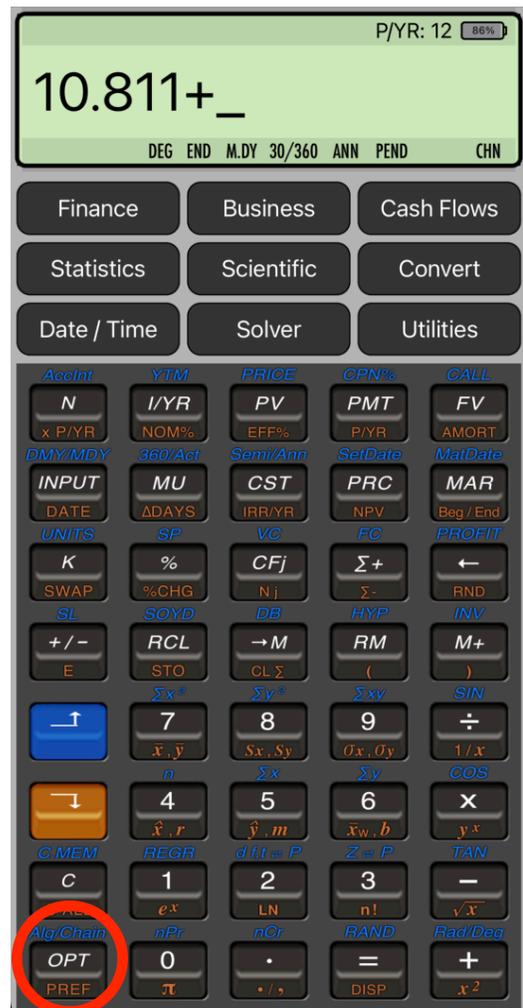


# General Overview

The **RLM-10BX** calculator application is an extensive set of tools and enhancements inspired in the real HP-10B calculator series made by Hewlett Packard. The first “HP-10B” calculator was designed and introduced by Hewlett Packard in 1989 and it was a low cost, student level, business and financial algebraic calculator.

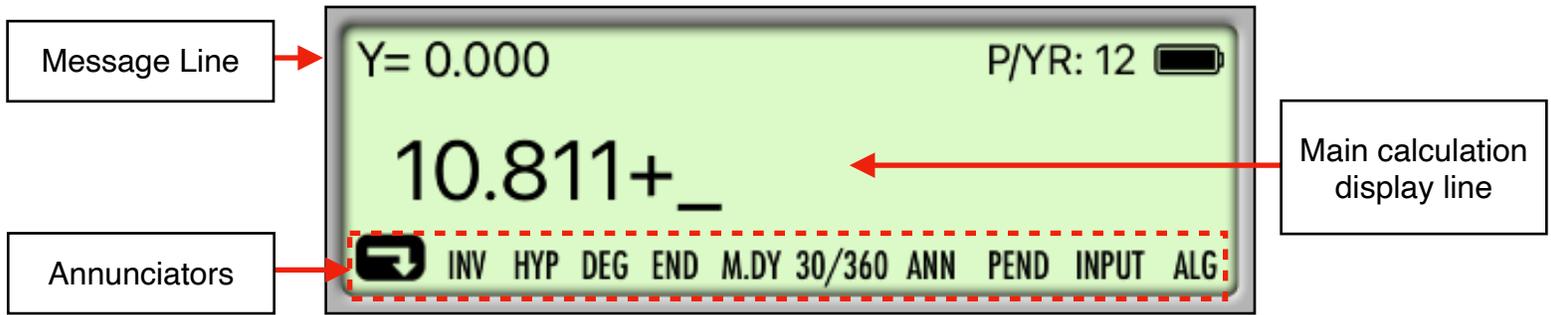
Basically, the **RLM-10BX** includes all the functionality of the latest HP-10BII+ calculator model, but widely expanded with additional worksheets that rises the functionalities to the top professional level of financial and business calculators, keeping the easy to use and understand, with the best user experience in modern iOS devices.



**Shows or Hide the Main Menu**

Since the calculator is inspired in the real HP-10BII+, we strongly recommend that you obtain the original calculator **Owner's Manual** available in internet and review all the help topics from the top buttons of the HELP view.

# Calculator Display



The RLM-10BX calculator’s display has three areas: the message line, the main calculation line and the annunciators line.

**Message line:** At the left shows the value in the Y register or a relevant message depending of the calculation performed. At the right, shows the current P/YR value for TVM calculations and the “Virtual Battery” status (full means 30 days remaining of usage).

