

## ABSTRACT

The present invention relates to a method for providing a financial service through a financial service matrix based on an electric vehicle residual value, and a financial service system for performing the method. The method for providing a financial service through a financial service matrix based on an electric vehicle residual value comprises steps in which: a dynamic battery residual value determination device determines an electric vehicle residual value variable on the basis of the value of an electric vehicle battery; and an electric vehicle financial product creation device creates an electric-vehicle-based financial product, wherein the financial product is created on the basis of a financial product creation matrix, and the financial product creation matrix can be created on the basis of the electric vehicle residual value variable and an electric vehicle return option variable.

FIG. 1 for publication