

1. Name and Address of Reporting Person
Kubacki, Michael L.
1401 E North Shore Drive
Syracuse, IN 46567
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
04/21/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
(X) Director () 10% Owner
(X) Officer (give title below) () Other (specify below)
President
7. Individual or Joint/Group Filing (Check Applicable Line)
(X) 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- tion Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Code V Amount A/D Price	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Owner- ship Form: Direct (D) or Indirect (I)	7. Nature of In- direct Bene- ficial Owner- ship
Common Stock	04/21/2003		P	1000 A \$25.8700	32200	D	
Common Stock					4686	I	401(k) Plan

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

1. Title of Derivative Security	2. Deriv- ative Security	3. (Month/ Day/ Year)	3A. (Month/ Day/ Year)	4. Execu- tion Date	5. Transac- tion Code	6. Number of Derivative Securities Acquired(A) Disposed(D)	7. Date Exer- cisable and Expiration Date (Month/Day/Year)	8. Title and Amount of Underlying Securities Amount or Number of Shares	9. Price of Derivative Security	10. Number of Deriv- ative Secur- ities Benefi- cially Owned Direct (D) or In- direct (I)	11. Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- ficial Owner- ship
Stock Options (Right to buy)	\$13.5						06/13/2010	Common Stock		10000	D
Stock Options (Right to buy)	\$13.625						01/09/2011	Common Stock		10000	D
Stock Options (Right to buy)	\$15.125						02/08/2010	Common Stock		10000	D
Stock Options (Right to buy)	\$19.4375						02/09/2009	Common Stock		10000	D
Stock Options (Right to buy)	\$23						06/28/2008	Common Stock		20000	D

Explanation of Responses:

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

DATE
04/22/2003