



AI, IMPACT, OPPORTUNITY

Jan Melichar, Citi Country Officer and Banking Head in Slovakia, reflects on how innovation, AI, and community engagement are shaping the future of youth opportunity, and why Citi's commitment to social impact runs deeper than philanthropy alone.



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Jan Melichar is Citi Country Officer and Banking Head for Slovakia, serving as the lead Citi representative in the market. With over 20 years at Citi, Jan has driven growth across global subsidiaries, focusing on Foreign Direct Investment and the automotive sector. A champion of inclusive leadership and talent development, he serves as Chairman of the Board of Junior Achievement Slovakia and was elected First Vice President of AmCham Slovakia in 2026. Jan has also led Citi Women employee chapters in the Czech Republic and Slovakia. He holds an MSc from the University of Economics in Prague and an MBA from IESE Barcelona.



Citi Foundation's Global Innovation Challenge has supported transformative nonprofits worldwide. What makes this initiative so distinctive?

I believe our success is inseparable from the success of the communities where we operate. Our clients thrive when local economies are strong and talent is nurtured. That's why initiatives like the Global Innovation Challenge are so important for creating stronger, more resilient communities. The Challenge is one of the Citi Foundation's flagship initiatives. In September 2026, the Citi Foundation launched its latest Request for Proposals for the fourth Challenge, which will provide a collective \$25 million across 50 organizations that are equipping young people with the skills, experiences and opportunities they need to thrive in an economy increasingly shaped by AI.

This initiative is not just about funding; it's about identifying nonprofits with scalable, game-changing solutions. What sets the Challenge apart is our "more than philanthropy" approach – we bring Citi's expertise and networks to amplify their impact. We're partnering for systemic change, not just writing checks.

How is Citi thinking about AI - not just as a technology, but as a force that will redefine how young people work and thrive?

In my view, the winners in this new era won't be

those who know the most, but those who know how to ask the best questions, think critically, and combine human judgment with AI capabilities. This is a fundamental shift. We see it inside our own business, and we hear it from our clients, who are all focused on how AI can improve productivity and competitiveness. This makes preparing people with the right skills an economic imperative, not just a social one. This means rethinking education and skills development. The future success of our markets depends on how effectively businesses adapt, which is why initiatives like the Global Innovation Challenge are so critical for creating pathways for youth.



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You've been deeply involved with Junior Achievement Slovakia for years, now serving as Chairman of the Board. What does that

partnership mean to you personally, and to Citi?

Seeing a young student present a business idea with confidence after a JA program is one of the most rewarding moments of my career. It's a powerful reminder of what's possible. For me, that's the heart of our 30-year partnership with Junior Achievement. Over three decades, JA has reached more than 400,000 students in Slovakia. When you see that impact firsthand, you realize this isn't traditional CSR. It's a direct investment in the long-term competitiveness of Slovakia. By helping young people develop financial, digital, and entrepreneurial skills, we are contributing to a stronger talent pipeline for the entire economy.

Citi Global Community Day is a cornerstone of your culture. What does it look like in Slovakia?

Global Community Day is one of my favorite days of the year. It's when our values come to life. In Slovakia, we partner with organizations like Junior Achievement, environmental groups, and social enterprises, and this year, half of our Slovak team participated. Across Europe, more than 3,400 Citi employees volunteered in 2026, contributing over 20,000 hours. But the real impact is measured in the relationships, skills, and sense of purpose it brings to our people, more than just in hours. Volunteering isn't a box-ticking exercise at Citi. It reflects our values: legacy, passion, and service; and reminds

us that our role in society goes far beyond banking.

How do you see AI, innovation, and community impact shaping opportunities for young people?

I am optimistic about Slovakia's future. For a small country, we have an extraordinary amount of talent. The challenge isn't if our young people can succeed in an AI-driven world, but whether we create enough opportunities for them to succeed here, rather than feeling they need to look elsewhere. As a bank that has been part of Slovakia's growth story for over three decades, we feel a responsibility to be part of that solution.

We're at a pivotal moment. AI can democratize opportunity, giving young people in Bratislava or Košice the same access to tools and networks as their peers in Silicon Valley. It requires intentional investment in education and inclusive innovation, whether through the Global Innovation Challenge, our JA partnership or how we responsibly deploy AI. As our CEO Jane Fraser says, we are focused on creating an AI-empowered workforce, and that principle must extend to our communities. The future belongs to those who can harness technology for good. If we do this right, we won't just prepare young people for the future of work; we'll empower them to shape it.