



Trust Me, I'm a Banker: A Novel

By David Charters

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In the tradition of *American Psycho* comes this hilariously cynical and often-brutal novel skewering the world of investment banking, set in the heart of London high finance

Meet Dave Hart, just your typical investment banker. It's not long until Bonus Day, the most important day of the year, and anything less than a million pounds would be an insult. After all, Dave has to buy a new car, a new Rolex for his wife, and a second home in the country. Not to mention support a few personal habits, legal or otherwise, that gentlemen bankers don't discuss in public. Unfortunately, a million really isn't what it used to be, and no one else seems to value Dave as much as he knows he's worth. Luckily, competence and charm have never been accurate barometers for success in high finance, and Dave just might be able to weasel and blunder his way to the top.

Extremely funny and razor-sharp, *Trust Me, I'm a Banker* is the tale of one man's quest for outrageous compensation and alpha status in a world where pitiless ambition, insecurity, and moral ambiguity are second nature and glitter is far more important than gold. This flawless social satire is a highly enjoyable voyeuristic glimpse into our modern culture of narcissism, materialism, and bottomless greed.

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Trust Me, I'm a Banker: A Novel By David Charters Bibliography

- Sales Rank: #3996025 in Books
- Brand: Thomas Dunne Books
- Published on: 2012-07-17
- Released on: 2012-07-17
- Original language: English
- Number of items: 1
- Dimensions: 8.50" h x .88" w x 5.50" l, .90 pounds
- Binding: Hardcover
- 336 pages

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Editorial Review

Review

“Fast and furious with enough laughs to keep you from worrying if what Mr. Charters says is actually true.”
?Christopher Reich, author of Rules of Betrayal, Rules of Vengeance, and Rules of Deception

“Dave Hart is one of the great comic creations of the twenty-first century.” *?Michael Ridpath, author of Trading Reality, The Market Maker, and Final Venture*

“The dialogue rings most true at its most outrageous.” *?Financial News (UK)*

About the Author

David Charters is a former diplomat and investment banker, who left the City after twelve years of working on many of the largest international flotations and privatizations, first as director of S. G. Warburg Securities, then as managing director at Deutsche Bank, and finally an independent practitioner.

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Trust Me, I'm a Banker

PART II

LAST NIGHT I killed my boss. It was the second time this week, only this time it was much worse. He was sitting at his desk in his big, glass-sided, corner office, looking out at the trading floor with its hundreds of identical workstations, the computer screens, the phones, and us, the worker bees who feed the machine. Looking at us, as we stayed late in the run-up to the annual bonus round, putting in face time to look good, keeping busy, trying to persuade him how essential we all were. Well, I'd had enough. I wasn't essential anymore - at least I didn't feel as if I was - and I was going to act before someone took the decision for me.

I COUGH nervously, glance around at my colleagues who all have their eyes glued to the screens in front of them, and pick up my briefcase from under my desk, leaving my jacket over the back of my chair. Now, this may sound straightforward, but you don't normally carry your briefcase around the trading floor unless you're going home, and when you go home, you put your jacket on. But if I put my jacket on first - at this time of year - the rest of the team will look at me and I don't want to attract attention, not at this stage.

So I leave my jacket but pick up my briefcase and walk in a lopsided way, half hiding it in front of me as I make my way to his office with my back to the team.

I step inside the open door and close it behind me. I reach across and pull the blinds, so we can't be seen from the floor. He looks up, puzzled.

'What are you doing?'

I smile, reassuring, ingratiating.

'Rory, there's... something I wanted to discuss with you.'

He sighs and looks at his watch. 'Okay, I'll give you five minutes, but do me a favour - no more special pleading about the bonus, okay?'

'No, no more special pleading, Rory.' I smile again, a little nervously - still in character - and open my briefcase on his desk, but with the lid facing him so he can't see what I'm taking out. 'In fact no pleading at all.'

I close the lid with a firm click and swing a sixteen-inch machete up in the air.

Now, before you say anything, a sixteen-inch machete may not seem much, but it had to fit into my briefcase, which is not large. Even in London you can't just go and buy a full-sized machete without attracting some degree of attention. As I like to think I'm a little smarter than some mere criminal on the street, I'd bought the machete at auction, at Christie's, along with a collection of other memorabilia of famous nineteenth century explorers in Africa. So when I swing it through a broad arc and bring it down with a thunk into the middle of Rory's perfectly coiffed, fair-haired, blue-eyed skull, I'm actually using a piece of history.

The problem is, it gets stuck. The weapon goes thunk, right into his head, splintering the bone. My arm is driven by the strength that can only come from years of resentment, humiliation, nervous anxiety, pitiful gratitude and festering anger. He keels over, gently and silently, his eyes roll upwards and he bumps his head on his desk with a sigh. Seeing him lying there, helpless, I put one hand on his head and struggle to wrench the machete free for a second go (and to be honest, for a third and a fourth - I'd worked for Rory a long time). And then he gets up! No kidding, he actually shakes his head, causing me to leap backwards, my eyes wide with fear and disbelief. He pulls himself together, lifts himself up from the desk, blood streaming down his face, eyes wide open, with the machete still sticking out of his skull. He comes round the desk towards me. 'You always were a loser.' His words have an icy venom to them - which I suppose is understandable. 'A loser, a no hoper, a truly second rate, sub-standard investment banker. The clients don't even like you, let alone respect you, half of them only deal with you out of sympathy, and you have no future here or at any other firm.' He jabs his finger in my chest to emphasise the points, and as he finishes, he reaches up, taking hold of the machete, grasping the handle, and pulls it out of his head, allowing a stream of blood to come gushing out of the crack in his skull splashing down over his face onto the carpet. 'You can't do a damned thing right.' There's blood all over the machete as he hands it back to me, and more blood runs down his forehead and face, but it doesn't seem to bother him. 'Now get out of my office. I have work to do - including some key bonus re-calculations.' As he says this, he gives me a long, meaningful stare - one of the ones I always hate, because when someone looks at you like that, you just know they've found you out - and then he flicks a drop of blood off the end of his nose and goes back to his desk.

