

SECURITIES AND EXCHANGE COMMISSION

FORM 10-Q/A

Quarterly report pursuant to sections 13 or 15(d) [amend]

Filing Date: **1996-12-30** | Period of Report: **1996-09-30**
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FILER

FIRST CITIZENS BANCSHARES INC /TN/

CIK: **719264** | IRS No.: **621180360** | State of Incorporation: **TN** | Fiscal Year End: **1231**
Type: **10-Q/A** | Act: **34** | File No.: **000-11709** | Film No.: **96687948**
SIC: **6022** State commercial banks

Mailing Address

*P O BOX 370
DYERSBURG TN 38025-0370*

Business Address

*COURT ST
P O BOX 370
DYERSBURG TN 38024-0370
9012854410*

SIGNATURES

Pursuant to the requirements of Sections 13 or 15(d) of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

First Citizens Bancshares, Inc.
(Registrant)

Date: November 13, 1996

/s/Stallings Lipford
Stallings Lipford, Chairman

Date: November 13, 1996

/s/Jeff Agee
Jeff Agee,
Senior Vice President &
Chief Financial Officer
First Citizens National Bank
(Principal Subsidiary)

<TABLE> <S> <C>

<ARTICLE> 9
<CIK> 0000719264
<NAME> FIRST CITIZENS BANCSHARES

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<FISCAL-YEAR-END>	DEC-31-1996	DEC-31-1996	DEC-31-1996	DEC-31-1995
<PERIOD-END>	SEP-30-1996	SEP-30-1995	SEP-30-1996	SEP-30-1995
<CASH>	11,624	11,407	11,624	11,407
<INT-BEARING-DEPOSITS>	0	0	0	0
<FED-FUNDS-SOLD>	0	0	0	0
<TRADING-ASSETS>	0	0	0	0
<INVESTMENTS-HELD-FOR-SALE>	43,788	20,092	43,788	20,092
<INVESTMENTS-CARRYING>	31,194	47,328	31,194	47,328
<INVESTMENTS-MARKET>	0	0	0	0
<LOANS>	215,541	192,170	215,541	192,170
<ALLOWANCE>	2,511	2,247	2,511	2,247
<TOTAL-ASSETS>	314,871	283,878	314,871	283,878
<DEPOSITS>	252,407	230,055	252,407	230,055
<SHORT-TERM>	26,221	17,689	26,221	17,689
<LIABILITIES-OTHER>	3,442	3,093	3,442	3,093
<LONG-TERM>	4,015	6,696	4,015	6,696
<PREFERRED-MANDATORY>	0	0	0	0
<PREFERRED>	0	0	0	0
<COMMON>	739	731	739	731
<OTHER-SE>	28,047	25,614	28,047	25,614
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<INTEREST-LOAN>	5,189	4,646	14,706	13,061
<INTEREST-INVEST>	1,248	1,076	3,705	3,390
<INTEREST-OTHER>	16	41	64	149
<INTEREST-TOTAL>	6,453	5,763	18,475	16,600
<INTEREST-DEPOSIT>	2,679	2,635	7,860	7,466
<INTEREST-EXPENSE>	3,103	2,950	8,913	8,368
<INTEREST-INCOME-NET>	3,350	2,813	9,562	8,232
<LOAN-LOSSES>	163	107	402	258
<SECURITIES-GAINS>	13	36	192	60
<EXPENSE-OTHER>	2,334	2,267	7,069	6,826
<INCOME-PRETAX>	1,607	1,161	4,581	3,215
<INCOME-PRE-EXTRAORDINARY>	1,042	755	2,986	2,121
<EXTRAORDINARY>	0	0	0	0
<CHANGES>	0	0	0	0
<NET-INCOME>	1,042	755	2,986	2,121
<EPS-PRIMARY>	1.42	1.04	4.06	2.93
<EPS-DILUTED>	1.42	1.04	4.06	2.93
<YIELD-ACTUAL>	4.61	4.33	4.39	4.23
<LOANS-NON>	1,523	893	1,523	893
<LOANS-PAST>	171	315	171	315
<LOANS-TROUBLED>	0	0	0	0
<LOANS-PROBLEM>	3,485	2,665	3,485	2,665
<ALLOWANCE-OPEN>	2,359	2,186	2,216	2,054
<CHARGE-OFFS>	50	80	218	196
<RECOVERIES>	39	34	111	131
<ALLOWANCE-CLOSE>	2,511	2,247	2,511	2,247
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