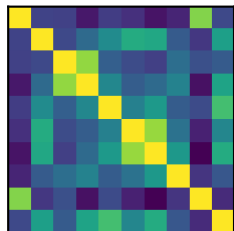
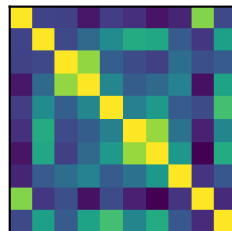


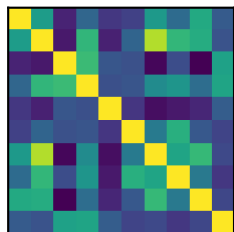
Explicit (sample)



Implicit (sample)



Implicit (out-of-sample)



Explicit (out-of-sample)

