

O'Neill Lisa M  
Form 5  
February 14, 2019

**FORM 5**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

Check this box if  
no longer subject  
to Section 16.  
Form 4 or Form  
5 obligations  
may continue.  
See Instruction  
1(b).  
Form 3 Holdings  
Reported  
Form 4  
Transactions  
Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL  
OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

## OMB APPROVAL

OMB  
Number: 3235-0362  
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2005  
Estimated average  
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response... 1.0

1. Name and Address of Reporting Person \*  
O'Neill Lisa M

(Last) (First) (Middle)

LAKELAND FINANCIAL  
CORPORATION, P.O. BOX 1387

(Street)

WARSAW, IN 46581-1387

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading  
Symbol  
LAKELAND FINANCIAL CORP  
[LKFN]

3. Statement of Issuer's Fiscal Year Ended  
(Month/Day/Year)  
12/31/2018

4. If Amendment, Date Original  
Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to  
Issuer

(Check all applicable)

☐ Director ☐ 10% Owner  
☒ Officer (give title ☐ Other (specify  
below) below)  
EVP & CFO

6. Individual or Joint/Group Reporting

(check applicable line)

☒ 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 (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				Amount	(A) or (D)	Price			
Common Stock	12/31/2018	Â	J <sup>(1)</sup>	221	A	\$ 47.22	16,977	D	Â
Common Stock	12/31/2018	Â	J <sup>(2)</sup>	379	A	\$ 47.22	1,149	I	401(k) Plan

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

**Persons who respond to the collection of information  
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SEC 2270  
(9-02)

**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)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
					(A) (D)	Date Exercisable Expiration Date	Title Amount or Number of Shares
Restricted Stock Units <sup>(3)</sup>	\$ 0 <sup>(4)</sup>	Â	Â	Â	Â Â	02/01/2019 02/01/2019 <sup>(5)</sup>	Common Stock 8,520
Restricted Stock Units <sup>(3)</sup>	\$ 0 <sup>(4)</sup>	Â	Â	Â	Â Â	02/01/2020 02/01/2020 <sup>(5)</sup>	Common Stock 5,400
Restricted Stock Units <sup>(3)</sup>	\$ 0 <sup>(4)</sup>	Â	Â	Â	Â Â	02/01/2021 02/01/2021 <sup>(5)</sup>	Common Stock 5,400

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
O'Neill Lisa M LAKELAND FINANCIAL CORPORATION P.O. BOX 1387 WARSAW, IN 46581-1387	Â	Â	Â EVP & CFO	Â

## Signatures

Teresa A. Bartman,  
Attorney-in-Fact 02/14/2019

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

\* 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).

(1) Dividend reinvestment for 2018.

(2) Salary redirection to 401(k) plan for 2018.

(3) The Restricted Stock Units are subject to forfeiture based on corporate performance criteria.

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(4) Each Restricted Stock Unit exercises into 1 share of Common Stock.

(5) Restricted Stock Unit awards are a conditional promise to transfer a share at a specific future date and do not have an expiration date.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.