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# bank on this

the dark sounds and life of **banks.**

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known for her take on honest, entrancing music, that declaration – also her instagram handle – sums up the banks we know, a singer who boldly wears heartbreak on her sleeve, to create music that’s “gritty and real”, as she likes to say, and best of all, true to herself. her tracks, filled with dreary beats and synths, are like no-filter confessionals: profoundly intimate lyrics, delivered in that sultry, raspy voice of hers, straight into your soul. no more waiting games, we present to you the musician, the artist, the enigma, and the goddess. photographed by dennis leupold. text by amelia tan.

hat, stylist's own; cape by tempest; gloves by hestra; and skirt and heels by ami.

STYLING  
Karin Elgai  
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Jawara for MAM-NY  
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gown by manfredonia;  
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**LABELS. MOST MUSICIANS** have a love-hate relationship with them; after all, try coming up with something sonically exciting, original to your ears, only to be ushered into a genre that compares you to what's already out there. As appealing as being the next Coldplay/John Mayer/Taylor Swift, it's hardly groundbreaking.

Yet, at the same time, they're necessary. How else are you going to get people to click play, spend money on your album, draw them to your work, if you tell them, rather arrogantly at that, "my music refuses to be defined"?

Or, how can grunge rock be the same without its ripped denim and leather? Just imagine a 70s punk rocker in a nicely-pressed shirt, instead of safety pins and neon mohawks. These are passionate people, centred about passionate, music-defined movements. I mean, even a Tinder profile sums you up in a few words.

So, where on earth do we start placing Banks, and her brand of music? For a start, you could say that her tracks hit hard with moody pop, elements of R&B, and electronic synths. Intense, dark, with a bite, like the richest degrees of chocolate.

Maybe a singer-songwriter type, minus the acoustic guitar, since she does check off some of those boxes. Her songs are musings from an open diary – introspective and at times angsty, yes; songs about ex-lovers, yes; ever the perfectionist, true; and brutally, uncannily honest, always.

Which was why I decided to tread lightly when asking this impossible question: how would you describe your music? Thankfully, Banks was happy to oblige.

"Smokey dark navy blue with explosions inside", she says. Cryptic. It could be the next shade of Urban Decay eyeshadow (now, that's something we'd be fawning over), or an abstract term that a synesthetic would rejoice at, but that's Banks for you, lending a whimsical air to her already mysterious persona.

True to form, she paints. Her songwriting process mirrors that of an artist – there's no one time or season or place, but she writes when inspiration hits her. "My process is to just follow my fingertips," she says. Each stroke is precise but organic, inspired by the previous one. "They start playing with a chord progression and then a melody and a word comes. That turns into a sentence and a concept. It's very fluid. It all comes together naturally."

"It's hard for me to describe things sometimes. That's why I make music. I can describe something in a sound or a melodic riff. If I were to describe my fashion sense, I would play you a chord progression with feminine chants," she helpfully offers.

Statements like these both give insight to and paint her as an enigma. We first got wind of the singer when she dropped her first single, "Before I Ever Met You", on to SoundCloud in 2013, and from there, the star exploded into existence. The song gained traction, with 10,000, then 50,000, and eventually 1.3 million plays. Back then, there was hardly a face to the music, no trace at all, apart from her alluring vocals on the track.

Then, came that tour with The Weeknd. During his Fall tour, Banks was there every step of the way as his opening act. Her single "Waiting Game" was later featured in the young-adult film *Divergent*, which gave her more prominence since the movie was backed by popular actors Jennifer Lawrence and Liam Hemsworth. Of course, two EPs and a full-length album later, we all know, and are familiar with her, for her dramatic winged-tipped eyes, penchant for stark black outfits, as much as her magnetic music.

Even today, she plays the artful part well. In the music video for "Drowning", she prances and prowls in a room of mirrors, that feels as claustrophobic as it is infinite. "Take it from the girl you claim to love you're gonna get some bad karma / I'm the one who had to learn to build a heart made of armour," she sings, calm on the outside, but a riot behind her fierce stare.

