^MXX − d=4, s≈0.284061, λ≈0.0114, m̂≈0.0000, J_val≈2.507571e+09
tr = 197885.1460, RMSEvl = 50075.6536, RMSEts = 726189.8755, RMSEtv = 173
r = 85254.5975, RMSEWvl = 66519.0385, RMSEWts = 905458.6074, RMSEWtv =