

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/Year  
 12/2002
5. If Amendment, Date of Original (Month/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. Transaction Date (Month/Day/Year)	2A. Execution Date (Month/Day/Year)	3. Transaction Code	4. Securities Acquired (A) or Disposed of (D) Amount    A/D    Price	5. Amount of Securities Beneficially Owned Following Year	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Ownership: direct Beneficial Ownership
Common Stock	12/31/2002		J 27	A \$23.7421 1612		D	

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

1. Title of Derivative Security	2. Derivative Security	3. (Month/Day/Year)	3A. Execution Date (Month/Day/Year)	4. Transaction Code	5. Number of Derivative Securities Acquired (A) or Disposed (D) (A) (D)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities Amount or Number of Shares	8. Price of Derivative Security	9. Number of Derivatives Beneficially Owned	10. Ownership Form: Direct (D) or Indirect (I)	11. Nature of Ownership: direct Beneficial Ownership
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Explanation of Responses:

Dividend Reinvestment for 2002.

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

DATE  
 02/07/2003

