deprecated and will be removed in a future version.

 **LGBMClassifier** 

```

LGBMClassifier(boost_from_average=True, learning_rate=0.05, max_bin=512,
               metric='binary_logloss', min_data=100, num_leaves=10,
               objective='binary', verbose=-1)


```

Find the location of one of the two tutorial examples

```

print(X.loc[(X['Precipitation'] == 5) & (X['Temperature'] == 23) & (X['Wind(mph)'] == 10)])
print(X.loc[(X['Precipitation'] == 0) & (X['Temperature'] == 70) & (X['Wind(mph)'] == 30)])
theloc = X.index.get_loc(330)

```



| | Precipitation | Temperature | Wind(mph) |
|-----|---------------|-------------|-----------|
| 330 | 5 | 23 | 10 |

| | Precipitation | Temperature | Wind(mph) |
|----|---------------|-------------|-----------|
| 96 | 0 | 70 | 30 |

Generate a tutorial explanation

```

import dalex as dx
import kaleido

```

```

exp_dalex = dx.Explainer(model, X, y, label='')
#theloc = 21
theloc = 16
print(X.loc[theloc])
#0121
cp = exp_dalex.predict_profile(X.iloc[theloc], type='ceteris_paribus',variables=[
cp3 = exp_dalex.predict_profile(X.iloc[theloc], type='ceteris_paribus',variables=
cp2 = exp_dalex.predict_profile(X.iloc[theloc], type='ceteris_paribus',variables=
                                variable_splits = {'Precipitation': [0,1,2,3,4,5]}

plotobj = cp.plot(show=False)
plotobj['layout']['title'] = None
plotobj['layout']['yaxis1']['title'] = "prediction"
plotobj['layout']['xaxis1']['title'] = ""
print("hi")
print(plotobj.__dir__())

plotobj3 = cp3.plot(show=False)
plotobj3['layout']['title'] = None
plotobj3['layout']['yaxis1']['title'] = "prediction"
plotobj3['layout']['xaxis1']['title'] = ""

plotobj2 = cp2.plot(variables=['Precipitation'],variable_type='categorical',show=

plotobj2['layout']['title'] = None
plotobj2['layout']['yaxis1']['range'] = [0,1.0]
plotobj2['layout']['xaxis1']['tickmode'] = 'array'
plotobj2['layout']['yaxis1']['title'] = "prediction"
plotobj2['layout']['xaxis1']['tickvals'] = [0,1,2,3,4,5]
plotobj2['layout']['xaxis1']['ticktext'] = ["none", "drizzle", "rain","snow","sle
plotobj2['layout']['xaxis1']['title'] = ""
#plotobj2.add_scatter(x=[0.483],
#                      y=[0],
#                      marker=dict(
#                          color='blue',
#                          size=10
#                      ), showlegend=False)

plotobj2.update_layout(
    autosize=False,
    width=780,
)

plotobj.update_layout(

```

```

    autosize=False,
    width=780,
)

plotobj3.update_layout(
    autosize=False,
    width=780,
)

plotobj.show()
#plotobj.write_image(file='cp-fig.pdf', format='pdf')
plotobj3.show()
plotobj2.show()

```

Calculating ceteris paribus: 0% | 0/1 [00:00<?, ?it/s]/usr/local/1

Setting an item of incompatible dtype is deprecated and will raise in a future

| | | | | | | | | | | | |
|-------|-------|-------|-------|-------|-------|---|-------|-------|-------|-------|-------|
| 18.88 | 19.62 | 20.36 | 21.1 | 21.84 | 22.58 | 23.32 | 24.06 | 24.8 | 25.54 | 26.28 | 27.02 |
| 27.76 | 28.5 | 29.24 | 29.98 | 30.72 | 31.46 | 32.2 | 32.94 | 33. | 33.68 | 34.42 | 35.16 |
| 35.9 | 36.64 | 37.38 | 38.12 | 38.86 | 39.6 | 40.34 | 41.08 | 41.82 | 42.56 | 43.3 | 44.04 |
| 44.78 | 45.52 | 46.26 | 47. | 47.74 | 48.48 | 49.22 | 49.96 | 50.7 | 51.44 | 52.18 | 52.92 |
| 53.66 | 54.4 | 55.14 | 55.88 | 56.62 | 57.36 | 58.1 | 58.84 | 59.58 | 60.32 | 61.06 | 61.8 |
| 62.54 | 63.28 | 64.02 | 64.76 | 65.5 | 66.24 | 66.98 | 67.72 | 68.46 | 69.2 | 69.94 | 70.68 |
| 71.42 | 72.16 | 72.9 | 73.64 | 74.38 | 75.12 | 75.86 | 76.6 | 77.34 | 78.08 | 78.82 | 79.56 |
| 80.3 | 81.04 | 81.78 | 82.52 | 83.26 | 84. | ' has dtype incompatible with int64, please | | | | | |

