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BRYN MAWR BANK CORP  
Form 13F-HR  
January 09, 2003

January 8, 2003

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12/31/02

Check here if Amendment: (); Amendment Number:

This Amendment (check only one): () is a restatement. () adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: The Bryn Mawr Trust Company  
Address: 10 South Bryn Mawr Avenue  
Bryn Mawr, Pa. 19010

13F File Number: 28-04335

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Allen W. Doll  
Title: Vice President  
Phone: 610-971-6857

Signature, Place and Date of Signing:

/s/ Allen Doll

Wayne, Pennsylvania

-----  
(Signature)

-----  
(City, State)

Report Type (Check only One):

() 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

() 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

() 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

FORM 13F SUMMARY PAGE

Report Summary:

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Number of Other Included Managers: NONE  
 Form 13F Information Table Entry Total: 308  
 Form 13F Information Table Value Total: \$ 439,452 (thousands)

List of Other Included Managers: NONE

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F  
 AS OF 12/31/02

- - - - - COLUMN 1 AND 2 - - - - - COLUMN 3 - COLUMN 4 - - -COLUMN 5 - - - - COLUMN 6- - COLUMN 7

ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE INVESTMENT DISCRETION (A)	SHR (B)	OTHER (C)	MANAG
XL CAPITAL LTD CL A	G98255105	309	4,000	SH		X	X	
PRINCETON SHOPPING CENTER LIMITED PARTNERSHIP	LP0000135	295	1	SH		X	X	
AFLAC INC	001055102	21	700	SH	X			
AFLAC INC	001055102	998	33,148	SH		X	X	
AOL TIME WARNER INC COM	00184A105	91	6,965	SH	X			
AOL TIME WARNER INC COM	00184A105	128	9,790	SH		X	X	
AT&T CORP COM NEW	001957505	132	5,064	SH	X			
AT&T CORP COM NEW	001957505	138	5,268	SH		X	X	
ABBOTT LABS	002824100	1,678	41,940	SH	X			
ABBOTT LABS	002824100	956	23,910	SH		X	X	
AIR PRODUCTS CHEMICAL	009158106	90	2,100	SH	X			
AIR PRODUCTS CHEMICAL	009158106	597	13,962	SH		X	X	
AIRGAS INC COM	009363102	173	10,000	SH	X			
ALCOA INC	013817101	328	14,388	SH	X			
ALCOA INC	013817101	121	5,300	SH		X	X	
ALLIED IRISH BKS PLC SPON ADR ORD	019228402	203	7,542	SH		X	X	
ALLSTATE CORP	020002101	47	1,284	SH	X			
ALLSTATE CORP	020002101	184	4,980	SH		X	X	
ALLTEL CORP	020039103	877	17,200	SH	X			
ALLTEL CORP	020039103	191	3,750	SH		X	X	

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AMBAC FINANCIAL GROUP INC	023139108	2,543	45,216 SH	X		
AMBAC FINANCIAL GROUP INC	023139108	441	7,850 SH		X	X
AMERICAN ELEC POWER	025537101	29	1,074 SH	X		
AMERICAN ELEC POWER	025537101	281	10,281 SH		X	X
AMERICAN EXPRESS	025816109	178	5,045 SH	X		
		-----				
PAGE TOTAL			11,029			

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE DISCRETION (A)	SHR (B)	OTHER (C)	MANAG
AMERICAN EXPRESS	025816109	534	15,100 SH			X	X	
AMERICAN INTERNATIONAL GROUP INC	026874107	4,884	84,425 SH		X			
AMERICAN INTERNATIONAL GROUP INC	026874107	1,600	27,659 SH			X	X	
AMERICAS SPORTS VOICE INC COM	03061W109	5	100,000 SH		X			
AMGEN INC	031162100	472	9,756 SH		X			
AMGEN INC	031162100	349	7,228 SH			X	X	
AMSOUTH BANCORP	032165102	1,895	98,675 SH		X			
AMSOUTH BANCORP	032165102	365	19,000 SH			X	X	
ANHEUSER-BUSCH COMPANIES INC	035229103	3,480	71,907 SH		X			
ANHEUSER-BUSCH COMPANIES INC	035229103	999	20,650 SH			X	X	
APPLIED MATLS INC	038222105	1,921	147,448 SH		X			
APPLIED MATLS INC	038222105	369	28,300 SH			X	X	
AUTOMATIC DATA PROCESSING INC	053015103	557	14,183 SH		X			
AUTOMATIC DATA PROCESSING INC	053015103	916	23,350 SH			X	X	
AVERY DENNISON CORP	053611109	31	500 SH		X			
AVERY DENNISON CORP	053611109	318	5,209 SH			X	X	
BP PLC	055622104	3,938	96,870 SH		X			
BP PLC	055622104	5,597	137,695 SH			X	X	

