

# Resumão

especial

# MATEMÁTICA FINANCEIRA COM A HP 12C

## A CALCULADORA

Lançada em 1981, a HP 12C (chamada popularmente de HP) é a calculadora mais conhecida e utilizada por quem necessita trabalhar 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 de um aprimoramento do método de notação polonesa, conhecido desde os anos 20. Esse sistema, combinado com outra característica da HP, que é o funcionamento com **pilha operacional**, possibilita realizar operações lógicas encadeadas, com a inserção de todos os dados de uma única vez, diferentemente do que ocorre com as calculadoras que operam no modo algébrico, em que os cálculos complexos devem ser executados etapa a etapa. É por conta desse modo de funcionamento que na HP os elementos devem ser inseridos antes da operação.

Operação	Notação Algébrica (calculadora comum)	Notação Polonesa Reversa (HP 12C)
$a+b$	$a+b$	$ab+$
$\frac{a+b}{c}$	$(a+b)/c$	$ab+c/$
$\frac{a-b-c}{d}$	$(a-b-c)/d$	$ab+cd/-/$

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 [=], tecla que existe na calculadora HP (no versão Pilha Simples, a tecla [=] existe, porque um dos diferenciais desse modelo é permitir o uso no modo algébrico 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. Usa-se o nome "pilha" porque os registros vão sendo "empilhados" dentro da máquina; os dados apresentados no visor são os relativos ao registrador X.

A medida que são inseridos novos dados, eles vão sendo "empilhados" até a realização de operações subsequentes. 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 auxiliar localizada em uma tecla situada acima de uma tecla, aperte a tecla [F] e, em seguida, a tecla de função.

Para selecionar a função primária impressa na face superior de uma tecla, aperte somente a tecla.

Para selecionar a função secundária impressa em uma face inferior de uma tecla, aperte a tecla [C] e, em seguida, a tecla de função.



Tecla	Operação	Resultado	Descrição
[ON]	T		Limpa os registros.
[4]	X		
[+]	Y	4	O número 4 aparece no visor.
[6]	Z	4	
[=]	T	10	O número 4 é "empilhado" em Y, mostrando cópia provisória em X. O número 6 substitui a cópia provisória em X.
[=]	Y	4	
[=]	X	6	
[=]	T	10	Após digitar a operação, os conteúdos de X e Y são somados, e o resultado é mostrado em X.

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

Vejamus a seguinte expressão:

$$(7+3) + (5+4)$$

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



Note que as operações são feitas seguindo a hierarquia algébrica (primeira, a que está dentro dos parênteses). Assim, a soma entre os parênteses é a última etapa, precedida ape-

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

*Nota: a tecla ENTER somente é utilizada para a introdução dos primeiros números. Isso porque, após o segundo número, em cada operação, é dado um comando (somar e subtrair). Assim, a calculadora pode identificar que o número "arrabou". Isso não ocorre quando se introduz o primeiro número. Portanto, ENTER "informa" à calculadora que o próximo número a ser digitado não constitui 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: desligue a calculadora. Com a HP desligada, aperte a tecla correspondente ao sinal de multiplicação [x]. Mantendo a tecla pressionada, tecla [=] e, em seguida, tecla [=]. A calculadora apresentará a mensagem "testing" (processando) e, na sequência, o visor mostrará todos os bits ligados, com o sinal (-) à frente, dez números e todas as funções provisórias, o que demonstra que sua calculadora está em perfeito funcionamento. Apertando qualquer tecla, a máquina 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 (coloca-se o ponto antes do número do registrador).

Por exemplo, para armazenar o número 35 no registrador 3 e o número 71 no registrador 1:



Para recuperar os dados:



# Manual Da Hp12c

**Thirumalaisamy P.  
Velavancorresponding**



## 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 usuário a aproveitar o máximo possível os recursos da calculadora financeira programável HP12C Embora a emoção 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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**Matemática financeira sem segredos** Helio de Carvalho Mielli,2020-04-08 Matemática financeira sem segredos foi escrito pensando no estudante Assim os conceitos financeiros são tratados de maneira simples e direta com foco em sua aplicação prática Desmistificar conceitos que poderiam parecer bem complicados essa foi a intenção básica do autor Helio de Carvalho Mielli que leciona matemática financeira há mais de 30 anos e conhece de perto as dificuldades das pessoas com os números Nesta obra são apresentados exemplos do mercado financeiro e exercícios baseados em situações atuais resolvidos de forma amigável pelas funções da calculadora HP 12C e pela planilha de cálculo Excel Alunos de cursos como administração e ciências contábeis bem como profissionais que exercem suas atividades nos setores financeiros de organizações públicas ou privadas em controladorias compras etc podem encontrar neste lançamento do Senac São Paulo subsídios importantes para o planejamento de suas atividades

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calculadora financeira ou não a conhecem Contudo importante enfatizar que mesmo pessoas que não têm um conhecimento sólido em matemática financeira poderão através da prática dos exercícios propostos solucionar problemas e questões que abrangem toda a estrutura de variação do valor monetário no tempo como juros simples e compostos rendas uniformes depreciação amortização entre outros

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