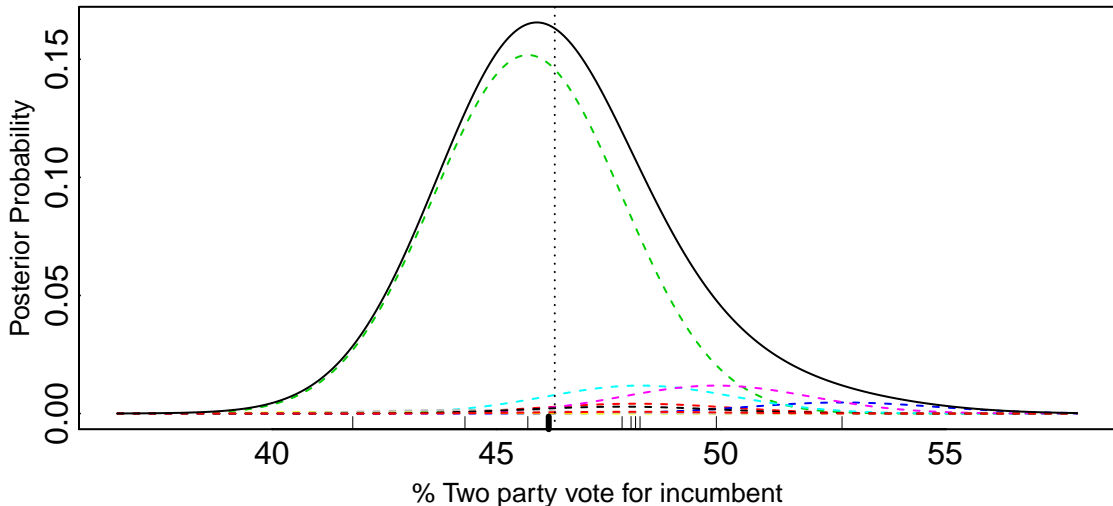


2008 (In-sample)



2012 (Out-of-sample)

