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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549**

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**FORM 8-K**

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**CURRENT REPORT  
Pursuant to Section 13 or 15(d)  
of the Securities Exchange Act of 1934**

**Date of report (Date of earliest event reported): January 14, 2026**

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**LAKELAND FINANCIAL CORPORATION**  
(Exact name of Registrant as specified in its charter)

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**Indiana**  
(State or other jurisdiction  
of incorporation)

**0-11487**  
(Commission  
File Number)

**35-1559596**  
(IRS Employer  
Identification No.)

**202 East Center Street,  
Warsaw , Indiana**  
(Address of principal executive offices)

**46580**  
(Zip Code)

**Registrant's telephone number, including area code: (574) 267-6144**

**(Former name or former address if changed since last report.)**

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of each class</u>	<u>Trading Symbol(s)</u>	<u>Name of each exchange on which registered</u>
Common Stock, no par value	LKFN	The Nasdaq Stock Market, LLC

Indicate by check mark whether the Registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (s230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (s240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the Registrant has elected not to use extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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## **Item 5.02. Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers**

On January 15, 2026, Lakeland Financial Corporation (the "Company") announced that Donald J. Robinson-Day, age 48, was appointed an Executive Vice President and the Chief Credit Officer of the Company and Lake City Bank (the "Bank"), the Company's wholly owned subsidiary, effective January 14, 2026. Mr. Robinson-Gay joined the Bank in 2018 as Vice President and Credit Administration Officer with responsibility for the Bank's Fort Wayne and Warsaw markets. On July 14, 2020, Mr. Robinson-Gay was promoted to Senior Vice President and Regional Credit Officer and was most recently promoted to lead the Credit division as Senior Vice President and Chief Credit Officer on January 30, 2023. In compensation for his service, Mr. Robinson-Gay will receive an annual salary and shall be entitled to participate in all compensation and benefit plans available to the executive officers of the Company and the Bank pursuant to the terms of such plans.

In connection with his appointment, on January 14, 2026, the Company entered into a Change in Control Agreement with Mr. Robinson-Gay in the form previously entered into with certain of the Company's named executive officers, a copy of which is filed herewith as Exhibit 10.1, and a summary of which is included in the Company's definitive proxy statement for the Company's 2025 annual meeting of shareholders, filed with the Security and Exchange Commission on February 27, 2025, [which summary is incorporated by reference herein](#). The summary is qualified in its entirety by reference to the form of Change in Control Agreement, which is incorporated by reference.

The press release relating to Mr. Robinson-Gay's appointment issued on January 15, 2026, is attached hereto as Exhibit 99.1.

## **Item 9.01. Financial Statements and Exhibits**

(d) Exhibits

[10.1 Form of Change in Control Agreement \(incorporated by reference to Exhibit 10.1 of the Company's Current Report on Form 8-K, filed with the Securities and Exchange Commission on March 2, 2016\)](#)

[99.1 Press Release issued by Lakeland Financial Corporation and Lake City Bank on January 15, 2026](#)

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**LAKELAND FINANCIAL CORPORATION**

Dated: January 15, 2026

By: /s/ Lisa M. O'Neill  
Lisa M. O'Neill  
Executive Vice President  
and Chief Financial Officer

**NEWS FROM LAKE CITY BANK**  
FOR IMMEDIATE RELEASE**Contact**

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## Lake City Bank Promotes Donald J. Robinson-Gay to Executive Vice President

Warsaw, Indiana (January 15, 2026) – Lake City Bank is pleased to announce that Senior Vice President Donald J. Robinson-Gay has been promoted to Executive Vice President, Chief Credit Officer.

“Don’s career in banking and financial services makes him a uniquely qualified Chief Credit Officer. He’s touched every part of the commercial lending process during his career. His strong technical credit skills were developed long before he joined Lake City Bank and he has done a great job of adapting those skills to the Lake City Bank credit culture over the last eight years, particularly during the last three years as our Chief Credit Officer. As a result, he and his Credit Administration team are terrific partners to our Commercial Banking and Commercial Loan Operations teams,” commented David M. Findlay, Chairman and Chief Executive Officer.

Robinson-Gay was promoted to Senior Vice President, Chief Credit Officer and joined the bank’s Management Committee in 2023. He previously served as Senior Vice President and Regional Credit Officer from 2020-2023 and as Vice President and Regional Credit Officer from 2018-2020, with responsibility for the bank’s Fort Wayne and Warsaw markets in those roles. In addition to his role as a Regional Credit Officer, he managed the Special Assets team, the Commercial Real Estate Appraisal team and the Field Audit Examination team.

Prior to joining Lake City Bank, Robinson-Gay began his career in management consulting at Accenture, before moving into various commercial banking and credit roles with M&I Bank and BMO Harris Bank. While at BMO Harris, he held leadership roles in commercial banking and strategy, as well as serving as a commercial banking market executive in Indianapolis. At M&I Bank, after spending several years as a commercial banker, he served as a senior credit administration officer focused on loan workout strategy during the Great Recession.

“I’m deeply honored by the promotion to Executive Vice President,” said Robinson-Gay. “I’m excited to continue leading the strong Credit Administration team as part of our collaborative credit culture alongside our Commercial Banking partners to deliver lending solutions for our clients and drive sustainable loan growth for the bank.”

Robinson-Gay is responsible for management of the bank’s loan portfolio, overseeing credit quality and policies to balance loan growth with risk management. He works closely with the bank’s lending teams and plays a strategic role in numerous bank project teams and standing committees, including Corporate Loan Committee, Loan Review Committee and Risk Management Committee.

Robinson-Gay earned a master's of business administration from Marquette University and a bachelor's degree from Miami University. He serves on the board of directors of the Kosciusko Economic Development Corporation.

Lake City Bank, a \$6.9 billion bank headquartered in Warsaw, Indiana, was founded in 1872 and serves Central and Northern Indiana communities with 55 branch offices and a robust digital banking platform. Lake City Bank's community banking model prioritizes building in-market long-term customer relationships while delivering technology-forward solutions for retail and commercial clients. The bank is the single bank subsidiary of Lakeland Financial Corporation (Nasdaq Global Select/LKFN). For more information visit [www.lakecitybank.com](http://www.lakecitybank.com).

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