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The invention relates to power engineering and solar engineering, namely to photovoltaic thermal panels based on direct conversion of solar energy into electrical energy by means of photocells, in particular to liquid heating devices. The photovoltaic thermal panel, according to the invention, comprises photovoltaic cells (1), fixed on a transparent surface (2) and placed on a plastic sheet (4), under which is placed an oilcloth (5) with tubes of polymeric material (6), a cold water dispenser (7) and a hot water collector (8), all being fixed in a frame (9) with thermal insulation (10). Between the plastic sheet (4) and the oilcloth (5) is placed a paste layer (13) with high thermal conductivity, under which is placed an elastic heat-insulating layer (14). Additionally, between the oilcloth (5) and the elastic heat-insulating layer (15) of plastic, fixed on the thermal insulation (10) of the frame (9) and connected to the cold water dispenser (7) and the hot water collector (8).

Claims: 5 Fig.: 4

