

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/Year
12/2002
5. If Amendment, Date of Original (Month/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) | | | 5. Amount of Securities Beneficially Owned Following Year | 6. Owner- ship Form: Direct (D) or Indirect (I) | 7. Nature of In- direct Bene- ficial Owner- ship |
|----------------------|---|---|-----------------------------|--|-----|-----------|--|---|--|
| | | | | Amount | A/D | Price | | | |
| Common Stock | | | | | | 31200 | | D | |
| Common Stock | 12/31/2002 | | J | 1065 | A | \$23.7421 | 4686 | I | 401(k) Plan |

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

| 1. | 2. | 3. | 3A. | 4. | 5. | 6. | 7. | 8. | 9. | 10. | 11. | |
|------------------------------------|--|--|--|-----------------------|---|--|---|------------------------------------|----|--|---|---|
| | | | | | | | Title and Amount of Underlying Securities | | | Number of Deriv- ative Secur- ities Benefi- cially Owned | Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- direct (I) | Nature of In- direct Owner- ship |
| Title of Derivative Security | Conver- sion or Exercise Price of | Trans- action Date (Month/ Day/ Year) | Execu- tion Date (Month/ Day/ Year) | Transac- tion Code | Number of Derivative Securities Acquired(A) Disposed(D) | Date Exercis- able and Expira- tion Date (Month/Day/Year) | Amount or Number of Shares | Price of Derivative Security | | | at End of Year | direct (I) |

Explanation of Responses:

Salary redirection to 401(k) plan during 2002.

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

DATE
02/07/2003

