

# Prologue

## Frankfurt/Main, Germany

### The Deep Fall

The muffled hum of the rotors still roared in his ears as Otto Rodermark pulled the sliding glass door closed behind him. He stood in front of the glass for another brief moment, watching the pilot of his private helicopter shut down the plane's engines and perform a few final checks. After a few seconds, Rodermark turned around and let his gaze wander through his office.

Of all the CEO's of German banks, he had to have by far the most beautiful. It was laid out in a semicircle. The large glass door on the straight side of the office gave a view of the spacious anteroom, where his assistant and secretary worked at their desks. In the center of the room was a sprawling sofa set, surrounded by man-sized houseplants. Against the round wall, opposite the front door, were two desks. The one on the left was Rodermark's workstation, a plain table with a plain desk chair, lined with tall filing cabinets. The right-hand table, much larger and incomparably more splendid, was reserved for official occasions and video conferences. It was tidier and more prestigious, with the words *Deutsche Zentralbank* emblazoned in gold letters on the wall behind it.

Rodermark descended the three wide, flat steps that led from the roof terrace and the helipad, heaved his heavy briefcase onto the smaller of the two desks, and sighed. What a shitty day. The kind of day that just called for a drink. He walked to the wall behind the couch, where a glass display case stood. From it he took a glass and a half-full carafe of Welsh whiskey. He placed both on the low table in front of the couch. Then he loosened his tie, removed his navy blue jacket, and sank down on the comfortable seat.

With trembling hands, he poured himself two finger's breadths and emptied the glass in one go. A sinful handling of this golden-colored heavenly swill, but damn it, he had needed it! All day Rodermark had had to answer questions in a committee of inquiry.

It was a control committee in corruption matters. Of course, he himself was not the subject of this investigation. He had merely been summoned as an expert and, to a certain extent, as a witness. There were certainly some things that one could accuse Mr. Otto Rodermark of on his way from a provincial bank employee to the chairman of Germany's largest bank. But corruption was certainly not one of

them. It was his integrity and incorruptibility that had brought him to where he was now. Unfortunately, however, that was not true of his colleagues at the central bank's subsidiaries. They were all a corrupt bunch of money-grubbing saps, one more corrupt than the other.

Rodermark's sincerity was evidenced not least by the cover of Forbes magazine, which hung framed on the wall next to the display case, surrounded by numerous certificates. Otto the Great – the cleanest banker in the world, it said on the cover, underlaid with Rodermark's sharp-edged likeness. An eight-year-old article, he still thought a lot of it.

While he thoughtfully emptied another glass, he reviewed the past interview. Although this had not been his first, Rodermark still felt distinctly uncomfortable when he entered the room.

As if in a courtroom, he took a seat in a lonely chair in the middle, surrounded by long panels where committee members sat with hundreds of files and thousands of documents, bombarding him with questions. The current committee was meeting regarding a whole series of sloppy and conspicuously negligent audits of various accounts and money transactions. Most of the cases involved unusually large cash deposits that had not been properly audited, or had hardly been audited at all.

In around thirty percent of the transactions in question, a Deutsche Zentralbank account was affected. That was significantly more than at any other bank in the republic. Rodermark, as he could also credibly convey to the committee, had not the faintest idea who had screwed up what. In general, he did not really understand why he, of all people, had had to go there.

His deputy, Harald von Trautenhoff, had thirty years of professional experience as a *risk manager* and clearly had more expertise than Rodermark. He had become CEO of Germany's largest bank not because he was a good banker, but because he was an outstanding politician. Perhaps he would have been better in the German Parliament. Just as some politicians would have been better in jail. But that was another subject.

Rodermark drank a third glass and slowly but surely felt the pleasantly numbing effect. He rose, put the glass and decanter back in the cabinet, and left his office through the large glass door.

“Has anything important come in?” he asked his secretary to his left, who was rifling through a file folder.

“No,” she replied. Rodermark turned to his right and looked questioningly at his assistant.

“Von Trautenhoff left a note for them that he is spending the next two weeks in the Bahamas and is not available,” she explained. Rodermark snorted. Von Trautenhoff had bought a luxury villa in Nassau a year ago, where he spent almost more time than in his office.

