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LAKELAND FINANCIAL CORP

Form 4

April 21, 2003

- Name and Address of Reporting Person Steininger, Donald B. 6914 Woodcroft Fort Wayne, IN 46804
- 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- 2A.Execu- action action Date Date (Month/ (Month/ Day/ Day/	3. Trans- 4. Securiti action or Dispo Code 	es Acquired (A) osed of (D)	5. Amo Securi Benefi Owned Follow
Common Stock Common Stock Common Stock Common Stock Common Stock	Year) Year) +	· · · · · ·	A \$25.2700 A \$25.5000 A \$25.2600	Transa -+ 6300 700

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

+	+	L	+	+	+	+	+	
•	•	•	•	4.		16.	7.	
			[
	1		1				1	
	1		1			1	1	
	1		I			1	Title a	nd Amount
	1		I			1	of Unde	rlying
	Conver-	Trans-	Execu-	l	Number of	1	Securit	ies
	sion or	action	tion		Derivative	Date Exercisable	+	+
	Exercise	Date	Date		Securities	and Expiration Date	1	Amount
	Price of		I	Transac-	Acquired(A)	(Month/Day/Year)	1	or
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D)	+	+	Number
Derivative	ative	Day/	Day/	++	+	+Date Exer- Expira-	1	of
Security	Security	Year)	Year)	Code V	(A) (D)	cisable tion Date	Title	Shares
+	+	+	+	++	++	+	+	+

Stock \$14.25 Options (Right to 06/12/2011 Common Stock

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buy)

Explanation of Responses:

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

DATE 04/21/2003