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WORK AND LIFE CONNECTIONS

Achieving professional success often involves navigating many challenges. The responsibility towards their families and their employees makes business leaders carefully consider each minute of their day. We want to know how they like to spend their time out of work, what inspires them and motivates them.

What do you currently perceive as the biggest challenge or the biggest opportunity in your life?

(KK) Privately, I'm in the phase of reinventing our family set-up after our daughter started university abroad. For a family of three this is a significant change! 😊 So I'm reevaluating my hobbies, work/life harmony and the amount of travel, as does my husband, to ensure we have a meaningful and fulfilling mix in our lives for the upcoming "empty nest" chapter. As far as work challenges are concerned, the introduced consolidation package – namely the Financial Transaction Tax (FTT) occupies the top spot of the list.

(PD) I've been privileged to lead both at work and in my personal life, which continually presents me with new opportunities and challenges. While different in nature, they share a common thread: the importance of being a good role model and fulfilling the responsibilities that come with leadership.

I can't pinpoint the biggest challenge, but some have certainly been urgent and impactful. At work, they often stem from a volatile business environment, shaped by regulatory changes and trends like digitalization and the rise of AI. This volatility brings both challenges and opportunities. Our response, informed by past crises, is to build a resilient business that thrives in any circumstance. I consider myself fortunate to work

with a team that turns this vision into reality.



I fear that we are leaving them a planet which is seriously ill and a society in which big mouth is worth way more than a good heart, hard work, and wisdom.

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What achievement from the past 12 months are you proud of the most?

(KK) 2024 was a solid year for KB in Slovakia and I'm very proud of the team taking excellent care of our clients and delivering strong top-line results in a difficult environment amid the bank transformation.

(PD) Although we still have a few weeks to go, I can already say that 2024 has been a successful business year for us. Once again, we delivered on our promises to clients and partners, despite a challenging external environment. This

achievement alone fills me with pride in the work our team is doing. However, my greatest source of pride is seeing our people grow and develop professionally, sometimes even beyond the local scope. I believe one of a leader's key roles is to create an environment that fosters growth and development. Every time we see such success, I feel fulfilled, as it reflects both the ambitions of our colleagues and the purpose of my role.

What is the favorite part of your day and why?

(KK) Well, despite not being a morning person, and as strange as it may sound, I actually enjoy driving to the office in the morning. This has always been a special time for me—sipping takeaway coffee made by my husband while having mother-daughter conversations on any topic during our 13 years of school runs. On days when talking wasn't preferred, we would listen to audiobooks like The Hobbit, Harry Potter, Roald Dahl, or Space & Science podcasts. These days, during my morning drives, I listen to music or podcasts—though less of the scientific kind. But I still sip my coffee...

(PD) I enjoy each part of the day for different reasons. Mornings and afternoons are dynamic, working with my team to tackle challenges and share both successes and failures. Evenings with my family serve as a sanctuary for re-energizing and gaining the much-needed distance that helps

me see things from a broader perspective.

What regular habit or routine has had the biggest positive impact on your life?

(KK) Perhaps reflecting on the day on the way home – pros, cons, and lessons learned. However, in general I'm a person who avoids routines.



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PAVOL DORČÁK



(PD) In my professional life, staying in close, regular contact with colleagues across the organization is essential. I've learned that the most meaningful way to spend my time is by truly listening to what they have to say. When you listen carefully, you hear the important questions, the answers you may be

seeking, and the obstacles and challenges that need to be addressed. This is a key role of leadership, but how can you perform that role if you don't know how to listen? So I have learned to listen, which, as a side effect, also increases trust and fosters a sense of belonging within the organization. Acting on the feedback I receive encourages more open communication, as people see that their input leads to real action. As for daily habits, I won't deny that a cup of freshly ground organic Arabica from our Italian espresso machine has a pretty positive impact on my day as well.

What advice would you give to your 20-something-year old self?

(KK) He is not the ONE! 😊 Travel – it is much better to spend all the money on wandering the world, then half of the money wandering the shops.

Don't read beauty magazines – they don't build healthy confidence, nor habits and they only make you feel ugly.

Be kind to yourself and your body – it is the best instrument you'll ever have!

(PD) Sometimes I reflect on this, especially as my children approach that age. There are many things I could mention, as you might expect—like being patient, understanding that some processes in life and work take time, and spending your time wisely on what truly matters. But mistakes are also a natural part of

our journey. They make life challenging, exciting, and interesting, and learning from them is essential for personal growth. So even if I had the chance to advise my 20-something self, I'm not sure I would. Knowing myself at that age, I doubt I would have listened to my older self anyway.

What are the parts of your work that still excite you and give you motivation?

(KK) My job is far from monotonous. Our bank serves clients across diverse industries, each with unique needs, projects to finance, and their own challenges. Being a corporate banker is a truly rewarding job! You accompany your clients on their journeys, partnering with them in their projects, innovations, or market expansions—whether it's with a locally owned metallurgy company, a European IT leader, or a real estate developer reshaping the skyline of Bratislava. This has always been my background, and it continues to bring me joy and excitement!

However, my current role goes beyond that, involving a great deal of regulatory compliance, people and process management, and internal projects. In all these areas, there's beauty and inspiration to be found. Like in a symphony, everything needs to come together in harmony. And I love harmony.

