

LAKELAND FINANCIAL CORP

Form 5

February 07, 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/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. Trans- action Date (Month/ Day/ Year)	2A.Execu- action Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D)  Amount    A/D    Price	5. Amo Securi Benefi Owned Follow Yea
Common Stock	12/31/2002		J		