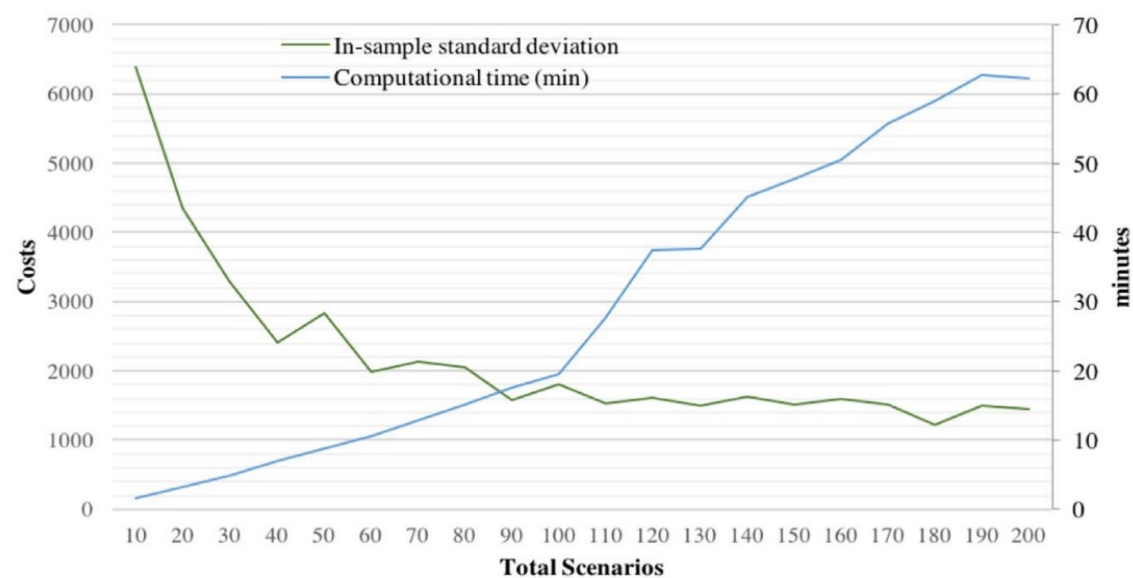


(a) Out-of-sample stability



(b) In-sample stability