$$P = \sum_{i=1}^{N} \left(\frac{100 \times \frac{1}{360}(T_i - T_{i-1}) \times \max(r+s, 0)}{\prod_{k=1}^{i} \left(1 + \frac{1}{360}(T_k - T_{k-1}) \times (r+m)\right)} \right)$$

$$+ \frac{100}{\prod_{k=1}^{N} \left(1 + \frac{1}{360}(T_k - T_{k-1}) \times (r+m)\right)}$$