“Cocaine-addicted moron,” Rodermark grumbled more to himself than to those present, but the two women chuckled. They were decidedly pretty, as are all personal assistants to powerful men. But unlike

most others, they were not only good to look at and capable, but also extremely grateful. Primarily because Rodermark had never forced them to spread their legs for him. He appreciated their work, their zeal, their reliability. When he felt like it, he sought out establishments, but certainly not the Deutsche Zentralbank.

“I’ll call it a day,” he declared. Then he juttred his chin toward the elevator at the end of the room. There was a private elevator there, accessible only to Rodermark and the directors of the executive floor. Without stopping, the elevator went twenty-five floors down directly to the lobby.

“Is the elevator working again?”

His assistant nodded. “The technician left ...” she looked at her watch, “... two hours ago. Said it’s running fine again.”

“At least,” Rodermark said. “I’ll have a copy of today’s log on my desk tomorrow. And have my lawyer read over it and let me know if I said anything stupid.”

The secretary nodded. “Anything else?”

He shook his head. “I’m going home. Have a good evening.”

“Likewise,” chimed in unison from the two women. Rodermark nodded to them and headed for the elevator, the carpet swallowing every sound his shoes made. The steel doors swung apart just as silently, and Rodermark entered the elevator. To the outside, the elevator was glazed, so the man’s gaze fell on the Frankfurt skyline. Glass, steel and concrete, framed by the rain-covered sky, gray in gray, and typical for Frankfurt at this time of year.

Rodermark pressed the silver button engraved with a large L for lobby. The doors closed quietly. Gently, the elevator began to move. Rodermark gazed at the city’s towering office towers as they slowly slid upward past him. The sight had a strangely calming effect on him. For whatever reason – after all, he saw nothing there but the walls of desolation, coupled with stress, lies and ruthlessness. Basically, the four pillars of the global banking system.

As Rodermark averted his eyes from the gray skyline, something very strange happened. For a brief moment, the elevator seemed to vibrate. It lasted barely two seconds, but this small irregularity was enough to quicken his pulse. Elevators were among the last places you wanted to hear unexplained noises.

As the elevator slid further and further into the depths, Rodermark paid attention against his will to every little sound his steel vehicle made. A touch of claustrophobia overcame him. All at once, he had the urge to leave this elevator quickly. But that was not possible at the moment. In the space of three seconds, an elevator that he had used several times a day for over eight years, without even the slightest sign of trouble, had become his problem. Just because he had heard a noise, or perhaps imagined one,

he apparently overreacted. He shook himself. With others, he despised this rash, overemotional way of acting as overemotional, drive-driven and mindlessly need-oriented behavior. This was bullshit and nothing else, kid stuff. With a cool head and focus, one got much further in life.

Rodermark glanced at the display above the door, which showed the current floor. Fifteen. Did it just seem that way to him, or was the elevator moving slower than usual today? Yesterday morning it had broken down completely, after which a technician had made repairs a few hours ago. Had that jerk possibly screwed something up?

Now pull yourself together, he said to himself, with all the firmness he could muster. You're stressed, overworked, and tired. And you've had three whiskies. They're no help to your perception, my friend. He focused. And so, finally, at the level of the thirteenth floor, he felt the elevator suddenly jerk to a stop. Rodermark groaned and sank to his knees. Muffled roars reached his ears, and there was that vibration under his feet again.

"Such a ...," he muttered. Then it happened. Rodermark felt the elevator tilt slightly to the left, then again in the other direction. Two loud thuds sounded, like metallic whip lashes. With a frantic movement, Rodermark pressed the emergency stop button. In the next moment, the elevator plummeted. It was an indescribable feeling. Although he had the impression of losing the ground under his feet, his shoes did not lose contact with the elevator. He clung to the metal brackets on the wall, his long, martial scream sounding strangely alien in the elevator. He felt the acceleration of free fall, his ears cracking painfully.

He had read in some article many years ago that in such a scenario it was advisable to lie flat on the floor. For a split second he seriously considered following this recommendation, but almost at the same moment it seemed ridiculous. He even thought he remembered that this idea only worked for a fall from twenty yards. From what height did he fall? Thirty, at least. How long had he been in a dive? Three, four seconds. It couldn't be much longer before impact. Would a jump just before landing save him? It was the last question Otto Rodermark asked himself before the elevator crashed into the ground and crushed the banker like a bug.