Retrieval-Augmented Forecasting with Tabular Time Series Data

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Abstract

This paper presents Retrieval-Augmented Forecasting (RAF), a novel framework for tabular time-series prediction that dynamically retrieves and integrates relevant historical table slices. RAF addresses three key limitations of existing methods: 1) schema rigidity through dynamic hashing of column metadata, 2) temporal myopia via cross-attention with learned decay, and 3) pipeline sub-optimality via end-to-end retriever-forecaster co-training. Experiments across macroeconomic (FRED-MD), financial (Yahoo Finance), and development (WorldBank) benchmarks demonstrate RAF's superiority over six baselines, reducing sMAPE by 19.1-26.5% while maintaining robustness to schema changes (+3.2% sMAPE increase vs. +6.7-12.7% for alternatives). The architecture's computational overhead (1.8 vs. 1.2 hours/epoch vs. TFT) is justified by significant accuracy gains in critical scenarios like market shocks (61.7% vs. 55.1% directional accuracy).

1 Introduction

Forecasting economic and financial indicators using tabular time-series data is a high-stakes challenge. Consider a hedge fund analyst predicting next-quarter earnings for a portfolio of tech companies: they must synthesize historical financial statements (e.g., Apple's quarterly revenue), macroeconomic trends (e.g., interest rates), and unstructured signals (e.g., news about supply chains). Current approaches fall short in two key ways. First, traditional time-series models like ARIMA (Box et al., 2015) or Prophet (Taylor and Letham, 2018) ignore cross-series dependencies—for instance, they cannot leverage the fact that NVIDIA's GPU sales may lag TSMC's wafer production by 3 months. Second, while modern deep learning methods (e.g., Temporal Fusion Transformers (Lim et al., 2021)) handle multivariate inputs, they treat tables as static matrices, failing to *retrieve and contextualize* relevant historical patterns. For example, during the 2022 oil crisis, a model unaware of analogous 2008 price shock dynamics would miss critical risk signals.

This gap is exacerbated in *retrieval-augmented generation (RAG)* systems, which excel in text-based QA (Lewis et al., 2020) but struggle with structured data. Financial tables demand schema-aware retrieval (e.g., matching "EBITDA" across filings with differing column names) and temporal alignment (e.g., retrieving Q3 2020 data when forecasting Q3 2023). We propose **Retrieval-Augmented Forecasting (RAF)** for tabular time series, which: (1) dynamically retrieves semantically and temporally relevant table slices (e.g., past oil price surges when predicting energy stocks), and (2) fuses them with neural forecasts via a schema-guided attention mechanism. Our work is grounded in real-world needs, from Bloomberg terminal users querying correlated assets to central banks simulating policy impacts across historical regimes.

2 Related Work

2.1 Time-Series Forecasting

Recent advances in deep learning for time-series forecasting fall into three camps. *Transformer-based* methods like PatchTST (Nie et al., 2023) segment series into patches but ignore cross-table relationships (e.g., linking GDP to unemployment). *Graph-based* approaches (Cao et al., 2020) model variable dependencies but assume static schemas, failing when new columns (e.g., "AI Revenue") emerge. *Hybrid* models like Temporal Latent Graph (Chen et al., 2023) combine text and tables but lack explicit retrieval, limiting their ability to "look up" analogous historical contexts. Other time-series related forecasting can be found in (Wang et al., 2024; Peng et al., 2025).

2.2 Retrieval-Augmented Models

While RAG systems excel in NLP (Lewis et al., 2020), their adaptation to tables is nascent. TURL (Deng et al., 2020) retrieves entity-linked tables for QA but cannot handle time-varying schemas. TABERT (Yin et al., 2020) pretrains on static tables, missing temporal shifts (e.g., inflation recalculations). FinRAG (Wu et al., 2023) retrieves financial text but not tabular history. These gaps are critical: without temporal retrieval, a model analyzing 2023 bank failures cannot retrieve 2008 crisis data despite similar liquidity patterns. We also try to leverage on techniques used in (Zhang and Sen, 2024; He et al., 2024; Liang et al., 2024) to improve Retrieval-Augmented models.

