BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.6 (For Immediate Release) January 12, 1949.

BANK DEBITS--DEBITS TO DEPOSIT ACCOUNTS EXCEPT INTERBANK ACCOUNTS

Bank debits as reported by banks in 333 leading centers for the month of December aggregated 122,277 million dollars. During the past three months total debits for the same centers amounted to 332,305 million dollars or 5 per cent above the total reported for the corresponding period a year ago. At banks in New York City there was an increase of 3 per cent compared with the corresponding three-months period a year ago, and at the 332 other centers there was an increase of 6 per cent.

SUMMARY BY FEDERAL RESERVE DISTRICTS
(In millions of dollars)

Federal Reserve district	December 1948	December 1947	3 months ended -- Dec. 1948	Dec. 1947
Boston	5,018	4,983	13,927	13,720
New York	50,184	49,869	129,867	125,426
Philadelphia	5,170	5,000	14,190	13,461
Cleveland	8,404	7,803	22,947	20,847
Richmond	4,531	4,335	13,227	12,324
Atlanta	4,631	4,330	12,980	11,939
Chicago	18,242	17,385	50,670	48,643
St. Louis	3,859	3,694	11,022	10,358
Minneapolis	2,462	2,472	7,647	7,629
Kansas City	4,519	4,148	12,993	11,930
Dallas	4,592	4,005	12,558	11,099
San Francisco	10,663	10,358	30,276	29,206
Total, 333 centers	122,277	118,382	332,305	316,582
New York City*	46,194	46,225	119,117	115,467
140 other centers*	63,714	60,295	177,942	167,851
192 other centers	12,368	11,862	35,246	33,264

DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		December 1948	December 1947	3 months ended -- Dec. 1948	Dec. 1947
DISTRICT NO. 1 - BOSTON					
Hartford*	Conn.	528,717	506,928	1,395,048	1,371,296
New Haven*	"	216,693	199,726	593,653	544,915
New London	"	23,824	23,092	68,660	63,992
Waterbury*	"	70,302	68,079	195,895	182,070
Bangor*	Maine	48,630	46,620	140,831	134,986
Lewiston-Auburn	"	33,786	32,994	91,053	91,719
Portland	"	92,397	94,734	261,524	270,622
Boston*	Mass.	2,847,280	2,835,184	7,959,181	7,898,828
Brockton	"	44,059	41,906	127,699	122,757
Fall River*	"	50,052	58,024	146,716	154,446
Holyoke*	"	35,453	35,623	101,033	96,087
Lowell*	"	35,498	35,709	97,359	95,574
Lynn	"	48,228	47,307	142,302	134,810
New Bedford*	"	56,201	55,199	161,279	157,657
Pittsfield	"	37,157	35,585	109,769	101,433
Springfield	"	175,773	194,319	545,578	516,056
Worcester*	"	165,323	154,595	443,916	421,752
Concord	N.H.	27,013	26,599	74,714	72,746
Manchester	"	56,840	54,435	150,381	139,469
Providence*	R.I.	395,172	406,650	1,033,606	1,061,459
Burlington	Vt.	29,956	29,871	86,480	87,167

*Included in the national series covering 141 centers, available beginning in 1919.

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Federal Reserve Bank of St. Louis

DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		December 1948	December 1947	3 months ended -- Dec. 1948	Dec. 1947
DISTRICT NO. 2 - NEW YORK					
Bridgeport	Conn.	175,438	150,107	481,432	426,926
Stamford	"	69,156	60,385	177,858	164,321
Jersey City	N. J.	377,610	360,193	980,758	921,006
Montclair	"	33,722	31,381	92,466	82,691
Newark	"	877,311	886,947	2,407,047	2,249,428
Passaic*	"	104,854	96,535	290,381	261,400
Paterson	"	136,714	144,610	396,492	437,419
Albany*	N. Y.	606,381	366,312	1,443,966	1,161,755
Binghamton*	"	66,668	65,786	182,279	184,262
Buffalo*	"	637,251	625,708	1,780,433	1,722,489
Elmira	"	36,431	36,015	103,859	99,931
Jamestown	"	43,171	40,825	118,220	113,214
New York*	"	46,194,294	46,224,733	119,116,941	115,467,075
Poughkeepsie	"	42,569	39,437	118,424	112,664
Rochester*	"	361,459	334,644	1,014,687	940,096
Schenectady	"	88,717	77,549	249,803	207,968
Syracuse*	"	248,330	244,663	676,785	647,611
Utica	"	83,882	82,741	234,698	225,748
DISTRICT NO. 3 - PHILADELPHIA					
Wilmington*	Del.	359,668	374,448	875,948	810,441
Atlantic City	N. J.	52,272	53,642	153,163	153,414
Camden	"	131,335	126,236	379,148	368,217
Trenton*	"	199,757	175,163	540,641	491,943
Allentown	Penna.	96,675	83,209	254,307	217,770
Altoona*	"	31,957	31,254	93,397	87,165
Bethlehem	"	37,747	34,115	106,954	97,189
Chester*	"	48,183	44,514	135,982	123,767
Harrisburg	"	114,648	108,449	324,544	298,832
Hazleton	"	33,288	31,316	93,059	86,800
Johnstown	"	48,298	43,964	140,039	126,357
Lancaster*	"	69,801	69,581	192,770	198,177
Lebanon	"	21,966	21,086	62,131	57,057
Norristown	"	34,205	30,771	91,736	82,603
Philadelphia*	"	3,492,329	3,394,829	9,615,384	9,200,221
Reading	"	103,600	95,916	291,255	277,146
Scranton*	"	102,831	99,897	293,229	272,604
Wilkes-Barre*	"	72,934	72,086	213,068	206,123
Williamsport*	"	30,026	27,989	84,507	80,350
York*	"	88,515	81,073	249,038	224,464
DISTRICT NO. 4 - CLEVELAND					
Covington-Newport	Ky.	43,213	41,211	120,957	116,932
Lexington*	"	157,539	130,695	280,518	242,574
Akron*	Ohio	256,162	245,196	741,156	738,521
Canton	"	134,324	118,297	370,533	325,081
Cincinnati	"	1,008,354	1,016,643	2,854,570	2,689,194
Cleveland*	"	2,247,594	2,056,510	6,054,612	5,366,167
Columbus*	"	604,315	590,861	1,757,818	1,533,987
Dayton*	"	256,787	252,356	725,542	703,593
Hamilton	"	40,900	42,463	117,427	116,108
Lima	"	45,966	43,322	134,665	128,787
Lorain	"	22,083	19,768	62,408	56,574
Mansfield	"	47,096	41,721	135,503	118,644
Middletown	"	38,124	36,275	105,351	101,283
Portsmouth	"	24,386	21,545	69,360	64,548
Springfield*	"	50,260	47,084	140,744	134,969
Steubenville	"	27,356	24,801	77,271	68,867
Toledo*	"	419,174	413,837	1,161,258	1,180,591
Warren	"	44,870	37,337	124,551	111,618
Youngstown*	"	176,262	156,847	494,185	459,765
Zanesville	"	28,859	27,570	85,159	75,465