Calculating ceteris paribus: 100% | 1/1 [00:00<00:00, 103.70it/s]
 Calculating ceteris paribus: 0% | 0/1 [00:00<?, ?it/s]/usr/local/1

Setting an item of incompatible dtype is deprecated and will raise in a future

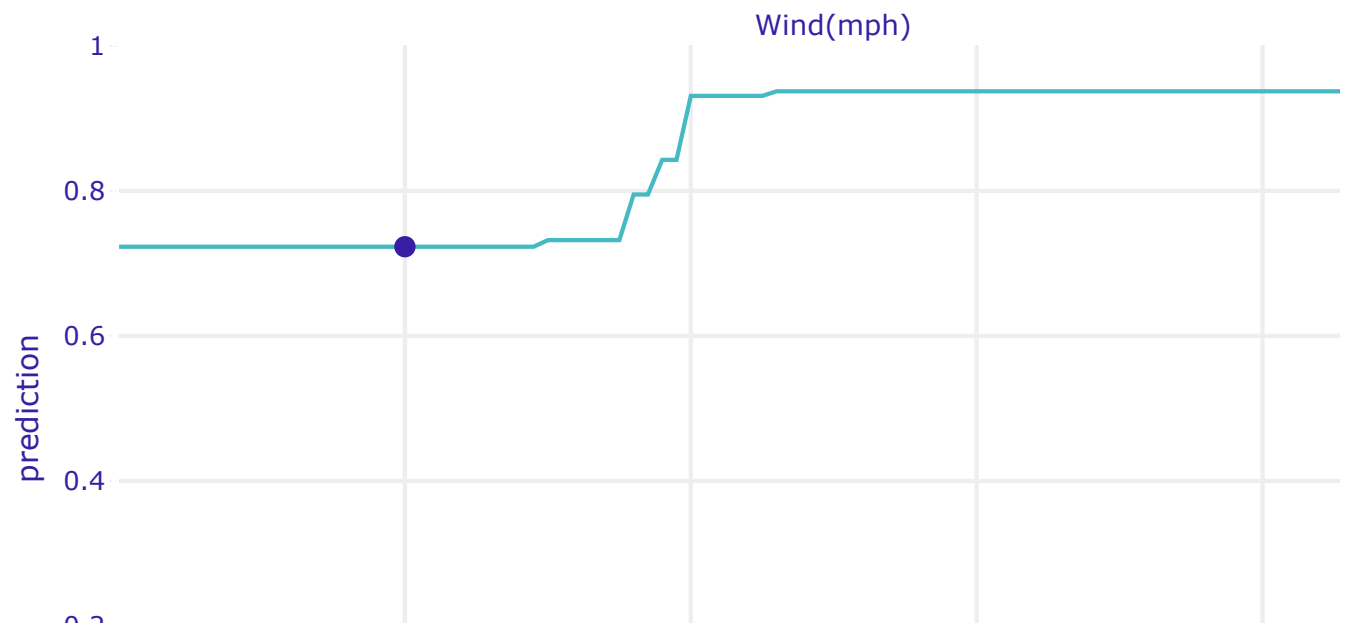
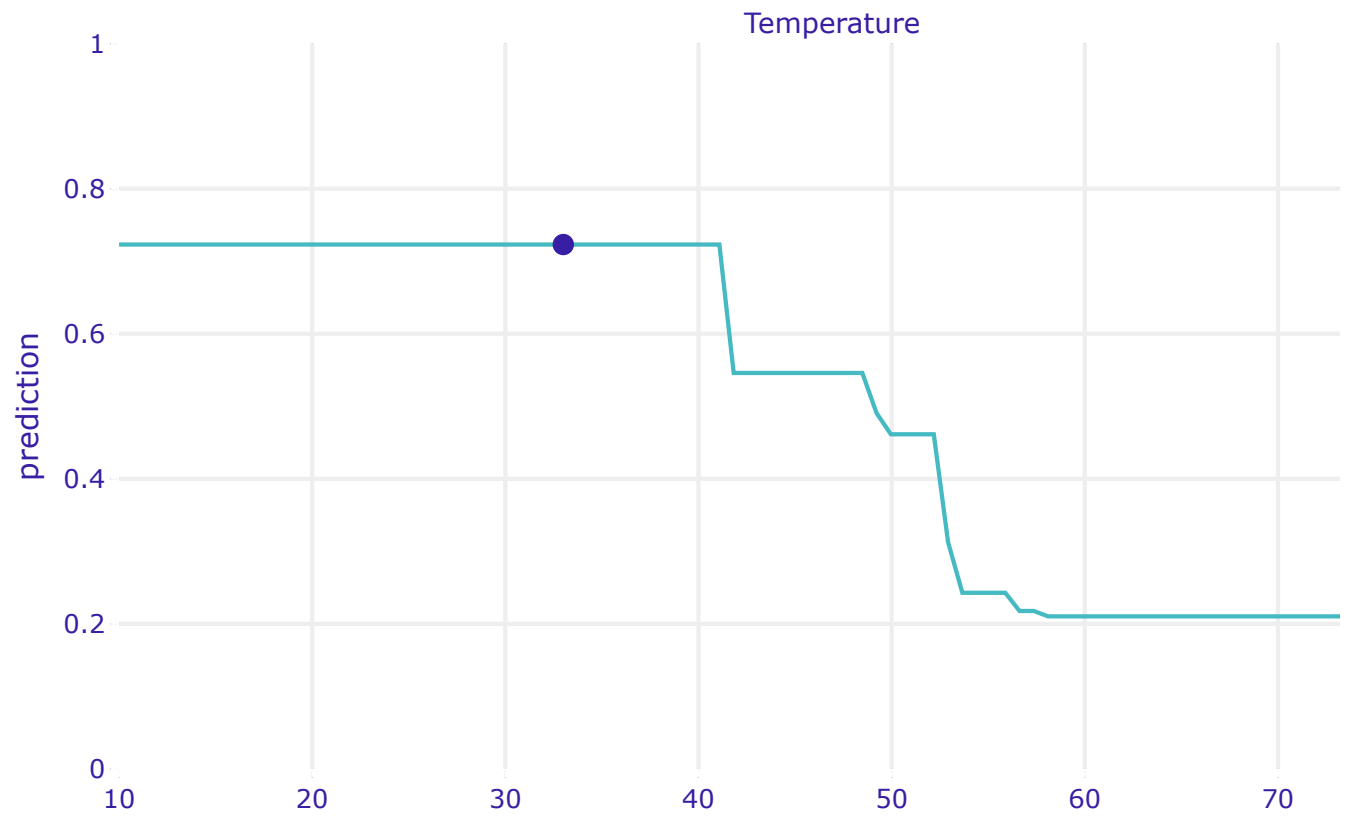
| | | | | | | | | | | | | | |
|-----|------|-----|--|-----|------|-----|------|-----|------|-----|------|-----|------|
| 7. | 7.5 | 8. | 8.5 | 9. | 9.5 | 10. | 10.5 | 11. | 11.5 | 12. | 12.5 | 13. | 13.5 |
| 14. | 14.5 | 15. | 15.5 | 16. | 16.5 | 17. | 17.5 | 18. | 18.5 | 19. | 19.5 | 20. | 20.5 |
| 21. | 21.5 | 22. | 22.5 | 23. | 23.5 | 24. | 24.5 | 25. | 25.5 | 26. | 26.5 | 27. | 27.5 |
| 28. | 28.5 | 29. | 29.5 | 30. | 30.5 | 31. | 31.5 | 32. | 32.5 | 33. | 33.5 | 34. | 34.5 |
| 35. | 35.5 | 36. | 36.5 | 37. | 37.5 | 38. | 38.5 | 39. | 39.5 | 40. | 40.5 | 41. | 41.5 |
| 42. | 42.5 | 43. | 43.5 | 44. | 44.5 | 45. | 45.5 | 46. | 46.5 | 47. | 47.5 | 48. | 48.5 |
| 49. | 49.5 | 50. | ' has dtype incompatible with int64, please explicitly cast to | | | | | | | | | | |