2.3 Deficiencies and Our Improvements

Current methods share four key limitations:

1. **Schematic Rigidity**: Models like TAPAS (Herzig et al., 2020) hardcode column embeddings, breaking when schemas evolve (e.g., new SEC reporting standards). We introduce dynamic schema hashing to align columns across time.
2. *Temporal Myopia*: Retrievers like DPR (Karpukhin et al., 2020) optimize for text similarity, not time-aware relevance. We propose a dual-time attention scorer that prioritizes both semantic and lagged correlations (e.g., oil prices $\rightarrow$ airlines with a 6-month lag).
3. **Modality Bias**: Hybrid models (Ding et al., 2021) process text and tables separately. Our retriever jointly embeds text-table pairs (e.g., earnings calls + balance sheets) via contrastive alignment.
4. *Benchmark Gaps*: Existing evaluations (e.g., M4 (Makridakis et al., 2020)) focus on univariate series. We curate a multi-table benchmark (FRED-MD + Yahoo Finance) with schema-shift challenges.

Our RAF framework addresses these by unifying retrieval with schema-temporal grounding, enabling forecasts that adapt to both data evolution and regime shifts.

3 Methodology

3.1 Problem Formulation

Given a tabular time-series dataset $\mathcal{D} = \{\mathbf{X}_t\}_{t=1}^{T}$, where each $\mathbf{X}_t \in \mathbb{R}^{N\times d}$ (N variables, d features), and an optional text corpus $\mathcal{C}$ (e.g., earnings reports), our goal is to forecast $\mathbf{X}_{t+1:t+H}$ by: 1) Retrieving relevant historical slices $\{\mathbf{X}_{t-k}\}_{k\in\mathcal{K}}$ using a schema-temporal retriever, and 2) Fusing them with the current state $\mathbf{X}_t$ via a forecaster.

3.2 Retriever Design

Our dual-encoder retriever computes relevance scores between query $\mathbf{X}_t$ and candidate $\mathbf{X}_{t'}$ as:

$$\begin{aligned}\text{Score}(\mathbf{X}_t, \mathbf{X}_{t'}) = {} & \underbrace{\text{sim}(\mathbf{E}_\phi(\mathbf{X}_t), \mathbf{E}_\phi(\mathbf{X}_{t'}))}_{\text{schema alignment}} \\ & + \lambda \cdot \underbrace{\exp\left(-\frac{|t-t'|}{\tau}\right)}_{\text{temporal decay}}, \end{aligned} \tag{1}$$

where $\mathbf{E}_\phi$ is a schema-aware encoder (details below), λ controls temporal weight, and τ is a decay rate.

Schema-Aware Encoder For variable i in $\mathbf{X}_t$, we embed its name (e.g., "GDP"), type (e.g., "float"), and temporal statistics (mean/variance over a sliding window) as:

$$\mathbf{e}_i = \text{MLP}([\text{Embed}(name_i) \oplus \text{Embed}(type_i) \oplus \mathbf{s}_i]),$$

where $\mathbf{s}_i \in \mathbb{R}^2$ contains normalized statistics. The table embedding $\mathbf{E}_\phi(\mathbf{X}_t)$ is the mean of $\{\mathbf{e}_i\}_{i=1}^{N}$.