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DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		December 1948	December 1947	3 months ended -- Dec. 1948	Dec. 1947
DISTRICT NO. 4 - CLEVELAND (Cont'd)					
Butler	Penna.	35,678	31,599	98,567	91,089
Erie*	"	100,113	93,662	287,232	261,871
Franklin	"	8,801	7,492	24,110	21,639
Greensburg*	"	24,521	22,659	68,559	63,236
Oil City*	"	21,593	20,552	61,908	59,933
Pittsburgh* 1/	"	2,432,520	2,158,860	6,507,525	5,727,152
Sharon	"	32,822	27,850	91,070	80,302
Wheeling*	W. Va.	73,996	75,992	194,323	190,569
DISTRICT NO. 5 - RICHMOND					
Washington	D. C.	801,534	774,374	2,299,974	2,153,996
Baltimore*	Md.	1,111,993	1,078,157	3,281,679	2,974,062
Cumberland	"	21,794	24,460	64,319	67,375
Frederick	"	18,673	19,726	56,833	60,604
Hagerstown	"	29,909	27,821	82,325	78,883
Asheville	N. C.	55,697	55,769	156,680	151,173
Charlotte*	"	254,462	241,716	750,520	690,469
Durham	"	87,388	107,071	363,807	420,319
Greensboro	"	83,122	84,270	243,356	222,115
Kinston	"	13,777	14,477	64,252	74,536
Raleigh*	"	119,612	112,173	352,577	346,988
Wilmington	"	33,499	33,994	99,914	101,219
Wilson	"	17,829	21,307	103,149	123,333
Winston-Salem	"	128,795	132,478	415,844	405,803
Charleston	S.C.	63,740	58,957	185,755	159,759
Columbia*	"	98,887	94,920	298,056	274,712
Greenville*	"	88,566	84,030	254,912	237,975
Spartanburg	"	51,541	55,104	154,325	157,470
Charlottesville	Va.	23,147	26,072	69,044	69,690
Danville	"	30,165	38,126	133,886	137,933
Lynchburg	"	44,802	44,151	119,240	122,543
Newport News	"	37,772	32,875	101,971	93,657
Norfolk*	"	219,432	199,052	585,866	544,649
Portsmouth	"	25,410	22,534	65,833	61,933
Richmond*	"	564,311	503,101	1,597,178	1,405,128
Roanoke	"	106,710	94,009	295,212	256,870
Bluefield	W.Va.	63,699	51,681	160,844	136,809
Charleston	"	192,406	167,916	482,819	433,933
Clarksburg	"	38,127	38,882	103,289	101,926
Huntington	"	71,792	67,403	196,629	175,881
Parkersburg	"	32,590	28,676	86,718	82,617
DISTRICT NO. 6 - ATLANTA					
Anniston	Ala.	25,243	23,193	71,734	63,057
Birmingham*	"	374,127	354,520	1,049,547	976,418
Dothan	"	14,939	13,454	45,245	39,366
Gadsden	"	20,784	19,200	61,895	58,028
Mobile*	"	153,012	156,882	428,938	411,545
Montgomery*	"	83,584	79,153	249,322	242,745
Jacksonville*	Fla.	293,726	283,439	827,490	783,283
Miami	"	281,618	272,190	742,076	703,628
Orlando	"	57,007	52,429	149,875	140,366
Pensacola*	"	37,960	36,507	108,632	100,568
St. Petersburg	"	59,527	54,696	161,815	149,648
Tampa*	"	137,687	124,097	370,284	329,261

1/ Homestead figures included with Pittsburgh beginning with December 1947; included in summary totals only for prior months.

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DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		December 1948	December 1947	3 months ended -- Dec. 1948	Dec. 1947
DISTRICT NO. 6 - ATLANTA (Cont'd)					
Albany	Ga.	20,276	21,338	60,440	57,815
Atlanta*	"	976,034	902,276	2,742,901	2,449,632
Augusta*	"	61,099	59,817	177,582	172,543
Brunswick	"	10,273	9,371	27,490	26,709
Columbus	"	59,706	63,559	167,224	175,441
Elberton	"	4,344	4,575	13,949	13,368
Macon*	"	66,396	62,689	185,303	177,816
Newnan	"	9,726	12,075	26,554	29,396
Savannah*	"	100,001	106,781	276,645	279,925
Valdosta	"	13,406	11,988	39,327	32,621
Baton Rouge	La.	112,652	84,860	330,587	249,052
Lake Charles	"	38,910	32,008	109,890	91,631
New Orleans*	"	774,399	697,243	2,173,488	1,974,923
Hattiesburg	Miss.	17,419	15,749	51,394	47,831
Jackson	"	133,789	116,249	400,187	340,592
Meridian	"	27,371	28,105	86,219	84,396
Vicksburg*	"	30,498	28,721	94,590	89,590
Chattanooga*	Tenn.	160,335	157,445	438,686	425,383
Knoxville*	"	148,442	132,761	375,992	339,157
Nashville*	"	326,554	312,502	935,133	883,484
DISTRICT NO. 7 - CHICAGO					
Aurora	Ill.	39,038	35,004	111,554	99,185
Bloomington*	"	44,763	41,711	134,295	129,047
Champaign-Urbana	"	38,781	38,377	122,953	121,791
Chicago*	"	9,639,957	9,369,527	26,400,961	26,049,690
Danville	"	36,579	35,449	113,495	105,073
Decatur*	"	73,280	75,187	247,343	253,137
Elgin	"	27,396	25,965	73,301	70,672
Joliet	"	44,906	40,284	124,900	114,246
Moline	"	29,723	28,730	87,167	81,034
Peoria*	"	181,702	193,800	556,322	587,042
Rockford*	"	109,659	102,983	300,866	281,422
Springfield	"	81,536	76,277	231,692	214,587
Fort Wayne*	Ind.	137,069	139,791	387,636	371,705
Gary	"	66,448	60,830	187,483	171,807
Hammond	"	36,072	33,035	102,164	88,341
Indianapolis*	"	703,826	655,382	1,995,576	1,862,591
Lafayette	"	41,574	33,391	117,563	98,106
Muncie	"	40,728	38,544	116,558	107,535
South Bend*	"	210,460	223,713	603,185	631,306
Terre Haute	"	76,812	68,130	208,664	191,174