(PD) In Life Insurance, we are in the business of making promises to our clients and fulfilling them, sometimes many years or even decades later. It's a unique industry, unlike almost any other. On one hand, it's very challenging, requiring us to manage our business with a long-term perspective. On the other, we stand by our clients during the most difficult moments of their lives, offering help and support. Often, we receive their appreciation and gratitude, and I'll admit these are the moments I never tire of. They fill me and my colleagues with energy, excitement, and strength to keep going. Knowing that more than a million people rely on us in Slovakia and the Czech Republic is both a great responsibility and a constant source of motivation.

If you had to make a career switch, in what other profession can you imagine yourself?

(KK) If I had to make a career switch, I could imagine myself as a teacher. Until I was 18, that was the career I had in mind. Ideally, I'd teach at Oxford, since Hogwarts doesn't seem to be hiring!

(PD) As an amateur observer and enthusiast, I'm fascinated by physics, astrophysics, and quantum physics. I think we're fortunate to live in a time when experts in these fields dedicate themselves to making complex topics understandable for the general public. If you're interested, you can attend lectures or find them online to learn more. For me, learning about these areas feels like returning to childhood, when I'd read fairy tales or fantastic stories—memories we all cherish. But this time, the stories are scientific, describing the real world and the phenomena around us. Like in childhood, these subjects can feel mysterious, unbelievable, and almost magical. I highly recommend exploring them for yourself.



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Can you name three sources you have recently learned from or have inspired you the most?

(KK) My first visit to Japan in June—while not exactly a traditional source, it was an incredible experience that deeply inspired me.

The Oppenheimer movie—especially watching it with our daughter,

which sparked endless discussions on physics, ethics, historical parallels, and Christopher Nolan's "forte".

I also listen to Bardy & Káčer podcasts, as their perspectives on politics and the overall situation in Slovakia resonate with me greatly.

(PD) Some of my favorite podcasts: LSE Events, History extra podcast, Vedator podcast, Pivot podcast, A bit of Optimism, Hard Fork

Books: 'The Next 100 Years: A Forecast for the 21st Century' and 'Flashpoints: The Emerging Crisis in Europe' by the geopolitical forecaster George Friedman, and two classics, 'The Art of War' by Sun Tzu, and 'The Prince' by Machiavelli.

What is your biggest fear for the generation of today's children? What about the biggest hope?

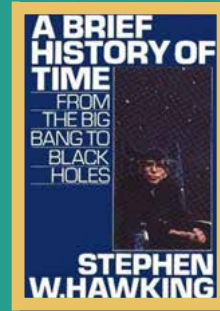
(KK) I fear that we are leaving them a planet which is seriously ill and a society in which big mouth is worth way more than a good heart, hard work, and wisdom.

I'm 100% sure that they are smarter than we think (or than they think sometimes) and they will do better than our generation did. I have no doubt what-so-ever. What we'll need to do, is to get out of their way and let them...

(PD) One thing remains constant: every generation emerges with its own fears, concerns, and hopes. Today's children will inevitably face unique challenges posed by megatrends like demographic decline, climate change, advancing technology, and AI. My fear is tied to our generation's actions—are we doing enough to set them up for success, or will we leave with regrets that we could have done more? We should strive to act each day in a way that allows us to leave with our heads held high, without regrets. My greatest hope comes from seeing today's children—they are brilliant human beings, and I truly believe they will succeed. The question is, will it be because of our efforts or in spite of them?

To provide you with some bookish inspiration, this section of the *Connection* magazine features reading tips from various interesting people related to AmCham Slovakia. We have approached them with the following question:

What book has left the greatest impression on you recently and why?



recommended by



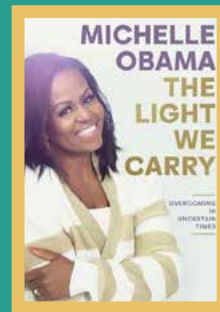
PAVOL DORČÁK
MetLife

A BRIEF HISTORY OF TIME

by Stephen Hawking

I could offer many recommendations, but since I mentioned my passion for physics, I'd suggest Stephen Hawking's *A Brief History of Time*. The book explores the structure, origin, development, and eventual fate of the Universe. It also explains fundamental concepts like space, time, the building blocks of the Universe, and the forces

that govern it. You'll learn about key cosmological phenomena such as the Big Bang and black holes, while also exploring two major theories—general relativity and quantum mechanics—that scientists use to describe the Universe. Lastly, it touches on the search for a unifying theory that ties everything together in a coherent way.



recommended by



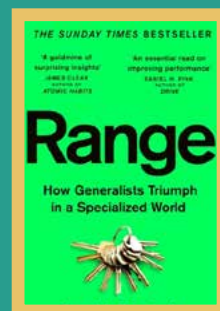
KATARÍNA KURUCOVÁ
KB Slovakia

THE LIGHT WE CARRY: OVERCOMING IN UNCERTAIN TIMES

by Michelle Obama

My favorite books to read include biographies of inspiring people, often

women, such as Michelle Obama, Queen Elisabeth II, or Zuzana Čaputová.



recommended by



IVAN MISTRÍK
AmCham

RANGE

by David Epstein

A provocative look at how talent is developed and at what it takes to excel at something. Is it better

the specialize as soon as possible, or embrace diverse experiences?