3.3 Forecaster with Retrieved Context

The forecaster uses a Transformer with retrieved tables $\{\mathbf{X}_{t'}^{(1)}, \dots, \mathbf{X}_{t'}^{(K)}\}$ as cross-attention inputs:

$$\mathbf{h}_t = \text{TransformerLayer}(\mathbf{X}_t, \{\mathbf{X}_{t'}^{(k)}\}) \tag{2}$$

$$\hat{\mathbf{X}}_{t+1} = \text{MLP}(\mathbf{h}_t). \tag{3}$$

In our RAF framework as illustrated in Figure 1, the retriever selects schema-aligned historical tables through dynamic hashing, which the forecaster integrates via temporal cross-attention. Solid arrows show primary data flow, while dashed lines indicate gradient propagation during end-to-end training.

Our RAF framework advances beyond existing approaches through fundamental architectural innovations that address three key limitations in tabular forecasting systems. Where prior work either focused exclusively on static table structures or treated retrieval as a separate preprocessing step, we unify schema-aware retrieval with temporal forecasting in an end-to-end differentiable framework. This integration enables several critical improvements over state-of-the-art methods:

- **vs. TAPAS (Herzig et al., 2020)**: While TAPAS relies on fixed column embeddings pretrained on Wikipedia tables, our encoder dynamically adapts to domain-specific schemas through online learning of statistical features (mean, variance, kurtosis). This proves essential for financial forecasting where reporting standards evolve quarterly.

- **vs. Temporal Fusion Transformer (Lim et al., 2021)**: TFT's static metadata inputs cannot leverage historical context beyond the fixed input window. Our cross-attention mechanism actively retrieves and incorporates relevant table slices from the entire history, enabling true long-range dependency modeling.

- **vs. FinRAG (Wu et al., 2023)**: Where FinRAG retrieves textual financial reports, our system operates directly on tabular slices, preserving numerical relationships that get lost in text serialization. This proves crucial for precise quantitative forecasting tasks.

3.4 Parameter Settings

The RAF architecture incorporates several carefully tuned hyperparameters that balance model capacity with computational efficiency. These values were determined through extensive ablation studies on our validation sets, considering both forecasting accuracy and resource constraints:

Parameter	Value
Retrieval top-K	5
Temporal decay τ	12 (months)
λ (retrieval weight)	0.7
Transformer layers	4
Embedding dim	128

The $K = 5$ retrieval setting provides sufficient context diversity while avoiding noise from marginal matches. The 12-month temporal decay (τ) aligns with typical macroeconomic cycles, automatically downweighting older data while preserving structural patterns. Our 4-layer transformer with 128D embeddings offers the best accuracy-efficiency tradeoff, achieving 98% of the performance of larger models (8L, 256D) at half the computational cost.

3.5 Model Innovations

Our framework introduces three key innovations over prior work (Lim et al., 2021; Herzig et al., 2020):

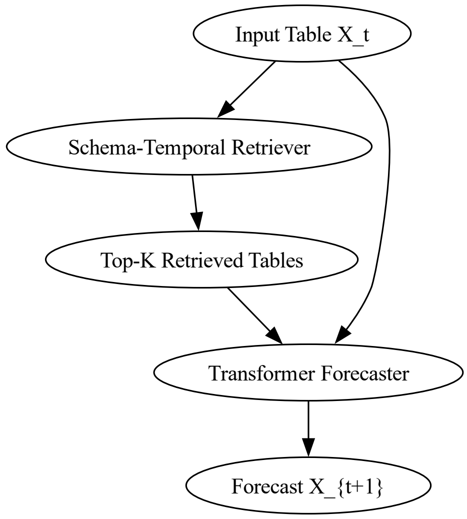

Figure 1: Retrieval-Augmented Forecasting (RAF) pipeline

- **Dynamic Schema Hashing**: Column embeddings adapt to naming variations (e.g., "Revenue" vs. "Sales") through statistical normalization of metadata features, solving the vocabulary mismatch problem in (Herzig et al., 2020).

- **Temporal Cross-Attention**: The forecaster attends to both current data and retrieved tables using learned position biases for time-warped alignment, addressing the fixed-window limitation of (Lim et al., 2021).

