FORM 5

Check this box if no longer subject to

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549

washington,	D.C. 20549	

OMB APPROVAL									
OMB Number:	3235-0362								
Estimated average h	nurdon								

Form filed by One Reporting Person

Person

Form filed by More than One Reporting

Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b)

Form 3 Holdings Reported

Form 4 Transactions Reported.

ROSS STEVEN D

187 EMS T46 LN

(Last)

(Street)

LEESBURG

1. Name and Address of Reporting Person*

(First)

IN

(Middle)

46538

OWNERSHIP

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL

OWNERSHIP	hours per response: 1.0
Filed pursuant to Section 16(a) of the Securities Exchange Act of or Section 30(h) of the Investment Company Act of 1940	1934
2. Issuer Name and Ticker or Trading Symbol LAKELAND FINANCIAL CORP [LKF	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner
3. Statement for Issuer's Fiscal Year Ended (Month/Day/Ye 12/31/2013	officer (give title Other (specify below) below)
4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable

(City)	(State)	(Zip)								
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1. Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)				5. Amount of Securities Beneficially Owned at end of	6. Ownership Form: Direct (D) or	7. Nature of Indirect Beneficial Ownership
	(Monuniday) rear)		3)	Amount	(A) or (D)	Price	Issuer's Fiscal Year (Instr. 3 and 4)	Indirect (I) (Instr. 4)	(Instr. 4)	
Common Sto	ck							17,086(1)	D	
Table II. Devivative Convities Assured Disposed of an Developing Dymod										

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	of Deriv Secu Acqu (A) o Dispo of (D (Insti	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		ate	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Stock Options (Right to Buy)	\$24.05						05/14/2013	05/14/2018	Common Stock	1,000		1,000	D	

Explanation of Responses:

1. Balance adjustment for dividend reinvestment.

Teresa A. Bartman, Attorney-

02/13/2014

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.