

Discover the HP-12C today! Get a hands-on demonstration at your authorized HP dealer. For dealer locations, call TOLL-FREE 800-547-3400 in the U.S. (except Alaska/Hawaii). In Oregon, call 758-1010. Outside the U.S., contact your nearest dealer or HP Sales Office.

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HEWLETT · PACKARD HP-12C





HEWLETT-PACKARD'S HP-12C PUTS MORE FINANCIAL SOLUTIONS IN YOUR POCKET

The HP-12C Financial Programmable—never before has Hewlett-Packard built so many business solutions into one calculator. And, all this capability is captured in a rugged slim-line case designed to give you shirt-pocket portability plus years of dependable performance.

With the HP-12C, you have immediate calculating power whenever you need it. Enter a few quick key-strokes to solve interest and amortization problems, discount cash flows, determine bond yields, construct depreciation schedules, or forecast business trends. When faced with long and repetitive analyses, cut them down to size with HP-12C programmability. Write your own programs or take advantage of HP's ready-to-go solutions in the *Owner's Handbook and Problem-Solving Guide*. Within minutes, without any programming knowledge, you can be running time-saving calculations ranging from real estate analyses to leasing decisions. Additional prewritten program solutions in lending, forecasting, pricing, statistics,

savings, investment analysis, personal finance, securities, and manufacturing are available in the *HP-12C Solutions Handbook*.

HP-12C

- Solves your tough business calculations—with an extensive set of financial and statistical functions
- Travels light—only four ounces
- Saves time—programmability makes short work out of long problems
- Never forgets—continuous memory saves programs and data
- Displays easy-to-read numbers even in brightest sunlight
- Includes quality HP support—easy-to-use handbooks, prewritten programs, and customer service
- Runs on long-lived standard batteries

SOLVE... AT THE TOUCH OF A KEY

Time and Money Problems

Interest calculations are push-button easy. Built-in keys let you compute simple interest, compound interest, and even odd days' interest in seconds. You also can generate amortization schedules quickly. The AMORT function will separate any payment or group of payments into the amount applied toward interest and the amount applied toward principal.

Investment Comparisons

Evaluate investment opportunities involving multiple cash flows with the net present value (NPV) and internal rate of return (IRR) functions.

Bond Calculations and Depreciation

The HP-12C also features a pair of bond functions: price and yield to maturity (YTM). Quickly determine bond prices based on your desired yield. Or, find bond yields based on quoted prices and coupon rates. Depreciation is easy, too. Compute yearly depreciation expenses and the remaining depreciable value of an asset by any one of three methods: straight-line (SL), sum-of-years'-digits (SOYD), or declining-balance (DB).

Plus More!

Use the percent functions to calculate markups, margins, growth rates, market shares, and net prices. Put the statistics keys to work in analyzing and forecasting market trends. With the calendar functions, determine future or past dates and number of days between dates.

And, simplify number manipulation with the HP-12C's extensive set of mathematical functions. Simply press a key to find reciprocals, square roots, logarithms, exponentials, or factorials... instantly.



WHY BUY HP?

Products with Lasting Value

For over 40 years, Hewlett-Packard has been dedicated to providing products that meet people's needs and offer lasting value. In 1973, this commitment to excellence produced the HP-80, the most advanced hand-held financial calculator of its day. In this same tradition, the HP-12C has been engineered to be a valued business tool.

The Logical Choice, Technically Speaking

Hewlett-Packard's state-of-the-art technology translates into benefits for you. With the easy-to-use logic system built into each HP calculator, you handle every problem consistently, working with one or two numbers at a time, seeing intermediate results. You never waste time juggling parentheses.

The latest in high-density circuitry in the HP-12C gives you a wide range of specialized functions plus memory for data storage and programming. Continuous memory technology saves your work even when the calculator is turned off, so you concentrate on solving problems, not on reloading programs or reentering numbers.

HP Builds Around You

Hewlett-Packard takes extra care to construct products that satisfy you. Slanted keys on the HP-12C respond to light pressure, so they are less fatiguing to use over long periods of time. Another HP keyboard feature is the positive click you feel when a keystroke is executed. You don't have to check the display to know you've entered a number or function. And, for us forgetful humans, the HP-12C conserves battery life by automatically turning itself off after several minutes of non-use.

HP also knows you need a reliable machine—one you can count on for day-in, day-out performance. The HP-12C's shock-mounted display and rugged casing stand up to a barrage of hard knocks. And, all HP calculators undergo extensive testing to ensure accurate and reliable performance.

An Extra Measure of Support

HP products are backed by award-winning handbooks and friendly customer service. Over the years, Hewlett-Packard owner's manuals and solutions books have helped millions of calculator owners be-

come more efficient problem-solvers. Additional help is only a phone call away. Get technical assistance with any HP calculator from your local Hewlett-Packard dealer. Or, in the U.S., contact HP's Customer Support Group. Phone 503-757-2000 or write 1000 N.E. Circle Blvd., Corvallis, OR 97330. Outside the U.S., contact your nearest authorized HP dealer or HP Sales Office.

HP-12C Feature Overview

Size and Weight

5 x 3 1/8 x 5/8 in. (12.7 x 8 x 1.5 cm)
4 oz (113 g)

Business Features

Solves for: Number of periods (n),
Compound interest (i), Present
value (PV), Payment (PMT),
and Future value (FV)
Amortization (accumulated
interest/remaining balance)
Net present value (NPV)
Internal rate of return (IRR)
Bond yield and price
Depreciation (straight-line,
declining-balance, sum-of-
years'-digits)
Odd days' interest
Simple interest
Percent
Percent change
Percent of total
Calendar functions
Beginning of period/end of
period selection
Financial registers: 5

Statistical Features

Mean (1- or 2-variable)
Standard deviation
(1- or 2-variable)
Summation (Σx , Σx^2 , Σy , Σy^2 ,
 Σxy , n)
Linear regression/estimate
Correlation coefficient
Factorial function

General Features

$+$, $-$, \times , \div , y^x , \sqrt{x} , $1/x$, x^2 ,
Change sign (CHS)
 $\ln x$, e^x
Integer/fractional part functions
Storage register arithmetic
Display modes: standard or
scientific notation

Programming Features

Maximum number of program
lines: 99
Automatic memory allocation
Program review (single-step,
back-step)
Unconditional branching
Conditional tests: 2
Pause

Operating Features

Continuous memory
Liquid crystal display
Documentation and software
support:
Owner's Handbook
and Problem-Solving Guide
Solutions Handbook
Long-life disposable batteries
Automatic power off
Diagnostic self-check of internal
circuitry and keyboard contacts
without program loss
Error codes/messages
Two modes for display separators
and decimal points:
European (thousands separated
by periods with comma for
decimal point)
U.S. (thousands separated by
commas with period for
decimal point)
Status annunciators
RPN logic system:
Automatic four-memory stack
Error recovery (LAST X)
Stack manipulation
Maximum number of storage
registers: 20
Maximum number of digits
displayed: 10
Number of digits used in
computation: 10
One-year limited warranty