$$\mathbf{d}_{YLD} = \begin{pmatrix} \mathbf{H} & \mathbf{0} \\ \mathbf{S1} & \mathbf{dwS1} \frac{1}{r\Delta_t} (1 - e^{-r\Delta_t}) \Delta_t \\ \mathbf{S2} & \mathbf{dwS2} \frac{1}{r\Delta_t} (1 - e^{-r\Delta_t}) \Delta_t \\ \mathbf{DOC} & \mathbf{0} \\ \mathbf{DS} & \mathbf{0} \end{pmatrix}$$

$$\mathbf{d}_{YLL} = \begin{pmatrix} \mathbf{H} & 0 \\ \mathbf{S}1 & 0 \\ \mathbf{S}2 & 0 \\ \mathbf{D}\mathbf{O}\mathbf{C} & 0 \\ \mathbf{D}\mathbf{S} & \frac{1}{r} \left(1 - e^{-rEx(a(t))}\right) \end{pmatrix}$$