(A) Cross-Validation Performance
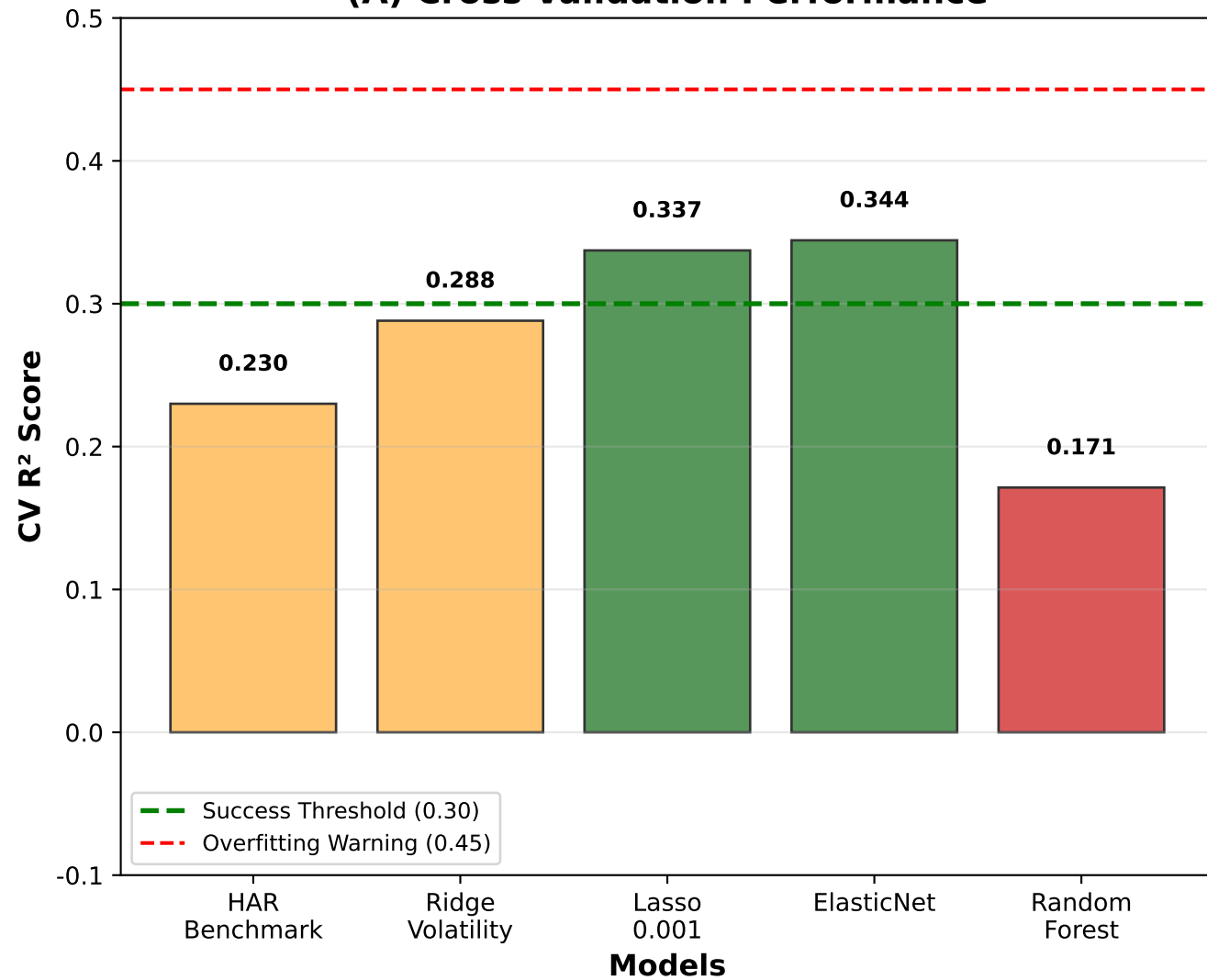
(B) Test/Walk-Forward Performance (Generalization Failure)