

Resumão

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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 chamados “elementos” dentro da pilha; 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 [F2] 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		
0 número	X	0		
$4 \text{ aprese} \text{ntar} \text{ visor}$	X	4		
$0 \text{ número} \cdot 4 \cdot 0$	X	4	0	
$\text{com} \text{pilhado} \text{ com} \text{ Y}$	Y	4		
$0 \text{ número} \cdot 4 \cdot 0$	X	4	0	
$\text{com} \text{pilhado} \text{ com} \text{ X}$	Y	4		
$0 \text{ número} \cdot 4 \cdot 0$	X	4	0	
$\text{subtra} \text{tirar} \text{ a} \text{ c}ópia \text{ trazida} \text{ com} \text{ X}$	Z	4		
$0 \text{ número} \cdot 4 \cdot 0$	Y	4		
$\text{subtra} \text{tirar} \text{ a} \text{ c}ópia \text{ trazida} \text{ com} \text{ X}$	Z	4		
$\text{Ac} \text{umular} \text{ a} \text{ ope} \text{ra} \text{ção}, \text{ os} \text{ele} \text{mentos} \text{ de} \text{ X} \text{ e} \text{Y} \text{ são} \text{norm} \text{a} \text{dos}, \text{ e} \text{ o} \text{re} \text{sultado} \text{ é} \text{mo} \text{strado} \text{ em} \text{ X}$	X	6		
$\text{Ac} \text{umular} \text{ a} \text{ ope} \text{ra} \text{ção}, \text{ os} \text{ele} \text{mentos} \text{ de} \text{ X} \text{ e} \text{Y} \text{ são} \text{norm} \text{a} \text{dos}, \text{ e} \text{ o} \text{re} \text{sultado} \text{ é} \text{mo} \text{strado} \text{ em} \text{ X}$	Y	6		
$\text{Ac} \text{umular} \text{ a} \text{ ope} \text{ra} \text{ção}, \text{ os} \text{ele} \text{mentos} \text{ de} \text{ X} \text{ e} \text{Y} \text{ são} \text{norm} \text{a} \text{dos}, \text{ e} \text{ o} \text{re} \text{sultado} \text{ é} \text{mo} \text{strado} \text{ em} \text{ X}$	Z	6		
$\text{Ac} \text{umular} \text{ a} \text{ ope} \text{ra} \text{ção}, \text{ os} \text{ele} \text{mentos} \text{ de} \text{ X} \text{ e} \text{Y} \text{ são} \text{norm} \text{a} \text{dos}, \text{ e} \text{ o} \text{re} \text{sultado} \text{ é} \text{mo} \text{strado} \text{ em} \text{ X}$	T	6		
$\text{L} \text{impa} \text{r} \text{os} \text{regis} \text{trado} \text{rs}$	X	60		

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 anotar o resultado, na HP é possível realizar todas as operações simultaneamente:



Nota 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 os primeiros números, deve parar, aperte o segundo número, em cada operação, e só depois usar comando (somar e subtrair). Assim, a calculadora pode identificar que o número “acabou”. Pode só apertar quando se terminar o primeiro número. Portanto, [ENTER] “informa” a calculadora que o primeiro número a ser digitado não completa mais o primeiro 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 [MULTIPLICAR]. Mantendo a tecla pressionada, toque [F1] e, em seguida, [F2]. A calculadora apresentará o mensageiro “Início” (processando) e, na memória, o visor mostrará todos os dígitos, com o sinal (-) à frente, dez zeros e todos os símbolos possíveis, o que demonstra que sua calculadora está em perfeito funcionamento. Apertando quaisquer teclas, a unidade voltará 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 sinal do registrador). Por exemplo, para armazenar o número 34 no registrador 3 é o número 74 no registrador 1.



Para recuperar os dados:



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