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PARTICIPATION OF UKRAINIAN BANKS IN ENSURING ENERGY EFFICIENCY OF TERRITORIAL COMMUNITIES IN CONDITIONS OF MARTIAL STATE

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Abstract. *The article explores the controversial issues of banks' participation in ensuring energy efficiency of territorial communities under martial law.*

The role of banks in financing energy efficiency projects, implementing sustainable development ideas, and their cooperation with state institutions in financing the green economy are revealed. The prospects for banks' activities in ensuring sustainable development of territorial communities are determined.

Keywords: *bank, territorial community, sustainable development, ESG risks, energy efficiency programs, financing, lending.*

The article examines the participation of banks in ensuring energy efficiency of territorial communities under martial law. The relevance is due to the significant destruction of energy infrastructure due to systematic attacks by the Russian Federation, which affected the energy independence of territorial communities. Achieving energy sustainability is impossible without the active participation of communities through the implementation of local energy plans, which require attracting significant investments.

The purpose of this study is to determine the main practical aspects of the participation of Ukrainian banks in ensuring energy efficiency of territorial communities and further prospects for sustainable economic development.

Banks in Ukraine provide a wide range of financial services to the population, communities, and business entities. Within the framework of the green economy, their activities are aimed at servicing environmental initiatives (payment services); providing loans for events, purchasing environmental equipment (lending, financial leasing). An important aspect of the activities of financial institutions is the implementation of a policy of sustainable financing and ESG risk management.

The cooperation of banks with state funds and international organizations on grant support and preferential lending to legal entities and individuals for financing energy-efficient equipment is analyzed.

The conclusions emphasize that financial support for the transformation of the energy

sector by banks contributes to saving local budgets and improving the quality of life of citizens. Despite the difficult situation, especially in frontline regions, the combination of efforts of the state, banks and international investors creates the foundation for the energy autonomy of communities and sustainable development of the Ukrainian economy.

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