$$P_D = \frac{100 \times \frac{1}{360} \sum_{j=T_{-1}}^{T_0} \max\left(r_j + s, 0\right)}{1 + \frac{1}{360}\left(T_1 - T_0\right) \times (r + m)}$$

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

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

$$AI = 100 \times \frac{1}{360} \sum_{j=T_{-1}}^{T_0} \max\left(r_j + s, 0\right)$$

$$P_C = P_D - AI$$