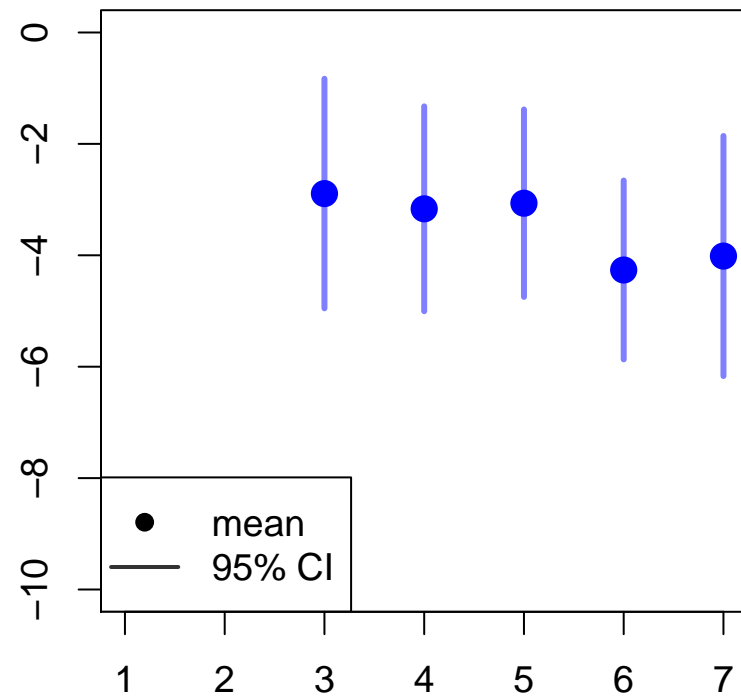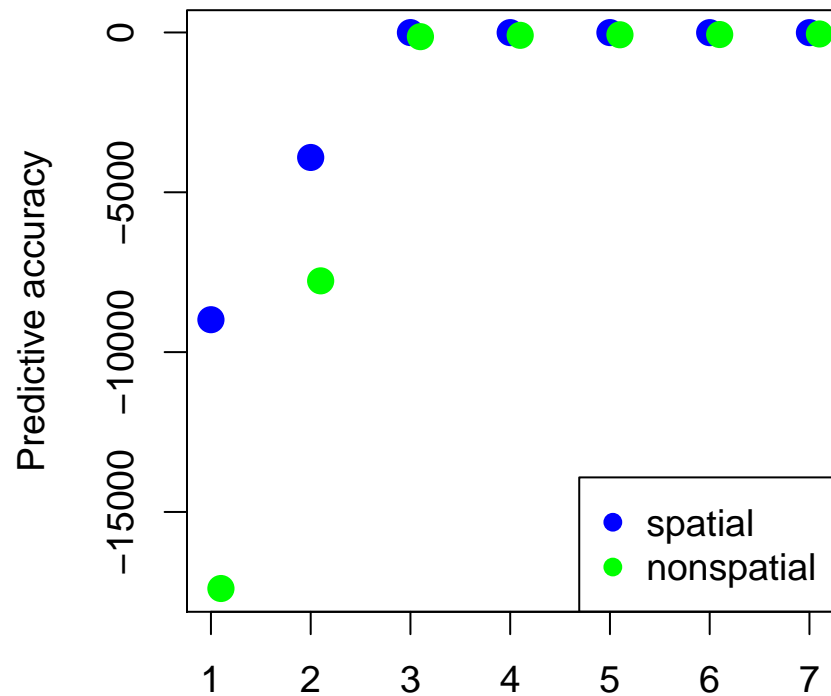Cross−validation results (K=3)