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BUILDINGS ENERGY EFFICIENCY AS ONE OF THE ASPECTS IN ENSURING FINANCIAL INSTITUTIONS' ECONOMIC SECURITY

Abstract. *Strategic plans for the implementation of energy efficiency measures for buildings are the main priority in financial institutions' economic security system. Every financial services market entity must ensure efficient operation not only through financial transactions and customer service, but also through the efficient energy resources using. It will make an institution more attractive to customers and foreign partners, strengthen economic security, independence and enable to efficient savings usage from energy efficiency measures.*

Key words: *building energy efficiency, economic security, financial institutions, energy independent economy.*

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ЕНЕРГОЕФЕКТИВНІСТЬ БУДІВЕЛЬ ЯК ОДИН ІЗ АСПЕКТІВ ЗАБЕЗПЕЧЕННЯ ЕКОНОМІЧНОЇ БЕЗПЕКИ ФІНАНСОВИХ УСТАНОВ

Анотація. *Стратегічні плани із впровадження заходів з енергоефективності будівель є пріоритетними у системі забезпечення економічної безпеки фінансових установ. Кожний суб'єкт ринку фінансових послуг має забезпечувати ефективну роботу не лише через здійснення фінансових операцій та обслуговування клієнтів, а й через ефективне використання енергетичних ресурсів. Це сприятиме привабливості установи для клієнтів та іноземних партнерів, зміцнить економічну безпеку й незалежність, надасть змогу ефективно використовувати заощаджені кошти від впроваджених енергоефективних заходів.*

Ключові слова: *енергоефективність будівлі, економічна безпека, фінансові установи, енергетично незалежна економіка.*

In all sectors of economy, the level of energy supply, the potential of energy efficiency and the level of their usage is the basis for Ukrainian economic development.

The main component of economic development is the financial services market's stable and safe operation and its entities, which is ensured by the introduction of an effective system of economic security of financial institutions.

Dudchenko N.V. and Mikhno S.P. [1] defined a comprehensive view of the modern system of banking institution's economic security elements (Table 1). However, it is advisable to apply this system to non-bank financial institutions, as they are similar in structure and functionality.

Table 1

Financial institutions' economic security system components

№	Scientists and their proposed components of banks' economic security			
1	Steyer O.M.	Milyaev P.V.	Vasilchak S.V.	Riznyk N.S., Vorobyova I.A.
2	financial	financial	financial	financial
3	informational	informational	informational	informational
4	technical and technological	technical and technological	doesn't allocate	doesn't allocate
5	intellectual and personnel	doesn't allocate	personnel	personnel
6	force	doesn't allocate	doesn't allocate	force
7	legal	doesn't allocate	doesn't allocate	doesn't allocate
8	political and legal	legal	doesn't allocate	political and legal
9	market	doesn't allocate	doesn't allocate	market
10	interface	doesn't allocate	doesn't allocate	doesn't allocate
11	doesn't allocate	organizational	material resources	doesn't allocate

Considering that every year the energy resources that provide the activities of institutions (electricity, water supply, heating, etc.) tend to increase the cost, and directly increases the cost of maintaining building itself. Therefore, it is considered appropriate to include the concept of energy efficiency in the elements of economic security of financial institutions.

According to the Law of Ukraine "On Energy Efficiency of Buildings" [2], energy efficiency of building is a property of a building that is characterized by the amount of energy required to create appropriate living and/or living conditions in such a building.

Due to the lack of energy efficiency of buildings, heat losses are 47%, 12% of heat is lost due to wear and tear of networks, 5% – due to outdated boiler equipment. According to experts of the European-Ukrainian Energy Agency, with help of thermal modernization and overhaul of houses, annual energy consumption and losses can be reduced by 10-25%. At the same time, in Ukraine as a whole, the potential for reducing energy consumption is 75% [3].

The World Energy Outlook IEA [4] determines that much of the energy efficiency's potential – 4/5 of the potential in the building sector and more than half – in industry – still remains untapped (Figure 1).

Based on it, the implementation of energy efficient projects and measures, in the context of thermal modernization and improvement of the buildings' energy component, enable financial institutions to save money that can be used for marketing purposes, expanding services, upgrading logistics and so on. That is, the institution will have an economically feasible level of energy efficiency of its building.

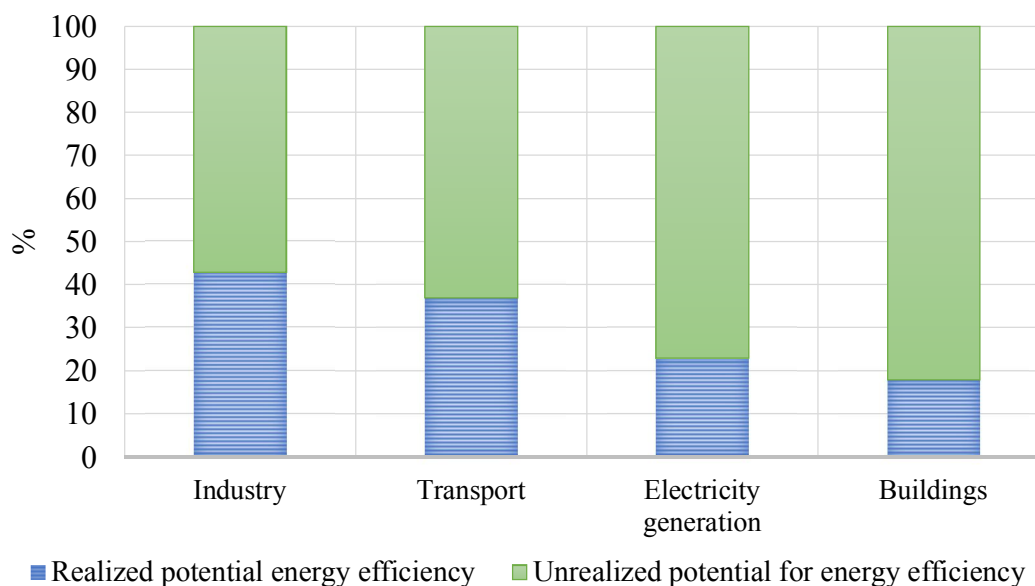


Fig. 1. Energy efficiency potential (by sectors)
*** based on World Energy Outlook IEA**

Economically feasible level is building's level of energy efficiency, which achieves the lowest costs (including operating and liquidation costs) during the regulatory life of the building (fencing structures, engineering systems), taking into account the investment and income from energy generation (technical capability of the engineering system) [2].

Energy saving and energy efficiency of the building should be one of the priorities in development strategy of financial institutions. After all, this policy implementation enable energy independence high level, increase competitiveness in the market, institution will become more attractive to international partners (investment inflow), strengthen economic security level, which in turn will create an efficient and energy independent economy.

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