

"First-rate . . . Slick, heart-hammering entertainment."
-THE NEW YORK TIMES BOOK REVIEW

THE Banker's WIFE

a novel

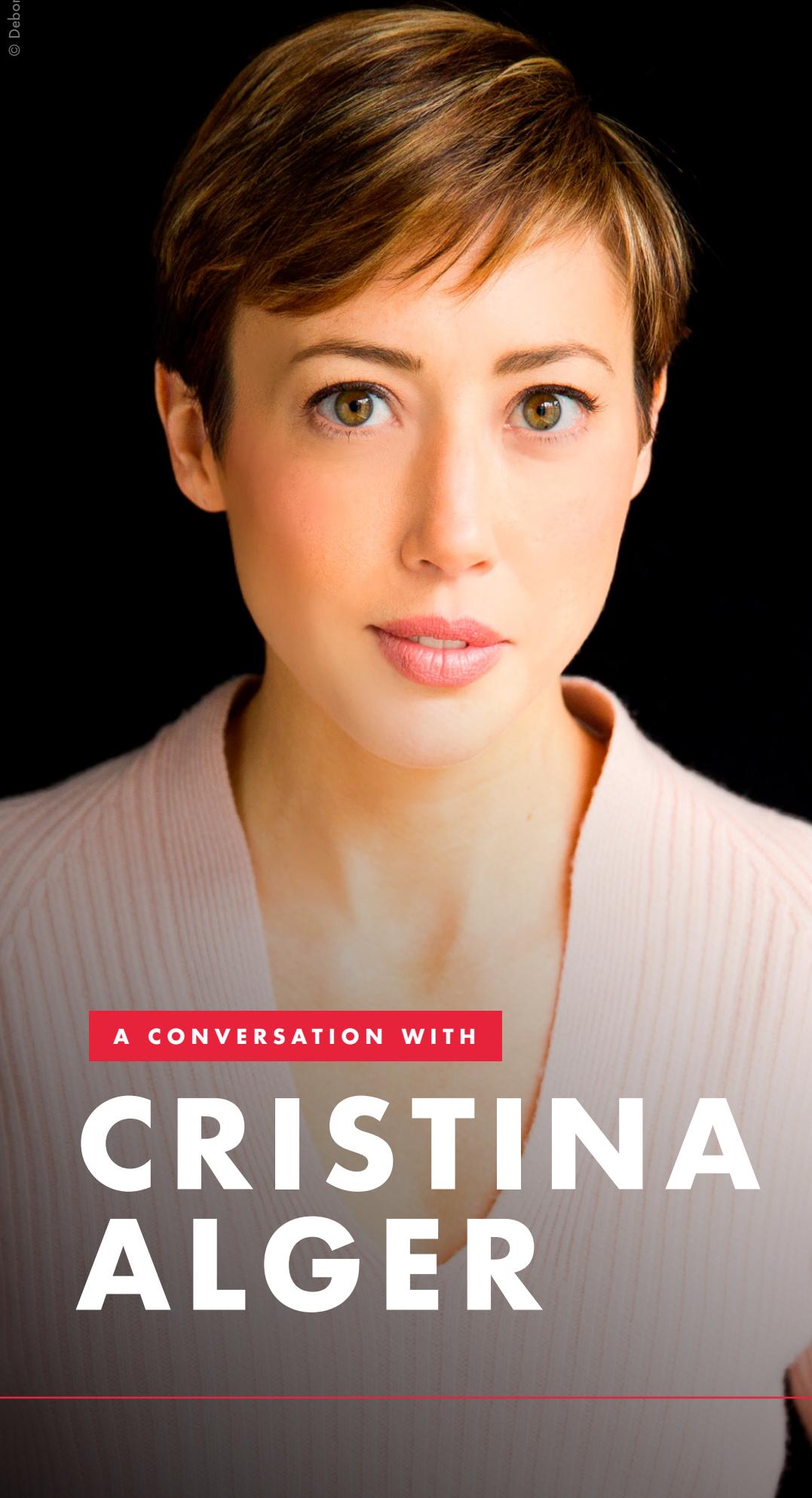
CRISTINA ALGER
author of THE DARLINGS

BOOK CLUB KIT

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—EST. 1838—

DISCUSSION QUESTIONS

- 1 | *The Banker's Wife* is told from the perspectives of three strong women. How did the narration impact your reading experience? Did you relate more to one of the women than the others?
- 2 | Many of the characters in the novel inhabit a moral gray area—while their intentions may be good, there are often terrible repercussions. Discuss the different ways that morality is portrayed through the characters of Marina, Zoe, and Matthew.
- 3 | Do you think that *The Banker's Wife* was inspired by current events? How does the novel parallel the real issues of the financial world today?
- 4 | Marina and Annabel are both driven by their pursuit of the truth, even when it puts them in danger. Compare and contrast their different motives in this search.
- 5 | Marina and Annabel never meet in *The Banker's Wife*. What do you imagine their first meeting would have been like, had it occurred?
- 6 | Loyalty—to one's family, one's spouse, one's country, and one's conscience—is an important theme throughout the novel. To whom do Marina and Annabel owe their loyalty? Why?
- 7 | In the beginning of the novel, Marina is pushed to give up her career in order to support her fiancé and his family. How is this at odds with her personal convictions? What would you do if you were in her situation?
- 8 | Unreliable narrators have become the norm in contemporary thrillers, but in *The Banker's Wife* Annabel and Marina are always who they appear to be. Were you expecting them to be so, or were you always waiting for the other shoe to drop?
- 9 | What do you imagine happens next for Marina? For Annabel?
- 10 | Zoe proves to be a leading player in the data leaks. In what ways does she subvert expectations based on her position and experience, and what about her surprised you?



