

Pipeline Comparison: OOT vs OOS

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Run Information

Attribute	OOT (Temporal)	OOS (Stratified)
Directory	20260116_163447	nn_20260116_2
Full Path	/home/martin-mal/Documents/oenb_standalone/pipelines/ood/20260116_163447	/home/martin-mal/Documents/oenb_standalone/pipelines/ood/nn_20260116_2

Performance Metrics

Metric	OOT (Temporal)	OOS (Stratified)	Winner
ROC-AUC	0.8143	0.8020	OOT
Recall (TPR)	77.44%	77.11%	OOT
Precision	2.75%	2.16%	OOT
FNR (Miss Rate)	22.56%	22.89%	OOT
FPR (False Alarm)	29.49%	29.60%	OOT
MCC	0.1074	0.0946	OOT

Confusion Matrix Values

Metric	OOT (Temporal)	OOS (Stratified)
True Positives	460	475
True Negatives	38940	51171
False Positives	16286	21516
False Negatives	134	141

Optimal Thresholds: OOT = 0.0088, OOS = 0.0086

Methodology Comparison

Aspect	OOT (Temporal)	OOS (Stratified)
Split Method	Time-based	Stratified Random
Train Size	~70% (past years)	70.00%
CV Folds	5	5
Random Seed	N/A (deterministic)	123
Stratification	None (temporal)	sector + y

Conclusion

Winner: OOT (Temporal) has higher ROC-AUC by 0.0123

- OOT has lower FNR (misses fewer defaults)