if lag1mcreal <= 23821.97559:

return [[0.01285974]]

else: # if lag1mcreal > 23821.97559

if finlag1bm <= 0.48319:

if lag1mcreal <= 188373.14844:

return [[-0.00473664]]

else: # if lag1mcreal > 188373.14844

return [[-0.00126291]]

else: # if finlag1bm > 0.48319

if finlag1bm <= 1.00849:

return [[0.00174383]]

else: # if finlag1bm > 1.00849

return [[0.00650014]]