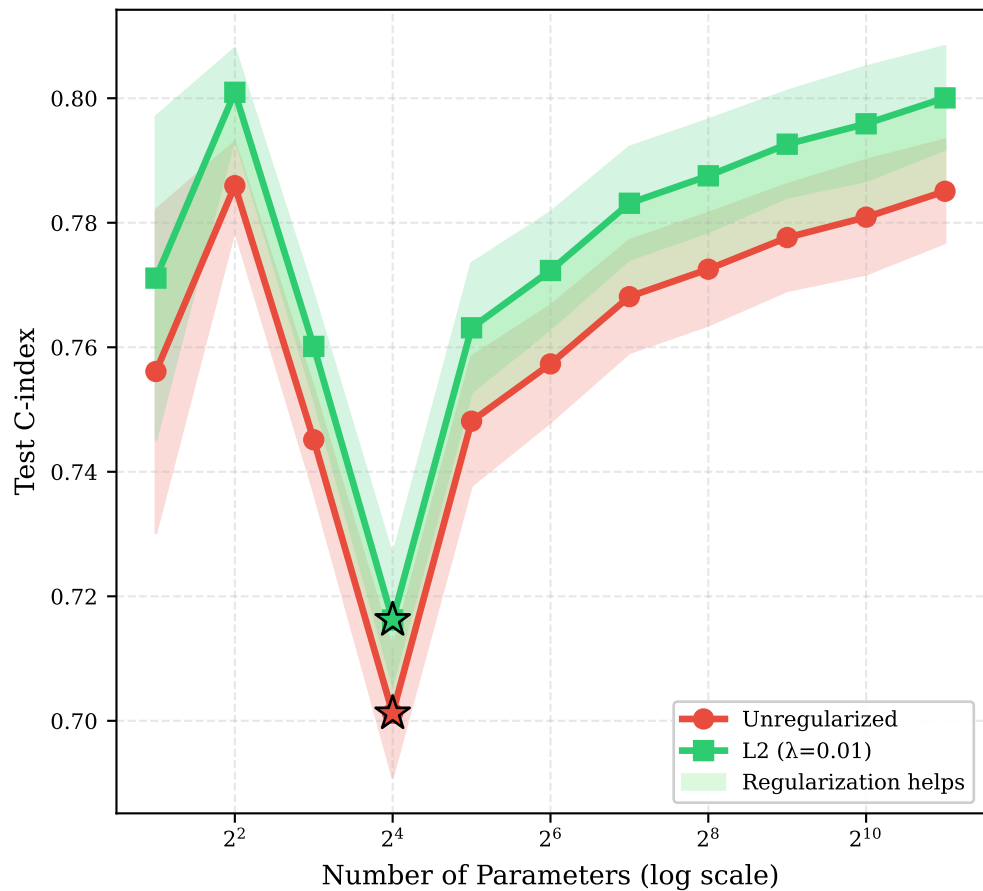


**A. Regularization Improves Discrimination**



**B. Regularization Does NOT Fix Calibration**

