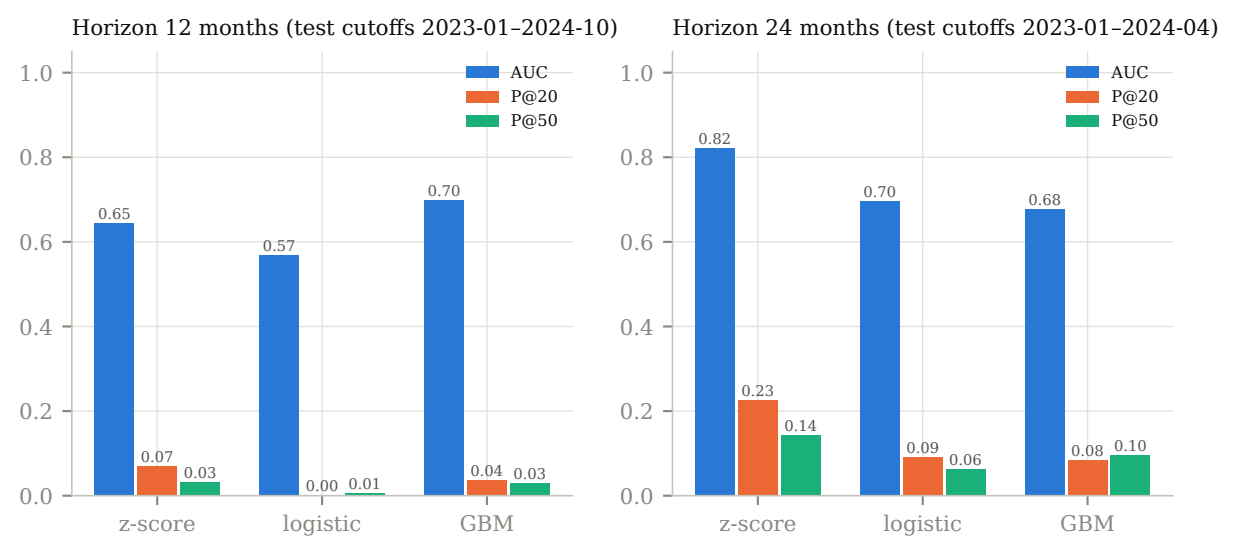

Horizon 12 months (test cutoffs 2023-01–2024-10)
AUC
P@20
P@50
1.0
0.8
0.6
0.4
0.2
0.0
0.65
0.07
0.03
0.57
0.00
0.01
0.70
0.04
0.03
z-score
logistic
GBM
Horizon 24 months (test cutoffs 2023-01–2024-04)
AUC
P@20
P@50
1.0
0.8
0.6
0.4
0.2
0.0
0.82
0.23
0.14
0.70
0.09
0.06
0.68
0.08
0.10
z-score
logistic
GBM