It's classic heartbreaking breakup fare. There's no context, but we don't need one – the words ring true and universal. To anyone who has ever dated a guy who was just stringing you along, she echoes your thoughts of helplessly drowning and a bold "you are not deserving", all in the same breath. She understands, we seem to understand her, but there's so much more we don't.

That image of endless reflections, gives way more significance when she says this: "I don't know how to describe myself. Other than layered. I think I understand why people say that [I'm mysterious]. Maybe they can't quite put me into a box."

Banks defies musical genres, labels, not because she says so, but because she is that complex. Her Instagram handle seems to say it best: her name is Banks. No preconceived notions, she just is.

Which brings us to *Goddess*. It's the title of her first full-length album, and also something her fans profess her to be on stage. "Every human is so powerful no matter how imperfect they feel. We are all so unique," she says about the significance of its title. "Making this album allowed me to release some demons that I had. It gave me strength, and I hope it gives my fans strength too."

We get a sense of the artiste when she shares about her journey so far – one that fully reflects this delicate balance of vulnerability and strength that she often talks about. Born Jillian Rose Banks, she grew up in Los Angeles, and was introduced to music when she was gifted a toy piano, which she tinkered on despite having no training or prior experience.

"Music came into my life when I needed it most. It became a therapeutic outlet for me and it always will be. I was in a really dark place when I first discovered songwriting," she tells us. At the time, she was young, and going through a difficult period with her family, in part as she had to deal with her parents' divorce.

Yet, she's unabashed when divulges how music helped her along. In other interviews, she calls it therapy, and most songwriters can agree with that – writing songs, putting themselves into their music, defines them as much as it's a cathartic release. "All my songs were heavy. They still have a heaviness to them, but now I balance it with light as well," she continues. "I feel my most free when I am writing. It just fills my whole heart. I always say it's like air."

Casual fans might not know this, but in fact, she had been writing music in secret all along, only finally unveiling them to the world about 10 years later. "I wasn't ready I guess," she shrugs. "Once I felt ready and fully formed as a young human, ready to be that vulnerable, I let it free. It's scary showing so much of yourself. My songs are intimate parts of me. They are so real and I have no walls up."

It's evident even in her influences, "Fiona Apple, Lauryn Hill, Nina Simone, Otis Redding," she says, "Humans with soul." That love for cracked vocals and a gritty reality.

"It's scary setting that free into the world. But it makes you stronger. Because I don't do it for others to love. I do it for myself to function," she says.

If you're looking for her songwriting inspiration, look only to what she says about her passions: "People I love, people who hurt me, and people who I hurt." That should be enough to inform you of the kind of writer she is. Music, as therapy, then.

What sets Banks apart from other hopelessly honest musicians is that she fuses it with excellent production. But when asked about how she had developed her sound over the years, it seems, like her songwriting, she likes to keep it as organic as possible. "Just through living. It just came out. I didn't have to try and find it. It found me."

"I used to write stream of consciousness lyrics. I read my old diaries and sometimes I think I was smarter back then. Because everything was so fresh. But maybe now I'm just more refined. My style has become more refined. Maybe I'm wiser..... or less wise," she says.

As fans, we do hear the difference over the years, though there's one defining characteristic that sums up her music – that allure of raw and honest tracks, the kind of stuff that gives us voyeuristic insight into her heart. That's probably the best label we can put on her. "My music will always be gritty and real. Otherwise it wouldn't fulfill me. I will never change that. It has to be that way because I need it that way," she declares.



top by [franziska fox](#); trousers by [karolyn pho](#); and boots by [ami](#).

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hat, stylist's own; cape by tempest; gloves by hestra;  
and skirt by ami.



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dress by religion; boots, stylist's own.

If you haven't already, try putting Banks on your playlist the next time you're on Spotify. You'll be sucked into a world, heavy and burdened, but light and free. She inspires that kind of obsessive listening.