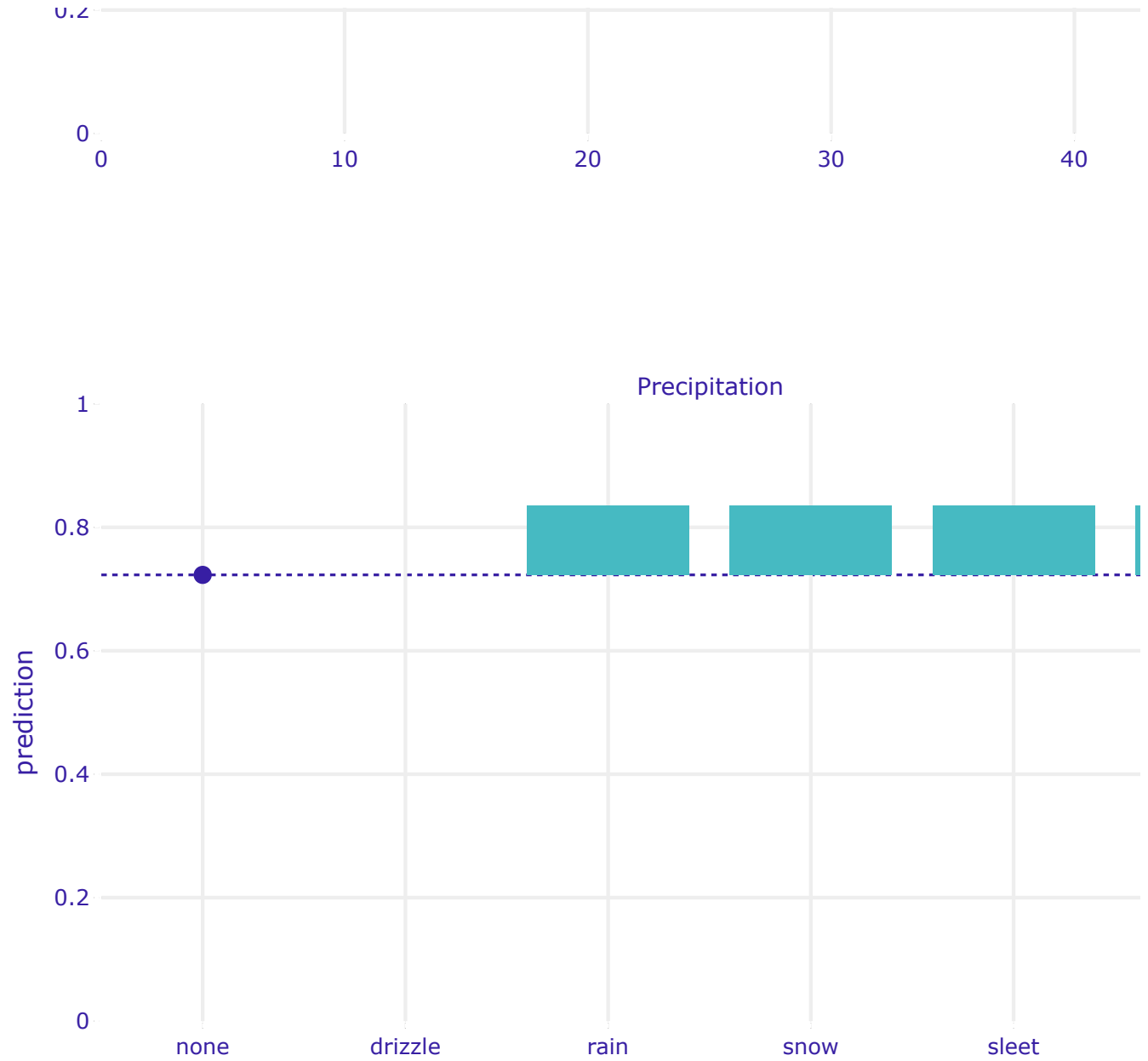
Calculating ceteris paribus: 100% | 1/1 [00:00<00:00, 80.54it/s]
 /usr/local/lib/python3.11/dist-packages/dalex/predict_explanations/_ceteris_p

Parameter `variable_splits` overrides `variables`. Variables taken from `varia

Calculating ceteris paribus: 100% | 1/1 [00:00<00:00, 192.10it/s]
 hi
 ['_validate', '_grid_str', '_grid_ref', '_data_validator', '_data_objs', '_dat
 <ipython-input-44-3621b823fe02>:153: FutureWarning:

