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```
#ifndef _BS1D_STD_H
#define _BS1D_STD_H

#include "
href../../../../mod/bs1d/bs1d_h_src.pdfbs1d/bs1d.h"
#include "
href../../../../opt/std/std_h_src.pdfstd/std.h"

#include "pnl/pnl_mathtools.h"
#include "pnl/pnl_random.h"
#include "
href../../../../common/numfunc_h_src.pdfnumfunc.h"
#include "pnl/pnl_cdf.h"
#include "
href../../../../common/transopt_h_src.pdftransopt.h"
#include "
href../../../../common/math/linsys_h_src.pdfmath/linsys.h"
#include <float.h>

#ifdef USE_ND1
static double Nd1(double s, double r, double divid, double sigma, double T, double K)
{
    double d1 = (log(s / K) + (r - divid + 0.5 * sigma * sigma) * T) / (sigma * sqrt(T));
    return cdf_nor(d1);
}
#endif

#endif
```