

## AGB ER Standard Equation

$$\begin{aligned}
y = & 4656.572698 \\
& + (\text{AGE\_bin in } [-\infty, 5.0)) \times 93.822656 + (\text{AGE\_bin in } [5.0, 7.0)) \times (-2.532931) \\
& + (\text{AGE\_bin in } [7.0, 10.0)) \times (-2.832694) + (\text{AGE\_bin in } [10.0, \infty)) \times (-269.334536) \\
& + (\text{CA in } [-\infty, 4.7072372)) \times (-214.771346) + (\text{CA in } [4.7072372, 9.4187873)) \times (-0.021914) \\
& + (\text{CA in } [9.4187873, 25.014501)) \times (-189.771546) + (\text{CA in } [25.014501, 5.0490664)) \times (-17.006337) \\
& + (\text{CA in } [5.0490664, 5.5254867)) \times (-199.274376) + (\text{CA in } [5.5254867, 5.3403668)) \times 144.358957 \\
& + (\text{CA in } [5.3403668, 6.4481518)) \times (-366.297317) + (\text{CA in } [6.4481518, \infty)) \times (-366.297317) \\
& + (\text{CMOTENT1 in } [-\infty, 1.0)) \times 314.214349 + (\text{CMOTENT1 in } [1.0, 5.0)) \times (-288.740546) \\
& + (\text{CMOTENT1 in } [5.0, 7.0)) \times (-21.462095) + (\text{CMOTENT1 in } [7.0, 10.0)) \times (-212.418443) \\
& + (\text{CMOTENT1 in } [10.0, 14.0)) \times 264.188947 + (\text{CMOTENT1 in } [14.0, 20.0)) \times 12.992938 \\
& + (\text{CMOTENT1 in } [20.0, 26.3)) \times (-22.991357) + (\text{CMOTENT1 in } [26.3, \infty)) \times 145.403569 \\
& + (\text{Cartes de Paiement in } [1.0, \infty)) \times (-1.405187) + (\text{Cartes de Paiement in } [1.0, \infty)) \times (-1068.963151) \\
& + (\text{MACMREP in } [-\infty, 2.9618957)) \times (-688.735385) + (\text{MACMREP in } [2.9618957, 3.6417088)) \times (-2.126007) \\
& + (\text{MACMREP in } [3.6417088, 3.9304706)) \times 43.631033 + (\text{MACMREP in } [3.9304706, 4.5168109)) \times (-276.528059) \\
& + (\text{MACMREP in } [4.5168109, 5.2043988)) \times 455.648126 + (\text{MACMREP in } [5.2043988, \infty)) \times 449.648126 \\
& + (\text{carte\_business in } [-\infty, 1.0)) \times (-1.284878) + (\text{carte\_business in } [1.0, 2.0)) \times 0.0 \\
& + \left( \text{crédit\_Équipement in } [-\infty, 1.0) \right) \times (-56.148049) + \left( \text{crédit\_Équipement in } [1.0, 2.0) \right) \times 2895.927164
\end{aligned}$$

## rest agb reg

$$y = 7034.696825$$

$$\begin{aligned}
& + (\text{AGE in } [-\infty, 19.0]) \times (-2239.401304) + (\text{AGE in } [19.0, 20.0]) \times (-1409.856800) \\
& + (\text{AGE in } [20.0, 24.0]) \times 170.377171 + (\text{AGE in } [24.0, 58.0]) \times 466.718193 \\
& + (\text{AGE in } [58.0, 63.0]) \times (-261.353420) + (\text{AGE in } [63.0, 65.0]) \times (-1281.679713) \\
& + (\text{AGE in } [65.0, \infty]) \times (-899.914782) \\
& + (\text{CA in } [-\infty, 355700]) \times (-1236.176497) + (\text{CA in } [355700, 206000.0]) \times (-231.182041) \\
& + (\text{CA in } [206000.0, 1257400.0]) \times 519.445831 + (\text{CA in } [1257400.0, 1336140.0]) \times 933.177411 \\
& + (\text{CA in } [1336140.0, 1511630.0]) \times 1507.217703 + (\text{CA in } [1511630.0, 2013550.0]) \times 1936.807221 \\
& + (\text{CA in } [2013550.0, 7544110.0]) \times 1798.630137 + (\text{CA in } [7544110.0, \infty]) \times 799.918288 \\
& + (\text{Cartes de Paiement in } [-\infty, 1.0]) \times (-536.120992) + (\text{Cartes de Paiement in } [1.0, 2.0]) \times 1750.093735 \\
& + (\text{Cartes de Paiement in } [2.0, \infty]) \times 2080.544565 \\
& + (\text{MACMREP in } [-\infty, 3248.0]) \times (-688.631431) + (\text{MACMREP in } [3248.0, 7667.0]) \times (-528.619321) \\
& + (\text{MACMREP in } [7667.0, 14500.0]) \times 685.121369 + (\text{MACMREP in } [14500.0, 20957.0]) \times 713.027767 \\
& + (\text{MACMREP in } [20957.0, 92429.0]) \times 392.174279 + (\text{MACMREP in } [92429.0, 198829.0]) \times 1158.856833 \\
& + (\text{MACMREP in } [198829.0, \infty]) \times 1903.497259 \\
& + \left( \text{crédit\_Équipement in } [-\infty, 1.0] \right) \times (-392.970767) + \left( \text{crédit\_Équipement in } [1.0, 2.0] \right) \times (-646.241381) \\
& + \left( \text{crédit\_Équipement in } [2.0, \infty] \right) \times 3923.111330
\end{aligned}$$