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BANK OF AMERICA CORP (NEW)	060505104	1,160	16,679 SH	X		
BANK OF AMERICA CORP (NEW)	060505104	655	9,417 SH		X	X
BANK ONE CORP	06423A103	96	2,628 SH	X		
BANK ONE CORP	06423A103	1,297	35,491 SH		X	X
BAXTER INTERNATIONAL INC	071813109	179	6,375 SH	X		
BAXTER INTERNATIONAL INC	071813109	260	9,300 SH		X	X
BELLSOUTH CORP	079860102	2,477	95,767 SH	X		

PAGE TOTAL

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34,354

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION			MANAG
					SOLE (A)	SHR (B)	OTHER (C)	
BELLSOUTH CORP	079860102	2,335	90,257 SH			X	X	
BEST BUY INC COM	086516101	1,370	56,730 SH		X			
BEST BUY INC COM	086516101	220	9,125 SH			X	X	
BLOCK H & R INC	093671105	210	5,230 SH		X			
BOEING CO	097023105	236	7,152 SH		X			
BOEING CO	097023105	639	19,378 SH			X	X	
BRISTOL MYERS SQUIBB CO	110122108	1,501	64,845 SH		X			
BRISTOL MYERS SQUIBB CO	110122108	2,746	118,636 SH			X	X	
BRYN MAWR BANK CORP	117665109	1,134	30,952 SH		X			
BRYN MAWR BANK CORP	117665109	919	25,100 SH			X	X	
CVS CORP COM	126650100	1,636	65,530 SH		X			
CVS CORP COM	126650100	255	10,225 SH			X	X	
CERTEGY INC COM	156880106	12	500 SH		X			
CERTEGY INC COM	156880106	204	8,324 SH			X	X	
CHEVRONTEXACO CORP	166764100	2,930	44,069 SH		X			
CHEVRONTEXACO CORP	166764100	1,811	27,237 SH			X	X	

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CHOICEPOINT INC COM	170388102	233	5,888 SH		X	X
CHUBB CORP	171232101	24	465 SH		X	
CHUBB CORP	171232101	239	4,573 SH		X	X
CIRCUIT CITY STORES INC COM	172737108	111	15,000 SH		X	X
CISCO SYSTEMS	17275R102	2,886	220,320 SH		X	
CISCO SYSTEMS	17275R102	928	70,875 SH		X	X
CITIGROUP INC	172967101	3,530	100,306 SH		X	
CITIGROUP INC	172967101	937	26,622 SH		X	X
COCA COLA CO	191216100	853	19,460 SH		X	
				-----		
PAGE TOTAL					27,899	

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE DISCRETION (A)	SHR (B)	OTHER (C)	MANAG (D)
COCA COLA CO	191216100	927	21,138 SH			X	X	
COLGATE PALMOLIVE	194162103	1,479	28,209 SH		X			
COLGATE PALMOLIVE	194162103	1,857	35,416 SH			X	X	
COMCAST CORP NEW CL A	20030N101	193	8,189 SH		X			
COMCAST CORP NEW CL A	20030N101	248	10,521 SH			X	X	
CONOCOPHILLIPS COM	20825C104	164	3,379 SH		X			
CONOCOPHILLIPS COM	20825C104	138	2,858 SH			X	X	
CONSTELLATION ENERGY GROUP	210371100	234	8,428 SH			X	X	
DPL INC	233293109	240	15,637 SH			X	X	
DEAN FOODS CO NEW COM	242370104	668	18,000 SH		X			
DEERE & CO	244199105	2,580	56,270 SH		X			
DEERE & CO	244199105	404	8,805 SH			X	X	
DELL COMPUTER CORP COM	247025109	1,348	50,397 SH		X			
DELL COMPUTER CORP COM	247025109	390	14,580 SH			X	X	

