

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)
(X) Director () 10% Owner
() Officer (give title below) () Other (specify below)
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. Transaction Date (Month/Day/Year)	2A. Execution Date (Month/Day/Year)	3. Transaction 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. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Ownership: direct, Beneficial, Official
Common Stock	03/12/2003		P	535 A \$25.0000	2147	D	

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

1. Title of Derivative Security	2. Derivative Price of Security	3. Transaction Date (Month/Day/Year)	3A. Execution Date (Month/Day/Year)	4. Transaction Code	5. Number of Derivative Securities Acquired (A) or Disposed (D)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities 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, Official
Stock Options (Right to buy)	\$12.375					07/11/2010	Common Stock		500	D	
Stock Options (Right to buy)	\$13.625					01/09/2011	Common Stock		1000	D	

Explanation of Responses:

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

DATE
03/13/2003