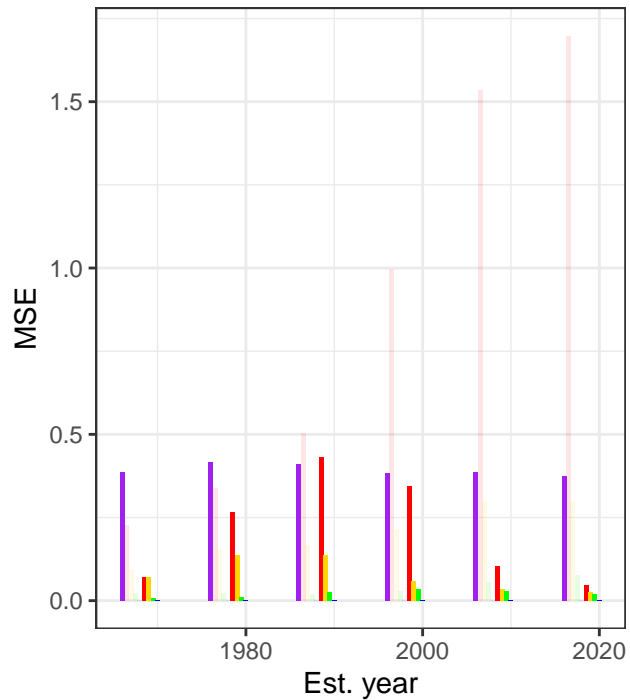


In-sample



Out-of-sample