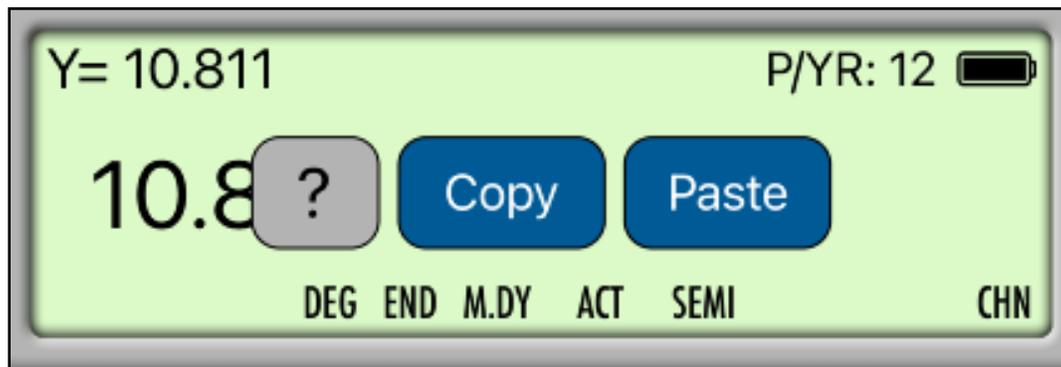
**Main Calculation line:** Shows the current entered number, a calculation in progress or a calculation result.

**Annunciators:** Show the current status of the calculators:

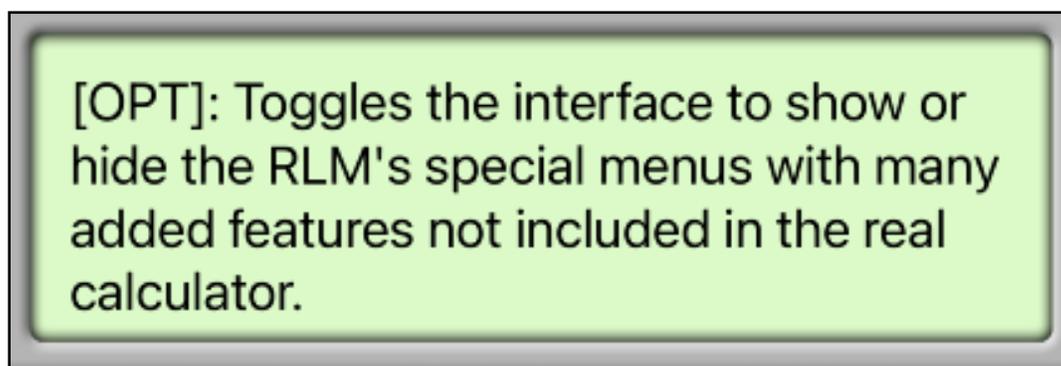
Display Annunciators	
 	When shown, the shift up (blue) or shift down (orange) functions are active in the keyboard.
<b>INV</b>	When shown, the inverse function is active (  <b>INV</b> ).
<b>HYP</b>	When shown, the hyperbolic function is active (  <b>HYP</b> ).
<b>DEG, RAD, GRD, DMS</b> or $\sphericalangle\%$	Shows current angular unit (Degrees, Radians, Gradians, Degree-Minute-Second. Or Slope Percent
<b>BEG</b> or <b>END</b>	Shows the current Payment mode, at the beginning or end of each period.
<b>M.DY, D.MY, Y.MD</b>	Shows the current date format.
<b>ACT, 30/360</b>	Shows the current calendar mode for bond calculations
<b>ANN, SEMI</b>	Shows the current coupon type for bond calculations.

Display Annunciators	
<b>PEND</b>	When shown, a pending calculation is active.
<b>INPUT</b>	When shown, a number was entered into the Y register touching the INPUT key.
<b>ALG, CHN</b>	Shows the current operating mode, Chain or Algebraic (in CHN mode, $1+2 \times 3$ is equal 9, in ALG mode is equal 7).

Touching the display at any time brings up the Help-Copy-Paste buttons to the front. There you can “Copy” the displayed number or “Paste” previously copied one.



The “?” button turn on the quick help hint for for a short description of any keyboard or menu button action. As an example, in the following picture, the quick help for the “**OPT**” key is shown. To get back to the normal display, simply touch the display again.