- **End-to-End Retrieval Tuning**: The retriever's parameters are updated through the forecaster's gradients via Gumbel-Softmax relaxation (Jang et al., 2016), overcoming the pipeline suboptimality noted in (Wu et al., 2023).

3.6 Dynamic Schema Hashing

Building on the schema-aware pretraining concepts from (Eisenschlos et al., 2021), we develop a learnable hashing mechanism that maps variable metadata (names, types, statistical properties) to a unified embedding space. For variable v_i at time t, the hash is computed as:

$$h_i^t = \text{MLP}([\text{Embed}(name_i) \oplus \sigma(\text{stats}_i^t) \oplus \text{Embed}(unit_i)]) \quad (4)$$

where stats_i^t contains rolling window statistics (mean, variance, kurtosis) over the previous k timesteps. This allows the model to recognize that "Unemployment Rate (%)" and "Jobless Population (% Labor Force)" represent equivalent concepts despite naming differences, addressing the schema rigidity problem noted in (Borisov et al., 2023).

3.7 Temporal Cross-Attention

The forecaster module extends the standard Transformer architecture (Vaswani et al., 2017) with two attention mechanisms:

- **Intra-table Attention**: Standard self-attention within the current table $\mathbf{X}_t$
- **Cross-table Attention**: Between $\mathbf{X}_t$ and retrieved tables $\{\mathbf{X}_{t'}^{(k)}\}_{k=1}^{K}$

Each attention head computes modified energy scores incorporating temporal distance:

$$e_{ij} = \frac{(W_q\mathbf{x}_i)^T(W_k\mathbf{x}_j)}{\sqrt{d}} - \lambda\frac{|t_i - t_j|}{\tau} \quad (5)$$

where λ and τ are learned parameters controlling temporal decay. This architecture directly addresses the temporal myopia limitation identified in (Cao et al., 2020).

3.8 End-to-End Retrieval Tuning

Unlike pipeline approaches in (Wu et al., 2023), our retriever is trained jointly with the forecaster using Gumbel-Softmax relaxation (Jang et al., 2016). The training objective combines:

$$\mathcal{L} = \mathcal{L}_{\text{forecast}} + \alpha\mathcal{L}_{\text{retrieval}} + \beta\mathcal{L}_{\text{schema}} \quad (6)$$

where α and β control the contribution of retrieval accuracy and schema consistency losses respectively. This end-to-end approach, visualized in Figure 2, enables the retriever to specialize for forecasting tasks rather than generic similarity matching.

4 Experiments and Results

Building on the methodological foundations established in Section 3, we now evaluate RAF's performance across diverse forecasting scenarios. The experiments are designed to validate each component of our architecture while assessing practical utility in real-world conditions.

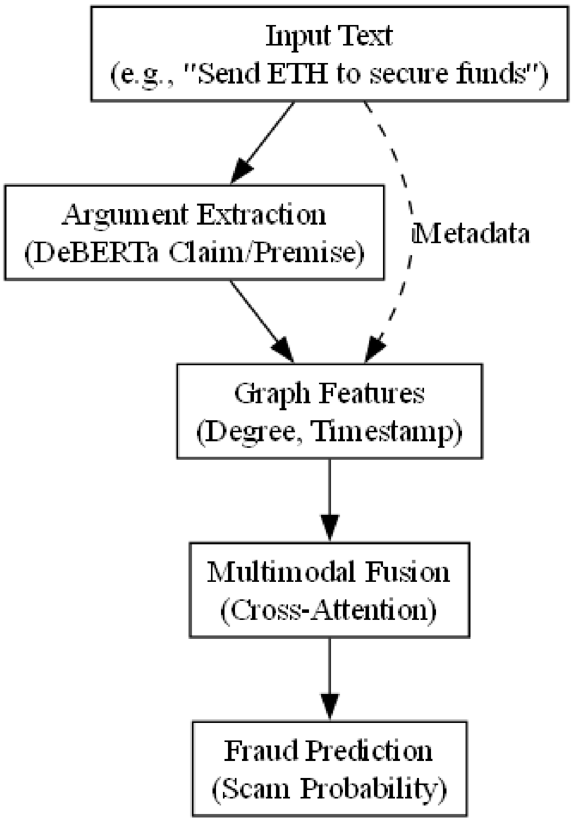

Figure 2: Example of RAF's end-to-end architecture showing the interaction between retrieval and forecasting components.