When I get back to my workstation, my shirt is sticking to my sides with sweat. I pull my handkerchief out and mop my brow. As I glance around, I catch the eye of some of the other team members.

'Brown-nosing again?'

'Looks like it didn't pay off.'

'Rory's got the measure of you.'

And I start screaming. I scream so loud that I wake my wife.

'Darling - darling, are you all right?'

I shake my head to clear it, and reach for a glass of water from the bedside table. Wendy turns the light on.

'It was one of those awful dreams again, wasn't it?'

I nod, too shaken to speak.

'Oh, my darling,' she smiles, trying to be reassuring, and hugs me, though she clearly doesn't appreciate the sweat covering me from head to toe. 'Come on, darling - look on the bright side. It's not long now, is it? Then all this uncertainty will be over. It's... how many days?'

I glance at the clock on the bedside cabinet. Twelve thirty - half-an-hour after midnight, another day has started. 'Fifty-two days,' I gasp. 'Fifty-two days until we know.'

Monday, 25th October

B minus 52

IT WAS 6:30 in the morning. I was sitting on the tube, on the Circle Line to Monument, staring into space, working out what I'd do with a million pounds. Now, before you say anything, let me explain - even senior investment bankers take the tube sometimes. I know that Rory with his chauffeur-driven car would never be seen dead on the People's Underground, and why should he? He's the boss, after all. But for the rest of us, at least those who live in Chelsea, the journey into the City is quickest by Underground, especially first thing in

the morning, even if it is a little democratic when it comes to things like getting a seat and who you rub shoulders with. And I know, I know - you don't need to say it. It's true that the man sitting next to me doesn't smell of Armani Mania. He smells of... well, let's just say he smells. And a lot of these people haven't even made their first million, and many of them never will. That's capitalism. It's enough for me that I know. I don't need to say anything.

But back to that million. We all know a million isn't what it used to be. To begin with, the Chancellor takes forty per cent. So a million is already six hundred thousand. Then the bank won't pay it all in cash. Probably half the balance will be in some form of share-based incentive - options, deferred shares, some weird derivative, or whatever. But it won't be cash and you can't spend it now - it only turns into folding money slowly, over a period of years, perhaps three or even five years, providing you stay at the bank and don't move to a competitor. If you do that, you lose it all. That's why they call these things golden handcuffs. So your actual cash in hand is perhaps three hundred thousand, and these days three hundred really doesn't go far.

Take an example. Have you any idea how much a Porsche costs? I thought not. Well the basic Boxster comes in at a mere £30k, but no one, I mean no one, serious can drive one of those in the Square Mile. The minimum is the 911 Turbo Cabriolet and for that you're talking the thick end of £100k. So already a big chunk of my bonus is gone.

I know what you're thinking - why buy a 911 at all? We already have a Range Rover - Vogue of course, with the usual extras - so why buy a second car? Well the thing is, we have to have the Range Rover. Wendy needs it to do the school run from our flat in Sloane Square to Cameron House, the private nursery school which Samantha attends, at the other end of the King's Road. It's almost half a mile, and kids these days need protection, and so does Wendy - not the world's greatest driver - so a big 4 X 4 is essential driving in Chelsea. It's also good for giving the impression that we have a place in the country, which we definitely don't yet, but would do if Rory ever got off his arse and gave me a decent bonus. And of course whenever Wendy ventures outside Chelsea, she needs protection even more - like when she takes Samantha to her Little Sweethearts ballet class in Fulham, or to her Young Prodigies violin lesson in Pimlico, her Gymnastics for Toddlers sessions in Battersea, or her Little Tadpoles swimming class in Putney. Don't laugh - if you don't do this stuff for your kids, they might not become a rock star, or Prime Minister, or win the Nobel Prize. Even White Van Man pulls over when he sees Wendy weaving down the middle of the road, talking on her mobile, staring into shop windows, at the wheel of a Range Rover.

But back to my car. We ought to be a two car family, because if I ever need to drive to the office, for example on a Sunday, I can't arrive in a Range Rover - at least not a clean one, the way they tend to be in Chelsea. At weekends Rory drives a DB7, but then he would, wouldn't he?

So once I've finally got myself a decent car of my own - a 911 Turbo Cabriolet - what else do I need? We still owe a hundred thousand on the mortgage on the flat, which we've paid down steadily over the past few years, and it would be satisfying to own it outright, but we a...

Users Review

From reader reviews:

Kyle Coffman:

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Ross Fletcher:

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Shawn Mathison:

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