Setting an item of incompatible dtype is deprecated and will raise in a future





✓ Loan Instances

Edit and prepare the dataset

```
# load dataset
X,y = shap.datasets.adult()
X_display,y_display = shap.datasets.adult(display=True)

EDUCATION_NUM = {
    16.0: "Doctorate",
    15.0: "Prof. School",
    14.0: "Masters",
    13.0: "Bachelors",
    12.0: "Some College",
    11.0: "Associate", #Assoc-acdm
    10.0: "Vocational", #Assoc-voc
    9.0: "HS grad",
    8.0: "12th",
    7.0: "11th",
    6.0: "10th",
    5.0: "9th",
    4.0: "7th-8th",
    3.0: "5th-6th",
    2.0: "1st-4th",
    1.0: "Preschool"
}

OCCUPATION_NUM = {
    "Tech-support": "Tech Support",
    "Craft-repair": "Craft/Repair",
    "Other-service": "Other Service",
    "Sales": "Sales",
    "Exec-managerial": "Exec. Managerial",
    "Prof-specialty": "Prof. Specialty",
```

```

    "Handlers-cleaners": "Handler/Cleaner",
    "Machine-op-inspct": "Machine Op. Inspector",
    "Adm-clerical": "Admin. Clerical",
    "Farming-fishing": "Farming/Fishing",
    "Transport-moving": "Transport/Moving",
    "Priv-house-serv": "Private House Service",
    "Protective-serv": "Protective Service",
    "Armed-Forces": "Armed Forces"

}
X_display = X_display.replace({"Education-Num": EDUCATION_NUM})
X_display = X_display.replace({"Occupation": OCCUPATION_NUM})
X = X.rename(columns={"Education-Num": "Education"})
X_display = X_display.rename(columns={"Education-Num": "Education"})#, "Hours per

X = X.drop(['Capital Loss', 'Capital Gain', 'Race', 'Relationship', 'Country', 'W
X_display = X_display.drop(['Capital Loss', 'Capital Gain', 'Race', 'Relationship

# create a train/test split
X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2, random_s
d_train = lgb.Dataset(X_train, label=y_train)
d_test = lgb.Dataset(X_test, label=y_test)

```

Train the model


```
params = {
    "max_bin": 512,
    "learning_rate": 0.05,
    "boosting_type": "gbdt",
    "objective": "binary",
    "metric": "binary_logloss",
    "num_leaves": 10,
    "verbose": -1,
    "min_data": 100,
    'objective': 'multi:softprob',
    "boost_from_average": True
}
```

```
params_xgb={
    'base_score':0.5,
    'learning_rate':0.05,
    'max_depth':5,
    'min_child_weight':100,
    'n_estimators':200,
    'num_class': 2,
    'nthread':-1,
    'objective': 'multi:softprob',
    'seed':2018,
    'eval_metric': 'auc'
}
```

```
model = lgb.LGBMClassifier(max_bin= 512,
    learning_rate= 0.05,
    boosting_type= "gbdt",
    objective= "binary",
    metric= "binary_logloss",
    num_leaves= 10,
    verbose= -1,
    min_data= 100,
    boost_from_average= True)
model.fit(X_train, y_train)
```



LGBMClassifier

```
LGBMClassifier(boost_from_average=True, learning_rate=0.05, max_bin=512,
    metric='binary_logloss', min_data=100, num_leaves=10,
    objective='binary', verbose=-1)
```

Our 7 loan application instances

```
#val = 610 # Woman Side-by-side
#val = 11116 # Man Side-by-side
#val = 32353 # Man 3
#val = 217 # Man 2
#val = 15040 # Man 1
#val = 32429 # Woman 3
val = 32556 # Woman 2
#val = 91#91 # Woman 1

theloc = val
```

