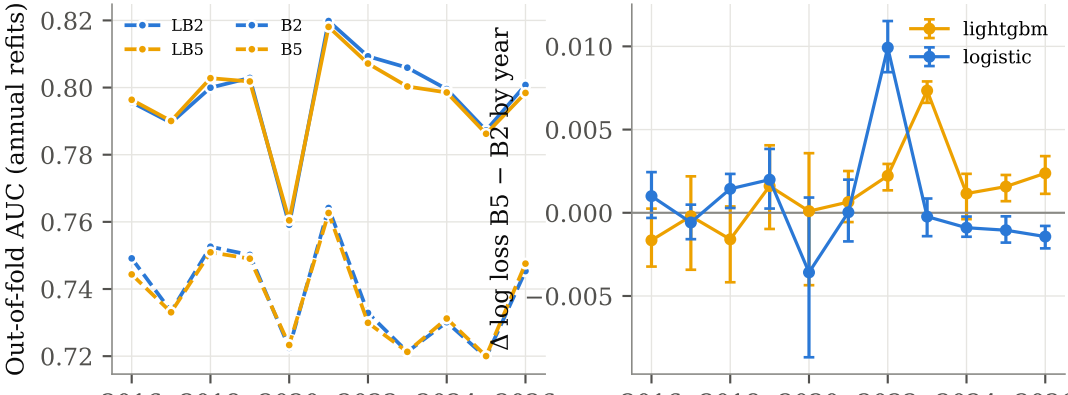

Out-of-fold AUC (annual refits)
0.82
0.80
0.78
0.76
0.74
0.72
LB2
LB5
B2
B5
2016
2018
2020
2022
2024
2026
Δ log loss B5 − B2 by year
0.010
0.005
0.000
−0.005
lightgbm
logistic
2016
2018
2020
2022
2024
2026