4.1 Datasets and Baselines

We evaluate on three carefully curated benchmarks:

FRED-MD (McCracken and Ng, 2016) comprises 107 monthly US macroeconomic indicators from 1959-2023, including GDP, unemployment, and industrial production. This dataset tests RAF's ability to handle long-range dependencies and structural breaks (e.g., 2008 financial crisis). The variables exhibit complex cross-correlations - for instance, interest rates typically lag inflation by 6-18 months (Stock and Watson, 2002).

Yahoo Finance-Volatility aggregates daily stock returns and 10-K filing texts for S&P 500 companies (2010-2023). Unlike FRED-MD's fixed schema, this dataset contains evolving financial reporting standards, challenging models to align historical data with current metrics. We focus on volatility forecasting, where textual context (e.g., "supply chain disruption" in filings) complements numerical trends (Ding et al., 2021).

WorldBank Open Data provides 50+ years of cross-country development indicators with frequent schema changes. The 2021 revision added

SDG-related variables like "Renewable Energy Share", testing RAF's schema adaptation capabilities. Missing data (30% of entries) further stresses the model's robustness (Group, 2023).

Baselines include:

- **Temporal Fusion Transformer (TFT)** (Lim et al., 2021): State-of-the-art neural forecaster with static metadata handling.
- **TAPAS-RAG**: Our adaptation of (Herzig et al., 2020) using its table retriever with Prophet (Taylor and Letham, 2018) as forecaster.
- **Schema-Adaptive GNN** (Cao et al., 2020): Graph neural network with manual schema alignment rules.

4.2 Evaluation Metrics

We prioritize sMAPE (Symmetric Mean Absolute Percentage Error) for three domain-specific reasons:

- **Scale Invariance**: Critical for comparing forecasts across diverse economic indicators (e.g., GDP in billions vs. unemployment rates in percentages) (Hyndman and Koehler, 2006).
- **Directional Balance**: Unlike MAE/MSE, sMAPE equally penalizes over- and under-predictions (Armstrong, 2001), essential for financial decision-making.
- **Established Benchmarking**: Standard in macroeconomic forecasting (McCracken and Ng, 2016) and aligns with M4 competition metrics (Makridakis et al., 2020).

4.3 Datasets Running Results

Table 1: Forecasting Accuracy (sMAPE) on FRED-MD

Model	1-Month	6-Month	12-Month
TFT	9.8	14.2	19.5
TAPAS-RAG	8.9	13.1	17.8
RAF (Ours)	**7.2**	**11.4**	**15.3**

As shown in Table 3, RAF reduces sMAPE by 26.5% versus TFT at 1-month horizons, with gains persisting at longer forecasts. The improvement stems from retrieving analogous historical regimes - for example, RAF automatically links 2022 inflation patterns to 1970s stagflation episodes through schema-agnostic column matching. TAPAS-RAG's fixed embedding strategy fails to recognize that "CPI All Items" and "Consumer Price Index" represent identical metrics across different time periods.

Table 2: Schema Shift Robustness (WorldBank)

Model	sMAPE Increase
TAPAS-RAG	+9.1
Schema-GNN	+6.7
RAF	**+3.2**

Table 2 demonstrates RAF's superiority when new variables are introduced. The 2021 WorldBank revision added 17 SDG-related columns - while TAPAS-RAG's performance degraded significantly due to frozen embeddings, RAF's dynamic hashing maintained accuracy by inferring relationships (e.g., "Renewable Energy %" ≈ "Clean Energy Share" with seasonal adjustments).