A CONVERSATION WITH

CRISTINA ALGER

Inspired by one of the characters in your debut novel *The Darlings*, you revisit the world of international finance in *The Banker's Wife*, but as a suspenseful thriller. What was it like revisiting the world of your first novel and writing in a different genre? Did it affect the way you approached the development of your plot?

You know, I've always thought of *The Darlings* as a financial thriller! At least, that was my original premise: to write a thriller set in the midst of the financial crisis. As that book developed, I became so invested in the lives of the characters that it morphed into a social drama. A lot of reviews, however, saw *The Darlings* as a thriller—and it occurred to me that was what I should be writing. I've always been a big reader of thrillers. John Grisham, Nelson DeMille, and Lee Child are among my favorite authors. And while I know some people think that "financial thriller" sounds like an oxymoron, I personally find the world of finance incredibly high-stakes and exciting.

I did think more carefully about plot when I began to work on *The Banker's Wife*. I've learned the hard way that thrillers need to be precisely plotted, and I'm not clever enough to do that without creating a solid outline first. I've thrown away enough 100-page chunks of writing in the past 10 years than I care to count! So with this book, I spent a lot of time outlining beforehand, and while I found it frustrating, I'm so glad that I did.



THE BANKER'S LUNCH COCKTAIL

A vodka-based beverage blended with dry vermouth, orange liqueur, and fresh grapefruit juice

PREPARATION TIME: 5 MIN • SERVES: 1

1 to 1½ ounces vodka

½ ounce orange liqueur

½ ounce dry vermouth

1½ ounce fresh grapefruit juice

Grapefruit peel for garnish

Pre-chill a cocktail glass by placing it in the freezer for 5 or 10 minutes.

Place the vodka, orange liqueur, vermouth, and grapefruit juice in a cocktail shaker. Fill the prepared glass with ice.

Shake the mixture for 30 seconds and then strain into the glass.

Garnish with the grapefruit peel and serve immediately.

Before becoming a writer, you worked as a financial analyst and corporate attorney. How much of your personal experience influenced *The Banker's Wife*?

I learned firsthand how thrilling finance can be—and I feel comfortable with the nuances of financial firms and transactions. Sometimes, though, my background can be a bit of a hinderance. I can be a nerd about the intricacies of financial crime, and I have to remind myself not to bog the reader down in the details. I tried to strike a balance between giving readers enough information to understand the underlying financial concepts without boring them to tears.

On the personal side, I've always wanted to set a book in Switzerland. My uncle moved there when I was child, and I still remember visiting him there. His expat life seemed so glamorous to me at the time; it still does, actually. When I came up with the concept for this book, I immediately knew it would center around an expat in Geneva. It seemed like the perfect setting for an high-stakes financial thriller.

Data leaking is an issue frequently dominating headlines. Do you think we will see more data leaks in the world of finance, like the Panama Papers in 2015? How widespread is the use of offshore banking for illegal purposes?

Yes. I think it's an incredibly important and timely topic. When I was researching for *The Banker's Wife*, I was truly shocked by how much capital is held offshore. It's mind-boggling. It has enormous political and economic ramifications. As the Panama Papers and the Snowden case prove, access to data is, perhaps, the most valuable currency in the world. So I think it's inevitable that there will be more data leaks coming out of offshore banks, and more attempts to expose that secret world of wealth.

The three main protagonists in *The Banker's Wife* are strong, reliable women determined to discover the truth. Why did you decide to skew from the current trend of the unreliable narrator in thrillers?

Because as a reader, I was tired of reading about unreliable women. It was taking a toll on my psyche, frankly. How many more books do we need about women who are crazy or substance addled or fundamentally untrustworthy? I'd rather read about women who inspire me instead. I don't want my characters to be perfect, but I do want them to be strong and capable, and ultimately, the architects of their own destiny. I hope other women enjoy the female characters in *The Banker's Wife* as much as I do.

As an active reader and book club member, what do you hope readers will take away from *The Banker's Wife*? Who are some of the writers in the thriller genre you admire?

I hope *The Banker's Wife* sparks conversations about everything from politics to data leaking to feminism and the #metoo movement. I hope readers come away feeling, as I do, that we should be talking more about strong, reliable women and less about weak, untrustworthy ones. I hope readers find the world of offshore banking as thrilling and concerning as I do. And I hope they enjoy themselves in the process.

My favorite thriller writers are John Grisham, Nelson DeMille, Lee Child, Steig Larsson, Jane Harper, Flynn Berry, Chris Pavone, and Chris Bohjalian. I also love true crime: *In Cold Blood* (Truman Capote), *Killers of the Flower Moon* (David Grann), and *I'll Be Gone in the Dark* (Michelle McNamara) are all-time favorites.