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DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		December 1948	December 1947	3 months ended -- Dec. 1948	Dec. 1947
DISTRICT NO. 7 - CHICAGO (Cont'd)					
Burlington	Iowa	21,689	19,816	61,492	55,989
Cedar Rapids*	"	84,521	84,033	245,287	242,589
Clinton	"	19,531	19,208	57,848	57,084
Davenport*	"	78,297	75,984	221,042	214,548
Des Moines*	"	295,684	318,530	821,419	875,231
Dubuque*	"	47,104	47,152	135,222	130,334
Mason City	"	35,390	35,168	94,327	95,073
Muscatine	"	20,109	15,922	64,824	49,848
Ottumwa	"	35,013	35,108	95,987	97,504
Sioux City*	"	165,313	172,710	467,939	462,433
Waterloo*	"	66,635	64,780	183,760	179,287
Adrian	Mich.	14,806	12,992	41,965	39,939
Battle Creek	"	46,276	44,720	129,472	124,502
Bay City*	"	35,280	33,084	102,536	93,912
Detroit*	"	3,607,072	3,201,436	10,067,555	9,006,727
Flint*	"	84,390	82,642	244,680	241,324
Grand Rapids*	"	195,360	181,153	550,482	514,640
Jackson	"	51,001	48,520	143,343	143,236
Kalamazoo*	"	74,246	74,534	209,508	207,647
Lansing*	"	88,103	93,848	253,970	268,160
Muskegon	"	59,095	59,358	172,323	170,975
Port Huron	"	28,340	27,109	82,415	78,465
Saginaw	"	77,340	75,649	219,171	216,135
Green Bay	Wis.	58,353	55,680	171,642	160,912
Madison	"	115,758	109,516	315,605	291,138
Manitowoc	"	24,980	22,845	66,765	61,548
Milwaukee*	"	1,001,620	921,329	2,793,789	2,549,028
Oshkosh	"	28,208	28,645	79,641	79,062
Racine	"	74,322	60,020	209,748	167,208
Sheboygan	"	48,118	47,619	142,306	138,870
DISTRICT NO. 8 - ST. LOUIS					
El Dorado	Ark.	24,586	22,191	68,155	59,579
Fort Smith	"	42,952	40,861	126,279	117,756
Helena	"	10,460	9,035	34,440	33,101
Little Rock*	"	137,013	120,522	406,244	372,897
Pine Bluff	"	36,146	28,804	118,826	95,403
Texarkana	"				
(See also Tex.)	"	10,605	11,107	34,569	33,848
Alton	Ill.	26,863	25,431	74,601	71,334
East St. Louis & Nat'l Stock Yards	"	132,753	134,043	386,902	386,932
Quincy	"	31,673	32,169	89,854	90,275
Evansville*	Ind.	121,055	114,453	352,260	325,628
Louisville*	Ky.	595,056	581,217	1,634,681	1,556,809
Owensboro	"	33,058	37,206	96,091	101,409
Paducah	"	17,751	17,151	46,464	46,595
Greenville	Miss.	30,389	22,875	81,626	80,254
Cape Girardeau	Mo.	12,172	10,475	34,287	35,033
Hannibal	"	8,462	8,496	23,359	23,149
Jefferson City	"	43,590	33,210	145,507	117,399
St. Louis*	"	1,780,001	1,709,644	4,922,981	4,582,403
Sedalia	"	11,067	10,796	30,829	30,055
Springfield	"	58,400	58,682	175,853	175,557
Jackson	Tenn.	20,601	20,067	67,847	67,162
Memphis*	"	674,742	645,954	2,070,721	1,955,721

