

# 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 HP12C)
$a+b$	$a+b$	$a b +$
$a-b$	$a-b$	$a b -$
$a \cdot b$	$(a+b)/b$	$a b \cdot$
$a/b$	$(a \cdot b)-(b \cdot b)/b$	$a b /$

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, elos são “empilhados” 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]) e, em seguida, a tecla de função.



Operação	Registrador	Registrador	Registrador	Registrador
$\text{L} \text{impa} \text{r} \text{os} \text{regis} \text{tradores}$	X	0		
$\text{O} \text{número} \text{4} \text{apare} \text{ce} \text{no} \text{visor}$	X	4		
$\text{O} \text{número} \text{4} \text{é} \text{“empilhado”} \text{em} \text{Y}, \text{e} \text{“subtra} \text{ída} \text{a} \text{côpia} \text{proveniente} \text{de} \text{X}$	X	4	4	
$\text{O} \text{número} \text{4} \text{é} \text{“subtra} \text{ída} \text{a} \text{côpia} \text{proveniente} \text{de} \text{X}$	Z		4	
$\text{A} \text{o} \text{digitar} \text{a} \text{operação}, \text{os} \text{elementos}, \text{os} \text{dados} \text{normais}, \text{e} \text{o} \text{resultado} \text{é} \text{mostrado} \text{em} \text{X}$	X	6	4	
$\text{A} \text{o} \text{digitar} \text{a} \text{operação}, \text{os} \text{elementos}, \text{os} \text{dados} \text{normais}, \text{e} \text{o} \text{resultado} \text{é} \text{mostrado} \text{em} \text{X}$	Y		6	
$\text{A} \text{o} \text{digitar} \text{a} \text{operação}, \text{os} \text{elementos}, \text{os} \text{dados} \text{normais}, \text{e} \text{o} \text{resultado} \text{é} \text{mostrado} \text{em} \text{X}$	Z			6
$\text{A} \text{o} \text{digitar} \text{a} \text{operação}, \text{os} \text{elementos}, \text{os} \text{dados} \text{normais}, \text{e} \text{o} \text{resultado} \text{é} \text{mostrado} \text{em} \text{X}$	T			

Como visto, é a combinação do sistema RPN e do funcionamento com pilhas operacionais que permite otimizar as operações na HP em relação às calculadoras convencionais.

Vejamos a seguinte expressão:

$$(7+3) \cdot (15-4)$$

Enquanto em uma calculadora algébrica (comum) é necessário realizar cada operação colocada entre parênteses de uma vez e somar o resultado, na HP é possível realizar todas as operações simultaneamente:



Notar que as operações são feitas seguindo a hierarquia algébrica (primeiro, o que está dentro dos parênteses). Assim, a soma entre os parênteses é a última etapa, procedida ape-

nas depois que a calculadora já armazenou, na pilha operacional, o resultado da operação de cada um deles.

Nota: a tecla [ENTER] serve para indicar que se está inserindo um novo número, desse porque, após o segundo número, em cada operação, é só apertar a tecla [ENTER] e subtrair. Assim, a calculadora pode identificar que o número “acabou”. Isso só ocorre quando se fazem as primeiras etapas. Portanto, [ENTER] “informa” a calculadora que o próximo número a ser digitado não é mais usado para formar elemento da soma e que ela pode armazenar aquele valor já introduzido na pilha operacional.

### TESTE SUA CALCULADORA

Para realizar um teste rápido de funcionamento, proceda da seguinte forma: identifique a calculadora. Cosa a HP desligada, aperte a tecla correspondente ao sinal de multiplicação [x]. Mantendo a tecla pressionada, toque [x] e, em seguida, [x]. A calculadora apresentará o mensageiro “Inverso” (inversor) e, na sequência, o visor mostrará todos os dígitos, com o sinal (-) à frente, des: números e todas as funções disponíveis, o que demonstra que sua calculadora está em perfeito funcionamento. Apertando quaisquer tecla, a máquina volta ao modo normal.

### MEMÓRIA

A memória da HP é constante, ou seja, conserva os dados armazenados mesmo quando a calculadora é desligada. Há 20 memórias, que são armazenadas em registradores numerados de 0 a 9 e de 0 a 9 (codificadas em pares de zeros entre o número do registrador).

Por exemplo, para armazenar o número 34 no registrador 3 e o número 78 no registrador 7:



Para recuperar os dados:



# Manual Da Hp12c

**Valter Saurin, Christine Saurin, Luiz  
Fernando Saurin**

## Manual Da Hp12c:

*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 mesma não adquirir esta poderosa ferramenta financeira possa lhe fazer colocar este texto de lado e começar a apertar botões imediatamente no longo prazo você ganhar se tiver lido esta guia e experimentado os exemplos apresentados

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