

# 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/python/Dopipelants/models/pipeline/push/pipeline/20260116_163447	/home/martin-mal/Documents/oenb_standalone/python/Dopipelants/models/pipeline/push/pipeline/nn_20260116_2

## Performance Metrics

Metric	OOT (Temporal)	OOS (Stratified)	Winner
<b>ROC-AUC</b>	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)