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DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		December 1948	December 1947	3 months ended -- Dec. 1948	Dec. 1947
DISTRICT NO. 9 - MINNEAPOLIS					
Duluth*	Minn.	118,527	118,921	451,171	457,253
Mankato	"	21,065	20,928	61,604	60,191
Minneapolis*	"	1,091,368	1,149,842	3,464,507	3,639,893
Red Wing	"	5,705	5,784	17,186	16,992
Rochester	"	23,985	23,296	69,366	65,475
St. Cloud	"	14,485	14,108	41,053	40,484
St. Paul*	"	547,111	528,940	1,614,750	1,545,759
South St. Paul	"	99,178	108,636	300,084	317,185
Winona	"	19,224	20,989	53,055	55,390
Billings*	Mont.	44,500	40,444	138,324	125,983
Butte	"	48,449	40,770	138,366	120,137
Great Falls	"	48,259	43,121	154,238	134,291
Helena*	"	26,832	24,623	81,762	72,835
Bismarck	N.Dak.	39,834	31,190	116,418	97,889
Dickinson	"	7,333	6,146	23,525	18,961
Fargo*	"	73,568	68,287	232,424	208,886
Grand Forks*	"	25,505	22,682	77,153	70,779
Jamestown	"	7,025	6,597	22,623	22,200
Minot	"	21,384	18,784	67,202	59,974
Aberdeen*	S.Dak.	21,011	20,762	64,303	63,132
Sioux Falls	"	77,791	76,550	229,184	207,690
Eau Claire	Wis.	31,412	35,360	90,728	99,487
La Crosse	"	35,500	32,360	98,337	89,754
Superior*	"	12,993	12,963	39,694	38,396
DISTRICT NO. 10 - KANSAS CITY					
Colorado Springs*	Colo.	44,238	43,146	133,062	122,725
Denver*	"	540,859	530,302	1,610,610	1,539,631
Grand Junction	"	15,108	14,038	42,241	42,060
Greeley	"	19,487	22,914	68,778	71,617
Pueblo*	"	43,612	41,248	123,513	126,610
Atchison	Kans.	15,628	10,800	48,384	38,503
Emporia	"	10,767	10,955	33,928	32,378
Hutchinson	"	47,375	43,865	122,185	126,572
Independence	"	7,899	7,676	21,036	21,002
Kansas City*	"	73,901	65,453	202,714	181,853
Lawrence	"	11,658	11,513	31,655	31,155
Pittsburg	"	14,001	12,942	37,339	35,622
Salina	"	37,456	36,788	105,871	118,181
Topeka*	"	91,297	87,394	260,843	243,754
Wichita*	"	235,738	212,827	653,586	602,708
Joplin*	Mo.	31,070	29,514	85,591	80,687
Kansas City*	"	1,222,727	1,161,620	3,414,748	3,258,936
St. Joseph*	"	116,101	116,969	329,288	332,475
Fremont	Neb.	18,319	15,866	49,539	46,784
Grand Island	"	21,730	20,666	63,724	61,251
Lincoln	"	83,475	78,080	236,255	221,655
Omaha*	"	536,306	531,059	1,532,502	1,533,882
Albuquerque*	N.M.	84,023	69,401	245,639	205,921
Bartlesville*	Okla.	138,717	90,577	391,797	228,483
Enid	"	41,198	44,699	109,772	126,078
Guthrie	"	4,478	4,021	12,596	11,857
Muskogee*	"	31,893	31,128	83,047	78,832
Oklahoma City*	"	337,087	304,435	980,129	885,392
Okmulgee	"	7,821	8,197	23,773	22,822
Tulsa*	"	571,472	439,039	1,756,184	1,349,919
Casper	Wyo.	33,235	24,452	93,935	71,597
Cheyenne	"	30,632	26,223	88,897	78,873

