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NEST OF VIPERS

By Linda Davies

Doubleday. 412 pp.

Sarah Jensen is a woman for our times. At 27, the heroine of Linda Davies' debut financial thriller has "all the trappings of a normal life, albeit at a rarified level." She's brilliant, gorgeous, and her Croesus touch in financial speculation has made her one of the craftiest foreign-exchange traders in London, "the best of her generation."

She's just the person the Bank of England and the Counter-Narcotics division at MI6 (Britain's Secret Intelligence Service) must recruit. It seems that every time G7 intervenes in international monetary policy, the currency traders at London bank ICM immediately reap astronomical profits, suggesting insider trading at the highest level. Planted within ICM, Sarah might uncover the source of the leak. In true MI fashion, if Sarah's caught, the SIS promises to disavow any knowledge of her actions.

At ICM, Sarah finds herself awash in a sea of duplicity. Every time ICM's head of currency trading, dapper Dante Scarpinato, says buy lira, marks or sterling in huge quantity, astounding profits pour into ICM. Using keen ears and several bugging devices, Sarah uncovers a network of criminal ties that may link ICM to gold-digging girlfriends, a Continental bank governor, blackmail, porn flicks, professional hitwomen and the Mafia. But little will turn out as it first appears, for even in her first novel Davies shows masterful indirection, letting just the right red herrings swim by. Davies provides enough cinematic narrow escapes and deadly failures to escape that MGM has already begun producing the movie.

Formerly a merchant banker, Oxford-educated Davies writes of mind-boggling sums with authority. The chief treasure here, however, is the fascinating character of Sarah. Descending from New Orleans Cajuns and orphaned at eight, there's a Byronic enchantment and "searing vulnerability" to this beauty who seems haunted by nameless sins and wounds from her past. She'd been left to the loving but larcenous nurture of Jacob Goldsmith, an expert safecracker who helps her through this criminal minefield, and that has shaped in her a "layered morality" that enables her to do almost anything, yet feel more guilt about it than a man might. Readers will hope this is not the last they see of her.