

Deposit annual interest yield calculation

$$A = \sum_{n=1}^N \frac{K_n}{(1 + APY)^{(D_n/365)}}$$

Where:

1. A – the initial deposit amount,
2. n - sequential number of repayment,
3. N – last cash flow, generated under the deposit agreement (including cash flow on the day of deposit attraction), after which the deposit agreement matures,
4. K_n – mandatory cash flows at attraction and/or during the deposit agreement included the invested deposit and/or capitalized interest and other cash flows, if any,
5. D_n – a number, indicating the number of days since the attraction to the regular nth cash flow inclusive,