Generate Ceteris-Paribus Explanation

```
import dalex as dx

categorical_names={1:["None","Preschool", "1st-4th", "5th-6th", "7th-8th", "9th", '
                    2: ["None", "Admin. Clerical", "Armed Forces", "Craft Repair", '
                    3: ["Female","Male"]},

exp_dalex = dx.Explainer(model, X, np.append(y_train,y_test), label="")

cp = exp_dalex.predict_profile(X.iloc[val], type='ceteris_paribus',variables=['Educ
                                variable_splits = {'Education': [int(x) for x in [1.

cp4 = exp_dalex.predict_profile(X.iloc[val], type='ceteris_paribus',variables=['Occ
                                variable_splits = {'Occupation': [1.0,2.0,3.0,4.0,5.

cp5 = exp_dalex.predict_profile(X.iloc[val], type='ceteris_paribus',variables=['Sex
                                variable_splits = {'Sex':[0,1]}, grid_points=20)

cp2 = exp_dalex.predict_profile(X.iloc[val], type='ceteris_paribus',variables=['Age

cp3 = exp_dalex.predict_profile(X.iloc[val], type='ceteris_paribus',variables=['Hou

#cp.plot(variables=['Age','Hours worked per week'])
plotobj = cp2.plot(show=False)
plotobj3 = cp3.plot(show=False)
plotobj['layout']['title'] = None
plotobj['layout']['xaxis']['title'] = None
plotobj['layout']['yaxis1']['title'] = "prediction"
```

```

plotobj['layout']['yaxis1']['tickmode'] = 'array'
plotobj['layout']['yaxis1']['tickvals'] = [0.0,0.1,0.2,0.3,0.4,0.5,0.6,0.7,0.8,0.9,

plotobj3['layout']['title'] = None
plotobj3['layout']['xaxis']['title'] = None
plotobj3['layout']['yaxis1']['title'] = "prediction"
plotobj3['layout']['yaxis1']['tickmode'] = 'array'
plotobj3['layout']['yaxis1']['tickvals'] = [0.0,0.1,0.2,0.3,0.4,0.5,0.6,0.7,0.8,0.9

#cp2.plot()

plotobj2 = cp.plot(variables=['Education'],variable_type='categorical',show=False)
plotobj4 = cp4.plot(variables=['Occupation'],variable_type='categorical',show=False)
plotobj5 = cp5.plot(variables=['Sex'],variable_type='categorical',show=False)

plotobj['layout']['title'] = None
plotobj2['layout']['title'] = None
plotobj3['layout']['title'] = None
plotobj4['layout']['title'] = None
plotobj5['layout']['title'] = None
plotobj2['layout']['xaxis1']['title'] = None
plotobj4['layout']['xaxis1']['title'] = None
plotobj5['layout']['xaxis1']['title'] = None
plotobj['layout']['yaxis1']['title'] = "prediction"
plotobj2['layout']['yaxis1']['title'] = "prediction"
plotobj3['layout']['yaxis1']['title'] = "prediction"
plotobj4['layout']['yaxis1']['title'] = "prediction"
plotobj4['layout']['yaxis1']['title'] = "prediction"
plotobj4['layout']['xaxis1']['tickmode'] = 'array'
plotobj4['layout']['xaxis1']['tickvals'] = [1.0,2.0,3.0,4.0,5.0,6.0,7.0,8.0,9.0,10.
plotobj4['layout']['xaxis1']['ticktext'] = ["Admin. Clerical", "Armed Forces", "Cra

plotobj5['layout']['xaxis1']['tickmode'] = 'array'
plotobj5['layout']['xaxis1']['tickvals'] = [0.0,1.0]
plotobj5['layout']['xaxis1']['ticktext'] = ["Female","Male"]
plotobj['layout']['yaxis1']['tickmode'] = 'array'
plotobj['layout']['yaxis1']['tickvals'] = [0.0,0.1,0.2,0.3,0.4,0.5,0.6,0.7,0.8,0.9,
plotobj2['layout']['yaxis1']['tickmode'] = 'array'
plotobj2['layout']['yaxis1']['tickvals'] = [0.0,0.1,0.2,0.3,0.4,0.5,0.6,0.7,0.8,0.9
plotobj3['layout']['yaxis1']['tickmode'] = 'array'
plotobj3['layout']['yaxis1']['tickvals'] = [0.0,0.1,0.2,0.3,0.4,0.5,0.6,0.7,0.8,0.9
plotobj4['layout']['yaxis1']['tickmode'] = 'array'
plotobj4['layout']['yaxis1']['tickvals'] = [0.0,0.1,0.2,0.3,0.4,0.5,0.6,0.7,0.8,0.9
plotobj5['layout']['yaxis1']['tickmode'] = 'array'

