

1. Name and Address of Reporting Person
Steininger, Donald B.
6914 Woodcroft
Fort Wayne, IN 46804
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
04/17/2003
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. Trans- action Date (Month/ Day/ Year)	2A.Execu- tion Date (Month/ Day/ Year)	3. Trans- action Code Code V	4. Securities Acquired (A) or Disposed of (D) Amount A/D Price	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Owner- ship Form: Direct (D) or Indirect (I)	7. Nature of In- direct Bene- ficial Owner- ship
Common Stock	04/17/2003		P	800 A \$25.2700		D	
Common Stock	04/17/2003		P	1000 A \$25.5000		D	
Common Stock	04/17/2003		P	200 A \$25.2600	6300	D	
Common Stock					700	I	By Spouse

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

1. Title of Derivative Security	2. Deriv- ative Security	3. (Month/ Day/ Year)	3A. (Month/ Day/ Year)	4. Transac- tion Code Code V	5. Number of Derivative Securities Acquired(A) Disposed(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 Deriv- ative Secur- ities Benefi- cially Owned	10. Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- direct (I)	11. Nature of In- direct Bene- ficial Owner- ship
Stock Options (Right to buy)	\$14.25					06/12/2011	Common Stock		1000	D	

Explanation of Responses:

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

DATE
04/21/2003