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 (calculadoras comuns)	Notação Polonesa Reversa (HP 12C)
a+b	a+b	ab+
a+b / c	(a+b)/c	ab+c÷
a·b−c·d / e·f	((a*b)−(c*d))/(e*f)	ab*cd*−ef*÷

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 inexiste na calculadora HP (na versão Platinum, 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 seriam "empilhados" dentro da máquina; os dados apresentados no visor são os relativos ao registrador X.

À 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 secundária impressa em letra dourada 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 azul na face inferior de uma tecla, aperte a tecla [g] e, em seguida, a tecla de função.

Tecla pressionada	Registrador	Ações realizadas
	6	Limpa os registros
	4	O número 4 aparece no visor
	4	O número 4 é "empilhado" em Y, deixando cópia provisória em X
	4	O número 6 substitui a cópia provisória em X
	6	
	10	Ao 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.

Vejamos a seguinte expressão:

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

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:

Note 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 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 "acabou". Isso não ocorre quando se introduz o primeiro valor. Portanto, ENTER "informa" à calculadora que o próximo número a ser digitado não compõe mais o primeiro elemento da conta 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 [×]. Mantendo a tecla pressionada, tecle [×] e, em seguida, solte [×]. A calculadora apresentará a mensagem "running" (processando) e, na sequência, o visor mostrará todos os leds ligados, com o sinal (-) à frente, dar números e todas as funções possíveis, 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 armazenados em registradores numerados de 0 a 9 e de 0 a 9 (coloca-se o ponto acima 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](#)

Yicheng Fang

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