```

```

plotobj5['layout']['yaxis1']['tickmode'] = 'array'
plotobj5['layout']['yaxis1']['tickvals'] = [0.0,0.1,0.2,0.3,0.4,0.5,0.6,0.7,0.8,0.9

plotobj2['layout']['xaxis1']['tickmode'] = 'array'
plotobj2['layout']['xaxis1']['tickvals'] = [1.0,2.0,3.0,4.0,5.0,6.0,7.0,8.0,9.0,10.
plotobj2['layout']['xaxis1']['ticktext'] = ["Preschool", "1st-4th", "5th-6th", "7th

plotobj.update_layout(
    autosize=False,
    width=780,
)

plotobj2.update_layout(
    autosize=False,
    width=780,
)

plotobj3.update_layout(
    autosize=False,
    width=780,
)

plotobj4.update_layout(
    autosize=False,
    width=780,
)

plotobj5.update_layout(
    autosize=False,
    width=780,
)

plotobj.show()
plotobj3.show()
plotobj2.show()
plotobj4.show()
plotobj5.show()

```

 Calculating ceteris paribus: 0% | 0/1 [00:00<?, ?it/s]/usr/local/

Setting an item of incompatible dtype is deprecated and will raise in a future

| | | | | | | | | | | | |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 25.76 | 26.49 | 27. | 27.22 | 27.95 | 28.68 | 29.41 | 30.14 | 30.87 | 31.6 | 32.33 | 33.06 |
| 33.79 | 34.52 | 35.25 | 35.98 | 36.71 | 37.44 | 38.17 | 38.9 | 39.63 | 40.36 | 41.09 | 41.82 |
| 42.55 | 43.28 | 44.01 | 44.74 | 45.47 | 46.2 | 46.93 | 47.66 | 48.39 | 49.12 | 49.85 | 50.58 |
| 51.31 | 52.04 | 52.77 | 53.5 | 54.23 | 54.96 | 55.69 | 56.42 | 57.15 | 57.88 | 58.61 | 59.34 |
| 60.07 | 60.8 | 61.53 | 62.26 | 62.99 | 63.72 | 64.45 | 65.18 | 65.91 | 66.64 | 67.37 | 68.1 |

```
68.83 69.56 70.29 71.02 71.75 72.48 73.21 73.94 74.67 75.4 76.13 76.86
77.59 78.32 79.05 79.78 80.51 81.24 81.97 82.7 83.43 84.16 84.89 85.62
86.35 87.08 87.81 88.54 89.27 90. ]' has dtype incompatible with float32, pl
```

```
Calculating ceteris paribus: 100%|██████████| 1/1 [00:00<00:00, 172.98it/s]
Calculating ceteris paribus: 0%|          | 0/1 [00:00<?, ?it/s]/usr/local/l
```

```
Setting an item of incompatible dtype is deprecated and will raise in a future
12.76 13.74 14.72 15.7 16.68 17.66 18.64 19.62 20.6 21.58 22.56 23.54
24.52 25.5 26.48 27.46 28.44 29.42 30.4 31.38 32.36 33.34 34.32 35.3
36.28 37.26 38. 38.24 39.22 40.2 41.18 42.16 43.14 44.12 45.1 46.08
47.06 48.04 49.02 50. 50.98 51.96 52.94 53.92 54.9 55.88 56.86 57.84
58.82 59.8 60.78 61.76 62.74 63.72 64.7 65.68 66.66 67.64 68.62 69.6
70.58 71.56 72.54 73.52 74.5 75.48 76.46 77.44 78.42 79.4 80.38 81.36
82.34 83.32 84.3 85.28 86.26 87.24 88.22 89.2 90.18 91.16 92.14 93.12
94.1 95.08 96.06 97.04 98.02 99. ]' has dtype incompatible with float32, pl
```

```
Calculating ceteris paribus: 100%|██████████| 1/1 [00:00<00:00, 180.19it/s]
<ipython-input-79-531c791eb7f6>:153: FutureWarning:
```

```
Setting an item of incompatible dtype is deprecated and will raise in a future
'12.0' '13.0' '14.0' '15.0' '16.0']' has dtype incompatible with float32, ple
```

```
<ipython-input-79-531c791eb7f6>:153: FutureWarning:
```

```
Setting an item of incompatible dtype is deprecated and will raise in a future
'12.0' '13.0' '14.0']' has dtype incompatible with float32, please explicitly
```

```
<ipython-input-79-531c791eb7f6>:153: FutureWarning:
```

```
Setting an item of incompatible dtype is deprecated and will raise in a future
```