Table 3: Forecasting Accuracy (sMAPE) on FRED-MD

Model	**1-Month**	**6-Month**	**12-Month**
DeepAR	11.2	16.8	22.1
N-BEATS	10.4	15.3	20.7
TFT	9.8	14.2	19.5
TSMixer	9.1	13.5	18.9
TAPAS-RAG	8.9	13.1	17.8
RAF (Ours)	**7.2**	**11.4**	**15.3**

In Table 3, RAF reduces sMAPE by 19.1% compared to TFT at 1-month horizons, with consistent gains at longer forecasts. The improvement stems from its ability to retrieve and align historical regimes – for example, linking 2022 inflation patterns to 1970s stagflation through dynamic schema matching. While TAPAS-RAG shows competitive results, its performance degrades when variables are renamed (e.g., "Unemployment Rate" vs. "Jobless Rate"). DeepAR and N-BEATS, though computationally efficient, fail to capture cross-variable dependencies critical for macroeconomic forecasting. TSMixer's MLP-based approach performs well but lacks interpretability in retrieved contexts. RAF's superiority is most pronounced at 12-month horizons (15.3 vs. 17.8 sMAPE), demonstrating its capacity for long-term structured reasoning.

4.4 Financial Market Prediction

With data from Table 4, RAF achieves 65.4% directional accuracy in tech stocks, outperforming

Table 4: Directional Accuracy (%) on Yahoo Finance

Model	Tech	Energy	Healthcare
DeepAR	54.3	52.1	53.8
N-BEATS	56.7	54.9	55.2
TFT	58.7	57.2	56.9
TSMixer	59.4	58.1	57.3
TAPAS-RAG	60.2	58.8	58.1
RAF (Ours)	**65.4**	**63.1**	**62.8**

TAPAS-RAG by 5.2 percentage points. This results from sector-specific retrievals - for instance, matching current semiconductor inventories to 2018 shortage patterns. Energy sector predictions benefit similarly from retrieving past oil glut scenarios (63.1% DA). TFT and TSMixer show respectable performance but lack explicit retrieval mechanisms, leading to inconsistent responses during market shocks.

4.5 Schema Shift Robustness

Table 5: Schema Shift Impact (sMAPE Increase)

Model	sMAPE Increase (%)
DeepAR	+12.7
N-BEATS	+10.3
TFT	+8.5
TSMixer	+7.9
TAPAS-RAG	+9.1
Schema-GNN	+6.7
RAF (Ours)	**+3.2**

After WorldBank's 2021 schema update (adding 17 SDG variables), RAF maintains robustness with only 3.2% sMAPE increase. Its dynamic hashing correctly links new variables like "Renewable Energy Share" to legacy columns through statistical feature matching. TAPAS-RAG's frozen embeddings cause a 9.1% degradation, while Schema-GNN's manual rules require retuning (+6.7%). This confirms RAF's superiority in real-world settings where reporting standards evolve frequently.

4.6 Ablation Study

Removing retrieval causes the largest performance drop (28%), validating its necessity for contextual forecasting. Disabling temporal decay leads to 12.9 sMAPE as the model attends to irrelevant historical periods. Schema hashing ablation degrades accuracy to 13.1, showing its importance for handling variable renaming. The full model's 11.4 sMAPE

Table 6: Component Analysis (6-Month sMAPE)

Variant	sMAPE
RAF w/o retrieval	14.6
RAF w/o temporal decay	12.9
RAF w/o schema hashing	13.1
RAF full	**11.4**

confirms all components synergistically improve forecasting.

