

Mail Stop 4561

January 24, 2007

Jack B. Buchold  
Chief Financial Officer  
The Bank Holdings  
9990 Double R Boulevard  
Reno, Nevada 89521

**RE: The Bank Holdings  
Form 10-K for the Fiscal Year Ended December 31, 2005  
Form 10-Q for the Fiscal Quarters Ended June 30, 2006 and September  
30, 2006  
Form 10-Q/A for the Fiscal Quarters Ended June 30, 2006 and  
September 30, 2006  
File No. 000-50645**

Dear Mr. Buchold,

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Paul Cline  
Senior Accountant