TXN – d=1, s≈0.694766, λ≈2.43, m̂≈0.0007, J_val≈1.390372e-02
RMSEtr = 0.1613, RMSEvl = 0.1179, RMSEts = 0.3602, RMSEtv = 0.1516
RMSEWtr = 0.1465, RMSEWvl = 0.1238, RMSEWts = 0.4147, RMSEWtv = 0.13