

Environmental and Social Data Sheet

Overview

Project Name:	TECHEU DIAKHITEL - STUDENT LOAN VII
Project Number:	2025-0251
Country:	Hungary
Project Description:	The Project consists of financing student loans for students in higher education institutions in Hungary.

E&S Risk Categorisation:	Low risk
Project included in Carbon Footprint Exercise ¹ :	No

Environmental and Social Assessment

The Project finances students' higher education, vocational training and adult education studies, but no capital investment in infrastructure is foreseen.

Environmental Assessment

The Project finances students' higher education, vocational training and adult education studies, but no capital investment in infrastructure is foreseen. The education activities will be carried out in already existing and authorised higher education facilities. The Project does not fall under any of Annexes of the Environmental Impact Assessment Directive – Directive 2014/52/EU amending Directive 2011/92/EU and therefore, not requiring screening or EIA Report.

Climate Assessment

Climate change adaptation:

Not applicable

Paris Alignment of projects:

The Promoter is not active in incompatible activities and is screened out since it is not operating in a high emitting sector or in a context of high vulnerability to physical climate risks.

EIB Paris Alignment for Counterparties (PATH) Framework

¹ Only projects that meet the scope of the Carbon Footprint Exercise, as defined in the EIB Carbon Footprint Methodologies, are included, provided estimated emissions exceed the methodology thresholds: 20 000 tonnes CO₂e/year absolute (gross) or 20 000 tonnes CO₂e/year relative (net) – both increases and savings.



Luxembourg, 06/05/2026

The counterparty DIAKHITEL KOZPONT ZRT is in scope and screened out of the PATH framework, because it is not considered high emitting or high vulnerability.

Social Assessment

The Project supports the implementation of student loan schemes aimed at improving access to higher education, vocational training, and adult learning in Hungary. By facilitating inclusive and affordable education financing, the Project contributes to a range of positive social outcomes. These include enhanced labour productivity, increased female participation in the workforce, and improved income-generating opportunities, particularly for students from disadvantaged backgrounds. Broader societal benefits include strengthened social mobility, reduced poverty, and increased tax revenues. Education also plays a key role in promoting environmental awareness, reducing crime, and fostering civic engagement. In the long term, the Project supports the development of a more informed and participatory society, contributing to the quality of democratic governance and sustainable economic development.

Moreover, the Promoter has adopted targeted measures to boost student loan uptake among women, addressing gender-specific financial risks. The Gender Tag is therefore 'Significant'.

The Promoter has put in place a number of significant family subsidy elements built in the loan scheme, which sometimes differ in case of women and men. These measures seem to be successful in encouraging women to take up student loans.

Other Environmental and Social Aspects

The Project is expected to generate significant positive social outcomes by enhancing access to higher education, vocational training, and adult learning through inclusive and non-discriminatory student loan schemes. Diákhitel, the implementing entity, operates under a universal access policy, ensuring that all eligible students—regardless of socio-economic background—can benefit from its financial products. The institution actively monitors the social impact of its operations through disaggregated data collection (e.g. by gender and age) and maintains strong partnerships with educational institutions and public authorities to validate and strengthen its outreach.

Conclusions and Recommendations

As the Project will contribute to improved access to higher education, vocational training and education opportunities for those students, who otherwise would not have the financial means, this student loan operation is likely to generate positive social effects, both at individual and societal level.

Environmental and Social Conditions

Undertakings foresee an obligatory monitoring and evaluation mechanism and study to gain regular insights into the status of student loan borrowers.



Luxembourg, 06/05/2026

Based on the information available and with appropriate conditions and monitoring, the project is acceptable for EIB financing in environmental and social terms.