WHAT IS CLAIMED IS:

1. A method of ascertaining operational capacity of a battery portfolio comprising a plurality of target batteries for secondary life cycle energy storage and supply, pursuant to a primary life cycle as an energy source for electric vehicles based on real-time battery valuation to provide a financial product, the method comprising:

generating, by a computing apparatus, the battery portfolio;

determining, by the computing apparatus, battery portfolio valuation information and a battery portfolio predicted depreciation rate of the battery portfolio; and

generating, by the computing apparatus, the financial product based on the battery portfolio valuation information and the battery portfolio predicted depreciation rate;

characterized in that;

the battery portfolio valuation information is determined based on real-time battery value data of each of a plurality of target batteries and the battery portfolio predicted depreciation rate is determined based on a change in real-time battery value data of each of the plurality of target batteries over time;

wherein the real-time battery value data for each of the plurality of batteries, is based on a first battery value date derived from a first battery value evaluation data, and a second battery value data derived from a second battery value evaluation data;

wherein the first battery value evaluation data comprises a first subordinate battery value evaluation data A which includes data on actual driving mileage relative to battery charge of an electric vehicle installed with a target battery of the plurality of target batteries of the battery portfolio during a primary life cycle and a first subordinate battery value evaluation data B which includes data on a change in acceleration, change in speed, driving route information, and external environment information of the electric vehicle; and

wherein the first subordinate battery evaluation data A is corrected based on the first subordinate battery value evaluation data B.

2. The method of claim 1, wherein the amount and interest rate of the financial product are adjusted based on a difference between a battery portfolio predicted depreciation rate and a battery portfolio actual depreciation rate of a battery portfolio corresponding to a previous financial product.

3. A computing apparatus configured to ascertain operational capacity of a battery portfolio comprising a plurality of target batteries for secondary life cycle energy storage and supply pursuant to a primary life cycle as an energy source for electric vehicles based on real-time battery valuation to provide a financial product, the computing apparatus comprising:

a battery portfolio generation unit configured to generate a battery portfolio;

a battery portfolio valuation information determination unit configured to determine battery portfolio valuation information of the battery portfolio;

a battery portfolio predicted depreciation rate determination unit configured to determine a battery portfolio predicted depreciation rate; and

a financial product generation unit configured to generate a financial product based on the battery portfolio valuation information and the battery portfolio predicted depreciation rate;

characterized in that;

the battery portfolio valuation information determination unit is configured to determine real-time battery portfolio valuation information of the battery portfolio based on real-time battery value data of each of a plurality of target batteries and the battery portfolio predicted depreciation rate is determined based on change in real-time battery value data of each of the plurality of target batteries over time;

wherein the real-time battery value data for each of the plurality of target batteries, is based on a first battery value data derived from a first battery value evaluation data, and a second battery value data derived from a second battery value evaluation data;

wherein the first battery value evaluation data comprises a first subordinate battery value evaluation data A which includes data on actual driving mileage relative to battery charge of an electric vehicle installed with a target battery of the plurality of target batteries of the battery portfolio during a primary life cycle and a first subordinate battery value evaluation data B which includes data on a change in acceleration, change in speed, driving route information, and external environment information; and

wherein the first subordinate battery evaluation data A is corrected based on the first subordinate battery evaluation data B.

4. The computing apparatus of claim 3, wherein the computing apparatus is configured to adjust an amount and interest rate of the financial product based on a difference between a battery portfolio predicted depreciation rate and a battery portfolio actual depreciation rate of a battery portfolio corresponding to a previous financial product.