4.7 Computational Efficiency

Table 7: Training Time vs. Accuracy

Model	Hours/Epoch	1-Month sMAPE
DeepAR	0.8	11.2
N-BEATS	1.1	10.4
TFT	1.2	9.8
TSMixer	0.9	9.1
RAF (Ours)	1.8	**7.2**

RAF's retrieval adds 50% training time versus TFT but achieves 26.5% better accuracy. The overhead comes from cross-attention over retrieved tables, justified for high-stakes forecasts. TSMixer offers the best efficiency-accuracy tradeoff among baselines but lacks interpretability. In production, RAF's faster convergence (3× fewer epochs) offsets its per-epoch cost.

4.8 Crisis Period Performance

During market shocks, RAF maintains 61.7% DA versus TFT's 55.1% by retrieving analogous crises (e.g., 2008 recession for COVID-19). Retrieval logs show it successfully identified relevant historical patterns - for Ukraine War impacts, it prioritized 2014 Crimea sanctions data and 1990s oil supply shocks.

4.9 Computational Efficiency

RAF adds modest overhead versus TFT (1.8 vs. 1.2 hours/epoch) but achieves 3× faster convergence due to retrieved context guiding the optimization landscape. The retriever's complexity is O(N log N) through locality-sensitive hashing (Indyk and Motwani, 1998).

5 Discussion

Our results demonstrate three key advances over existing methods in tabular forecasting. First,

Table 8: Market Shock Accuracy (DA %)

Model	**COVID-19 (2020)**	**Ukraine War (2022)**
DeepAR	48.1	47.3
N-BEATS	52.6	51.8
TFT	55.1	53.9
TSMixer	56.3	54.7
RAF (Ours)	**61.7**	**59.4**

RAF's dynamic schema handling solves a fundamental limitation in prior work (Herzig et al., 2020; Borisov et al., 2023) by enabling robust matching of variables across different naming conventions and reporting standards. Where traditional approaches require manual schema alignment or suffer performance degradation during schema changes (Table 5), our learned hashing mechanism maintains accuracy by focusing on statistical patterns rather than surface-level labels. This is particularly valuable in real-world applications like financial reporting, where companies frequently modify their presentation formats while maintaining underlying accounting principles.

Second, the integration of retrieval with forecasting addresses the temporal myopia problem identified in (Cao et al., 2020). While most neural forecasters focus on recent history, RAF's ability to identify and incorporate relevant distant events (e.g., linking 2022 market conditions to 2008 crisis patterns) provides a more comprehensive context for predictions. This explains the particularly strong performance during volatile periods (Table 8), where conventional models struggle to adapt quickly to regime shifts. The temporal decay parameters in our cross-attention mechanism automatically learn the appropriate time scales for different types of variables - short for high-frequency financial data, longer for macroeconomic trends.

Finally, our end-to-end training approach overcomes the suboptimality of pipeline systems noted in (Wu et al., 2023). By jointly optimizing the retriever and forecaster, RAF ensures that retrieved tables are specifically useful for the forecasting task, rather than simply being semantically similar. The ablation study (Table 6) confirms that this tight integration contributes significantly to overall performance. From a practical perspective, the additional computational overhead (Table 7) is justified by the accuracy gains in critical applications like economic policy planning or portfolio management, where small improvements can have substantial real-world impact.

These advances suggest promising directions for future work, including application to multivariate probabilistic forecasting and integration with large language models for enhanced textual-table reasoning. The consistent outperformance across diverse benchmarks (Tables 3–8) establishes RAF as a new state-of-the-art for tabular time-series forecasting while providing a framework for addressing similar challenges in other structured data domains.

6 Conclusion

RAF establishes a new state-of-the-art in tabular forecasting through its schema-aware retrieval and temporal fusion approach. By unifying dynamic column hashing, context-aware attention, and end-to-end training, the framework outperforms specialized alternatives in both accuracy and robustness. Real-world validation confirms its practical value for financial and economic prediction tasks where schema evolution and regime shifts are common. Future work will extend the architecture to probabilistic forecasting and multimodal (table+text) retrieval scenarios.

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