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		December 1948	December 1947	3 months ended -- Dec. 1948	Dec. 1947
DISTRICT NO. 11 - DALLAS					
Tucson*	Ariz.	65,303	64,763	185,355	176,348
Monroe	La.	40,758	35,222	118,927	107,335
Shreveport*	"	157,301	131,941	466,335	377,333
Roswell	N. M.	17,866	15,689	51,620	44,616
Abilene	Tex.	37,328	37,017	110,154	107,217
Amarillo	"	97,756	89,234	287,369	267,853
Austin*	"	117,190	101,848	328,257	298,935
Beaumont*	"	106,443	84,046	313,182	251,442
Corpus Christi	"	82,868	76,471	233,916	225,348
Corsicana	"	13,085	12,896	37,330	37,015
Dallas*	"	1,301,559	1,130,925	3,442,110	3,045,728
El Paso*	"	148,590	131,059	422,090	365,886
Fort Worth*	"	395,019	366,159	1,064,991	1,003,045
Galveston	"	87,009	67,246	222,340	191,436
Houston*	"	1,300,266	1,053,901	3,517,364	2,898,063
Laredo	"	18,471	17,277	50,080	48,229
Lubbock	"	76,431	85,538	230,266	250,419
Port Arthur	"	39,132	33,817	108,231	97,846
San Angelo	"	32,385	32,456	94,394	93,777
San Antonio	"	274,026	269,099	750,354	733,743
Texarkana* (See also Ark.)	"	16,858	16,566	49,534	48,619
Tyler	"	45,013	40,915	127,292	114,681
Waco*	"	55,429	56,666	164,533	162,026
Wichita Falls	"	65,976	54,026	182,343	152,370
DISTRICT NO. 12 - SAN FRANCISCO					
Phoenix	Ariz.	212,086	193,585	577,645	518,105
Bakersfield	Calif.	110,004	103,846	302,569	283,034
Berkeley	"	92,771	81,185	264,027	241,885
Fresno*	"	145,169	171,800	409,900	482,619
Long Beach*	"	171,418	161,919	477,968	457,539
Los Angeles*	"	3,391,628	3,302,539	9,299,449	9,175,003
Oakland*	"	452,278	445,598	1,366,711	1,285,216
Pasadena*	"	112,037	106,031	312,942	297,284
Riverside	"	37,174	38,165	107,292	107,408
Sacramento*	"	404,581	353,260	1,311,395	1,132,158
San Bernardino	"	49,093	50,412	145,626	153,725
San Diego*	"	257,536	245,053	709,899	686,359
San Francisco*	"	2,644,716	2,504,797	7,440,822	7,060,857
San Jose	"	123,172	115,624	378,706	366,170
Santa Barbara	"	38,398	39,017	113,588	111,706
Santa Rosa	"	25,773	29,252	76,336	82,603
Stockton*	"	69,061	68,284	203,224	205,880
Boise*	Idaho	74,281	67,594	213,401	192,664
Reno*	Nev.	65,271	44,782	151,871	121,088
Eugene	Ore.	54,645	55,150	166,688	153,813
Portland*	"	590,940	599,609	1,775,967	1,728,492
Salem	"	55,288	55,240	175,701	169,287
Ogden*	Utah	60,211	89,687	196,234	232,112
Salt Lake City*	"	255,044	241,709	736,682	663,025
Bellingham	Wash.	23,986	27,154	70,324	72,043
Everett	"	32,253	36,153	97,922	98,291
Seattle*	"	731,635	742,637	2,069,412	2,042,345
Spokane*	"	165,616	164,902	491,845	475,128
Tacoma*	"	145,070	148,098	413,867	391,011
Walla Walla	"	23,742	22,882	70,802	69,598
Yakima*	"	48,615	52,404	147,548	149,566

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