

# Resumão

especial

## MATEMÁTICA FINANCEIRA COM A HP 12C

### A CALCULADORA

Escrevida em 1981, a HP 12C (chamada popularmente de HP) é a calculadora mais conhecida e utilizada por quem trabalha com cálculos financeiros.

Avançada — trabalha com muitas funções e memórias — e programável — possui funções para edição de programas, número ampliado de memórias, etc. —, utiliza o método RPN (sigla em inglês de Reverse Polish Notation, ou notação polonesa reversa), criado pelo cientista australiano Charles Hamblin nos anos 50 a partir do seu aperfeiçoamento do método de notação polonesa, conhecido desde os anos 20. Esse sistema, combinado com outras características da HP, que é o funcionamento com pilhas operacionais, possibilita realizar operações básicas encadeadas, com a inserção de todos os dados de uma única vez, diferentemente do que ocorre com as calculadoras que operam no modo algebrico, em que os cálculos complexos devem ser encadeados etapa a etapa. E por causa desse modo de funcionamento que na HP os cálculos devem ser inseridos antes da operação.

Operação	Método algebrico (calculadora comum)	Método Polonês (calculadora HP 12C)
$a+b$	$a+b$	$a b +$
$a-b$	$a-b$	$a b -$
$a \cdot b$	$(a+b)/b$	$a b \cdot$
$a/b$	$(a \cdot b)-(b \cdot b)/b$	$a b /$

Assim, para realizar a operação  $4+6$  na HP, procede-se da seguinte forma:



Ou seja, digitam-se primeiro os elementos da operação e, por último, a operação (no caso, soma), sem a necessidade de digitar [=], sócia que invierte na calculadora HP (ou versão Platinum, a tecla [=] existe, porque nela desse modo não é possível o uso no modo algebrico de cálculo).

### A PILHA OPERACIONAL

A HP utiliza um processo de armazenamento de dados denominado pilha operacional, que nada mais é do que um arquivo com quatro registradores (X, Y, Z e T) nos quais são “guardados” os valores necessários à realização das operações. Usar-se o nome “pilha” porque os registradores são armazenados em registradores, visto sendo “empilhados” dentro da máquina; os dados apresentados no visor não são os registradores X.

A medida que são inseridos novos dados, elas são “empilhadas” até a realização da operação subsequente. Utilizando o exemplo anterior, é possível compreender, pela figura a seguir, como funciona a pilha operacional da HP.

### USO DO TECLADO

Para selecionar a função trigonométrica inversa não basta apertar a tecla de uma só vez, aperte a tecla [F1] e, em seguida, a tecla de função.

Para selecionar a função potência, impõe-se na tecla superior da uma tecla, aperte somente a tecla.

Para selecionar a função subtração (impõe-se com a tecla inferior de uma tecla, aperte a tecla [y/x] e, em seguida, a tecla de função).



Operação	Registrador	Registrador	Registrador	Registrador
$\text{L} \text{impa} \text{r} \text{os} \text{regis} \text{trado} \text{rs}$	X	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	X	4		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	Y	4		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	Z	4		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	T	4		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	X	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	Y	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	Z	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	T	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	X	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	Y	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	Z	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	T	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	X	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	Y	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	Z	0		
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$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	X	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	Y	0		
$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	Z	0		
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$40 \text{m} \text{íl} \text{h} \text{es} \text{er} \text{o} \text{4} \cdot \text{0}$	X	0		

# Manual Da Hp12c Platinum

**Jaques Vereta**

## **Manual Da Hp12c Platinum:**

**GUIA PRÁTICO DE UTILIZAÇÃO DA CALCULADORA FINANCEIRA HP12C** ,2015-03-10 Este guia para o usuário da HP12C foi criado para auxiliar o discente a aproveitar o máximo possível os recursos da calculadora financeira programável HP12C Embora a empresa ao adquirir esta poderosa ferramenta financeira possa lhe fazer colocar este texto de lado e começar a apertar botões imediatamente no longo prazo você ganhará se tiver lido esta guia e experimentado os exemplos apresentados

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## **Manual Da Hp12c Platinum** Book Review: Unveiling the Power of Words

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