Most of her fans are into her kind of goth, minimalist noir aesthetic as well.

When asked for a visual reference, she brings up a possible union between film and her music – Banks shares that she'd love to score the movie *Beetlejuice*. Take some time to imagine that. It kind of works because we feel that Tim Burton might appreciate the same dark and twisted aesthetics as our cover star.

Just as well, her love for black attire is well-documented, in every photoshoot she has done, it seems, including ours. She insists, though, that she never feels boxed in by what it seems like a strict dressing code. "I love black. It has every colour within it. It can be strong and fragile and powerful and soft. Whatever I feel is what it is." Her signature look is topped off with the NARS "Dragon Girl" lipstick, which she describes as "blood red and fiery".

Back to her fans though. She's eager to tell us of the responses she gets from them: "Sometimes people feel something and don't know how to put it into words. Then when you hear someone else express how you felt it – you feel a connection to them. I feel really connected to my fans because they connect to my music and my music is me. So we are the same tribe."

Perhaps it's that connection that led her to do something pretty unprecedented for a persona that famous – post her mobile number up online, her actual one, on her Facebook page. "If you ever want to talk, call me," she types. That's as real as it gets. She's never really been into social media, but desires for a deeper connection with people anyway, hence the bold decision. And since then, it has mostly been texts, from things as banal as shoe advice for a date.

In case you're wondering if Banks has any relationship advice to offer, well, here goes: "Have as many relationships as you want, of all different kinds, and don't hold back. Friendships, lovers, family, mentors, they are what life is about."

On a larger scale though, she connects with her legions of fans through other means, most notably by going strong on the festival circuit. This means last year's Coachella, one of the biggest and hyped-about music festivals in the United States, as well as this year's St. Jerome's Laneway Festival in January, which marked a standout performance at our own Gardens by the Bay.

"I am a mermaid on stage," she says. "I love intimate small shows where you can really feel the audience. I love seeing people sing along to my lyrics. Crowds that feel free to let loose and get a little wild."

"Performing is so much fun and so fulfilling. I give so much to my shows. I'm like a sponge, so I soak up the energy of the audience. Touching the hands of the people in the front row," she continues.

Indeed, she was extra swoon-worthy at the festival this year, in a knockout outfit that showed off her slender shoulders. On stage, she glides, and like the sultry crooner she is, hardly missed a beat.

Compared to the other acts that night, including FKA Twigs and St. Vincent, we wouldn't call her set energetic or lively – but she doesn't have to be. She sways, closes her eyes at moments, as transfixed as

her fans are, who were holding on with bated breath onto her every intonation.

"Don't tell me listen to your song because it isn't the same," she whispered to us, "I don't wanna say your love... is a waiting game." The same words are echoed by the captive audience. The moment the beats and synths kick in, you can see a ripple through the crowd, of heads nodding in approval.

As intense a goddess she is on stage, Banks does have her lighthearted moments. "I love laughing. I love making other people laugh" she starts, when asked if there was something few know about her. "I also make little short films wearing a special black kimono that my friend made me. I call them 'The Kimono Series'."

And since we're talking about fun facts, in the interview, she offers another nugget of trivia. "My crystals," she says, when asked about what she always packs on her travels. "They all have different meanings and I carry them with me when I travel. Also a delicious oil that I made. I blended my favourite essential oils together and made a scent that makes me feel like the ripest fruit."

That kind of makes sense, since we are talking about a once-budding indie artist, who's now big enough, and empowered enough, to conquer the airwaves. One who isn't afraid to be real, even if that means baring her soul to the millions. At least, that's what Banks will continue to do, especially since she's currently working on her next album. "It is me, me, me, me. I don't want to give away too much," she says. Sounds like the Banks we know and love.

Follow Banks at [hernameisbanks.com](http://hernameisbanks.com), [facebook.com/hernameisbanks](https://www.facebook.com/hernameisbanks) and [instagram.com/hernameisbanks](https://www.instagram.com/hernameisbanks).

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