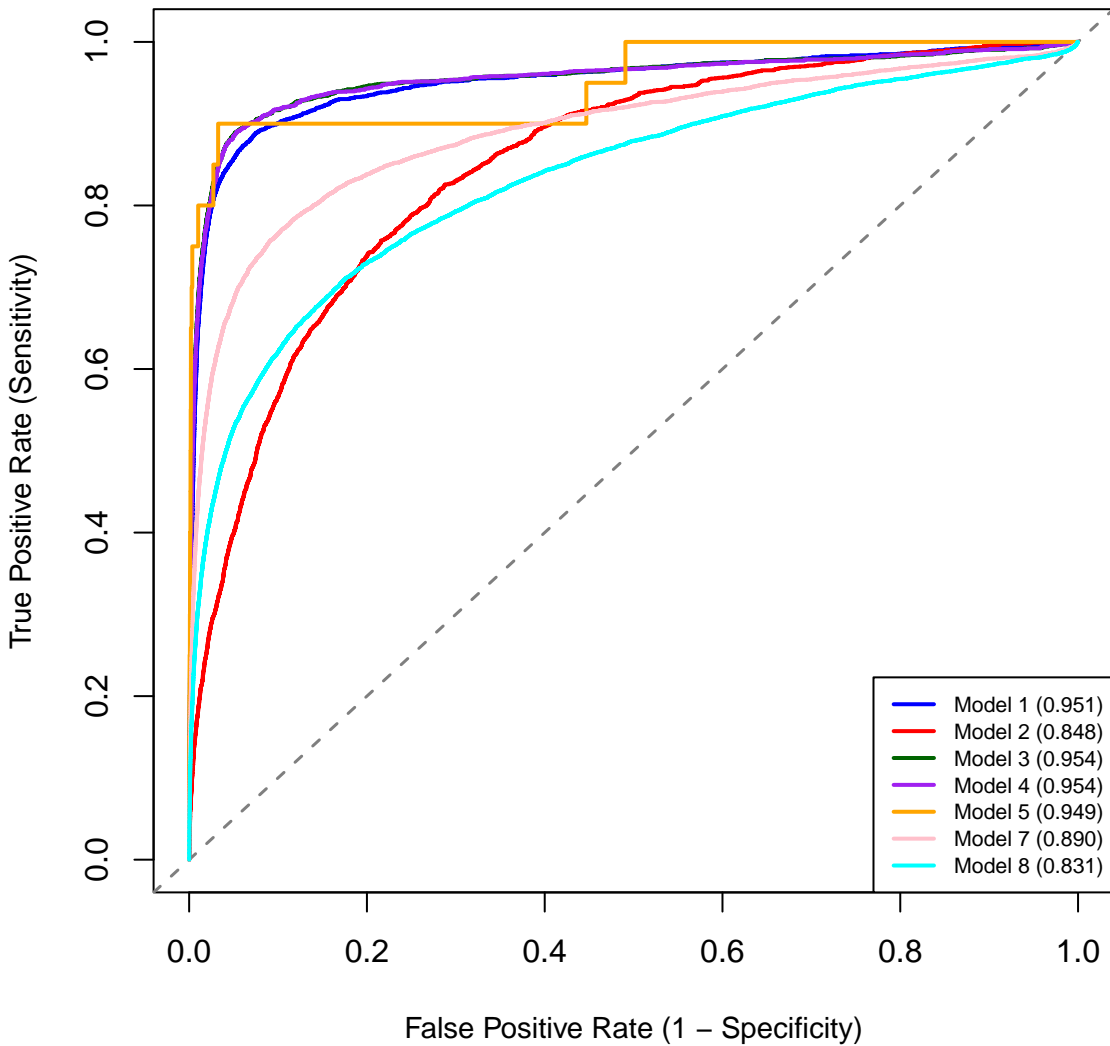


**Modern (1959–2024))
In-Sample ROC Curves**



**Modern (1959–2024))
Out-of-Sample ROC Curves**