# Main Menu

Finance	Business	Cash Flows
Statistics	Scientific	Convert
Date / Time	Solver	Utilities

<b>Finance Menu</b>	
<b>Account Balance</b>	Calculates the balance of a credit line type account at any date based on cash transactions and interest rates applied.
<b>Amortization</b>	Calculates a loan Amortization Schedule from a single loan payment or from several payments at once.
<b>Bond Price &amp; Yield</b>	Calculates annual or semi-annual coupons bonds with actual calendar or 360 days year in an easy way with all at sight.
<b>Black-Scholes Options</b>	Calculates the prices of a CALL option, PUT option and the Greeks values using the Black-Scholes European option valuation model.
<b>Depreciation</b>	Calculates the Depreciation Schedule of an asset with all the values at sight, using SL, SOYD, DB, DBX and MACRS methods.
<b>Interest Conversion</b>	Calculates nominal and effective interest rates using either periodic or continuous compounding.
<b>TVM: Time Value of Money</b>	Calculates compound Interest problems involving money earning interest over a period of time.
<b>Business Menu</b>	
<b>Bill-Tip-Split</b>	Calculates the total and the amount to pay per person based on a bill amount, a number of persons and a tip percent or amount.
<b>Break-Even</b>	Analyze a break-even analysis based on the following equation: Profit = (Price - Var.Cost) • Units - Fix.Cost
<b>Currency Exchange</b>	Calculates a currency exchange between two selected world currencies and common crypto currencies.
<b>Percents &amp; Margins</b>	Calculates percent change, percent total and business margins in a single worksheet with all values at sight.

<b>Cash Flows Menu</b>	
<b>&gt; Load (CF, N) List</b>	Load a previously created “ <b>(X,N) List</b> ” to the calculator.
<b>Equal Periods</b>	Solve problems where different cash flows occur at regular time intervals.
<b>Unequal Periods</b>	Solve problems where different cash flows occur at different dates.
<b>Statistics Menu</b>	
<b>&gt; Load (X, Y) List</b>	Load a previously created “ <b>(X,Y) List</b> ” to the calculator.
<b>&gt; (X,N) List Statistics</b>	Statistics calculations over one <b>(X,N) List</b> of data samples.
<b>One List Statistics</b>	Statistics calculations over one <b>(X,N) List</b> of data samples.
<b>Two Lists Statistics</b>	Statistics calculations over two <b>(X,N) Lists</b> of data samples.
<b>Curve Fitting</b>	Applies a regression model to fit a curve from two <b>(X,N) Lists</b> .
<b>(X,N) List Editor</b>	Opens an editor to create or edit a <b>(X,N) List</b> .
<b>&gt; (X,Y) List Statistics</b>	Statistics calculations over one <b>(X,Y) List</b> of data samples.
<b>Statistics</b>	Statistic calculations over an <b>(X,Y) List</b> of data samples.
<b>Curve Fitting</b>	Applies a regression model to fit a curve from an <b>(X,Y) List</b> .
<b>(X,Y) List Editor</b>	Opens an editor to create or edit a <b>(X,Y) List</b> .
<b>Probability</b>	Calculates combinations, permutations and probability densities and lower-tail cumulative probability of selected distribution.
<b>Scientific Menu</b>	
<b>Angles &amp; Polar</b>	Convert Angle units and Polar-Rectangular coordinates.
<b>Logarithm</b>	Applies Logarithmic functions to the displayed number.
<b>Number Alteration</b>	Applies common number alteration functions.
<b>Triangle Solution</b>	Solves a two dimensional triangle knowing 3 values where at least one is the length of a side.
<b>Trigonometry &amp; Hyperbolic</b>	Applies Trigonometric and Hyperbolic functions.
<b>Convert Menu</b>	
<b>Angles &amp; Polar</b>	Convert Angle units and Polar-Rectangular coordinates.
<b>Currencies</b>	Exchange between two world currencies with on-line rates.
<b>Interest Rates</b>	Nominal and effective rates conversion.
<b>Units</b>	Calculates physical units conversions.

## Date / Time Menu

Date and Time calculations with all values at sight.

## Solver Menu

Solve arbitrary algebraic equations entered and saved in the equation editor and creates a menu with all the equation variables to solve any of them.

## Utilities Menu

<b>General Settings</b>	Shows a view to customize the calculator to your preference.
<b>Memory Content</b>	Shows a view to see all memory content and backup or restore it.
<b>Storage Registers</b>	Storage Registers content and operations.
<b>Help Documents</b>	Shows the help view to learn by example about all the calculator's worksheets.
<b>&gt; Editors</b>	Shows a submenu to select one of the different data editors.
<b>(Date, Trx) List</b>	Opens an editor to create a list in the form "Date, Transaction".
<b>(Date, CF) List</b>	Opens an editor to create a list in the form "Date, Value".
<b>(X,N) List</b>	Opens an editor to create a list in the form "Value, Frequency".
<b>(X,Y) List</b>	Opens an editor to create a list in the form "X-value, Y-value".
<b>Solver Equation</b>	Opens an editor to create or edit equations used by the Solver.
<b>Units Conversion</b>	Opens an editor for the physical units database.

For further information and support go to...

["www.rlmttools.com"](http://www.rlmttools.com)

or send an email to...

["support@rlmttools.com"](mailto:support@rlmttools.com)

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