UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT

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

Date of report (Date of earliest event reported): April 9, 2024

| LAKELAND FINANCIAL CORPORATION (Exact name of Registrant as specified in its charter) | | | | | |
|---|--|--|--|--|--|
| 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) | | | |
| _ | trant's telephone number, including area code: | | | | |
| Check the appropriate box below if the Form 8-K if following provisions: | ner name or former address if changed since left in the state of the s | | | | |
| | 25 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 pursua | ant to Rule 14d-2(b) under the Exchange Act (17 | CFR 240.14d-2(b)) | | | |
| ☐ Pre-commencement communications pursua | ant to Rule 13e-4(c) under the Exchange Act (17 | CFR 240.13e-4(c)) | | | |
| Securities registered pursuant to Section 12(b) of the | he Act: | | | | |
| Title of each class Common Stock, no par value | Trading Symbol(s) LKFN | Name of each exchange on which registered NASDAQ | | | |

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. \Box

Item 7.01. Regulation FD Disclosure

| end will be paid on May 6, 2024 to the shareholders of record on April 25, 2024. | | | | | | |
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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: April 9, 2024 By: /s/ Lisa M. O'Neill

Lisa M. O'Neill Executive Vice President and Chief Financial Officer