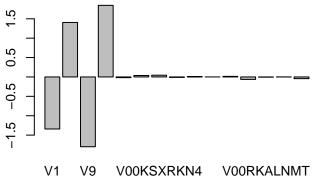
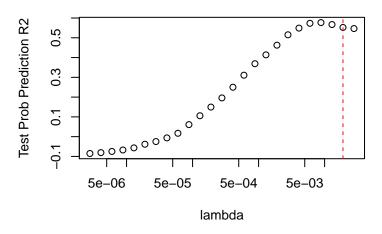
Fold = 1 , + Year 0–1 Features





Fold = 1, + Year 0-1 Features

