$$\mathrm{MDR_m} = \left[ \frac{\mathrm{ADR_m}}{\mathrm{ADR_m} + \mathrm{APR_m}} \times \left[ 1 - \left(1 - \mathrm{ADR_m} - \mathrm{APR_m}\right)^{\frac{1}{12}} \right] \right] \times 1.2$$