

LAKELAND FINANCIAL CORP

Form 4

March 13, 2003

1. Name and Address of Reporting Person  
 Ross, Steven D.  
 187 Ems T46 Lane  
 Leesburg, IN 46538  
 USA
2. Issuer Name and Ticker or Trading Symbol  
 Lakeland Financial Corporation (LKFN)
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Day/Year  
 03/12/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)  
 Director                                  10% Owner  
 Officer (give title below)      Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Trans- action Date (Month/ Day/ Year)	2A.Execu- action Date (Month/ Day/ Year)	3. Trans- action Code Code  V	4. Securities Acquired (A) or Disposed of (D) Amount  A/D Price	5. Amo Securi Benefi Owned Follow Report Transa
Common Stock	03/12/2003		P	535 A \$25.0000	2147

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Deriv- ative Security	3. (Month/ Day/ Year)	3A. (Month/ Day/ Year)	4. Transac- tion Code Code  V	5. Acquired(A) or Disposed(D) (A)   (D)	6. Number of Derivative Securities Date Exercisable and Expiration Date (Month/Day/Year) Date Exer- tion Date	7. Title and Amount of Underlying Securities Amount or Number of Shares
Stock Options (Right to buy)	\$12.375					07/11/2010	Common Stock
Stock	\$13.625					01/09/2011	Common

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Options  
(Right to  
buy)

Stock

Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
/s/ Teresa A. Bartman, Attorney-in-fact

DATE  
03/13/2003