Out-of-Sample RMSE Comparison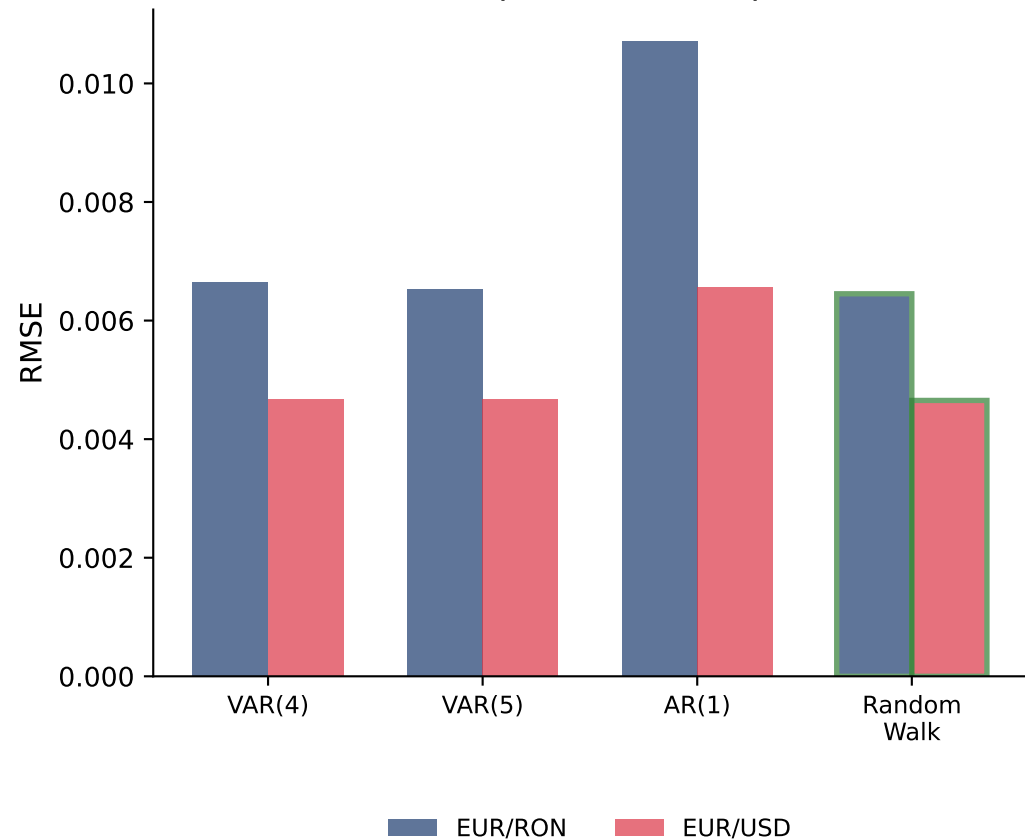 — Out-of-Sample MAE Comparison