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DOW CHEMICAL CO	260543103	325	10,935 SH	X		
DOW CHEMICAL CO	260543103	593	19,980 SH		X	X
DU PONT E I DE NEMOURS & CO	263534109	2,262	53,356 SH	X		
DU PONT E I DE NEMOURS & CO	263534109	15,033	354,554 SH		X	X
DUKE ENERGY	264399106	1,401	71,723 SH	X		
DUKE ENERGY	264399106	292	14,925 SH		X	X
E M C CORP MASS COM	268648102	196	31,906 SH	X		
E M C CORP MASS COM	268648102	28	4,485 SH		X	X
EASTMAN CHEM CO COM	277432100	215	5,847 SH	X		
EASTMAN CHEM CO COM	277432100	23	628 SH		X	X
EASTMAN KODAK CO	277461109	801	22,862 SH	X		
		-----				
PAGE TOTAL			32,039			

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PRN	PUT/ CALL	SOLE (A)	INVESTMENT SHR (B)	DISCRETION OTHER (C)	COLUMN 7 MANAG
EASTMAN KODAK CO	277461109	167	4,774 SH				X	X	
EMERSON ELECTRIC CO	291011104	815	16,035 SH			X			
EMERSON ELECTRIC CO	291011104	1,576	31,000 SH				X	X	
EQUIFAX INC COM	294429105	23	1,000 SH			X			
EQUIFAX INC COM	294429105	385	16,649 SH				X	X	
EXELON CORP	30161N101	359	6,806 SH			X			
EXELON CORP	30161N101	562	10,651 SH				X	X	
EXXON MOBIL CORPORATION	30231G102	13,493	386,189 SH			X			
EXXON MOBIL CORPORATION	30231G102	19,501	558,124 SH				X	X	
FPL GROUP INC	302571104	291	4,836 SH			X			
FPL GROUP INC	302571104	491	8,159 SH				X	X	
FEDERAL NATL MTG ASSN	313586109	1,506	23,410 SH			X			

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FEDERAL NATL MTG ASSN	313586109	1,429	22,217 SH	X	X
FEDEX CORP	31428X106	2,173	40,080 SH	X	
FEDEX CORP	31428X106	573	10,575 SH	X	X
THE FINANCE CO OF PA	317369106	286	297 SH	X	X
FIRST DATA CORP COM	319963104	1,346	38,025 SH	X	
FIRST DATA CORP COM	319963104	124	3,500 SH	X	X
FLEETBOSTON FINANCIAL CORP	339030108	1,191	48,994 SH	X	
FLEETBOSTON FINANCIAL CORP	339030108	505	20,789 SH	X	X
FORTUNE BRANDS INC COM	349631101	1,979	42,556 SH	X	
FORTUNE BRANDS INC COM	349631101	922	19,822 SH	X	X
GALLAHER GROUP PLC SPONSORED ADR	363595109	239	6,100 SH	X	
GALLAHER GROUP PLC SPONSORED ADR	363595109	340	8,686 SH	X	X
GANNET CORP	364730101	294	4,100 SH	X	
PAGE TOTAL		50,570			

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ PRN CALL	SOLE SHR (A)	INVESTMENT DISCRETION (B)	OTHER (C)	MANAGEMENT (D)
GANNET CORP	364730101	187	2,604 SH		X	X		
GENERAL ELECTRIC CO	369604103	12,656	519,769 SH		X			
GENERAL ELECTRIC CO	369604103	20,551	843,983 SH		X	X		
GENERAL MILLS	370334104	162	3,456 SH		X			
GENERAL MILLS	370334104	448	9,540 SH		X	X		
GENERAL MOTORS CORP	370442105	139	3,784 SH		X			
GENERAL MOTORS CORP	370442105	411	11,157 SH		X	X		
GILLETTE CO COM	375766102	61	2,000 SH		X			
GILLETTE CO COM	375766102	622	20,501 SH		X	X		
GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	1,228	32,784 SH		X			

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GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	2,149	57,360 SH		X	X
HEINZ H J CO COM	423074103	125	3,800 SH		X	
HEINZ H J CO COM	423074103	404	12,300 SH		X	X
HERSHEY FOODS CORP	427866108	216	3,200 SH		X	X
HEWLETT PACKARD CO	428236103	28	1,600 SH		X	
HEWLETT PACKARD CO	428236103	752	43,301 SH		X	X
HILLENBRAND INDUSTRIES	431573104	879	18,190 SH		X	
HILLENBRAND INDUSTRIES	431573104	22	450 SH		X	X
HOME DEPOT	437076102	2,148	89,413 SH		X	
HOME DEPOT	437076102	1,798	74,859 SH		X	X
HONEYWELL INTERNATIONAL INC	438516106	79	3,288 SH		X	
HONEYWELL INTERNATIONAL INC	438516106	169	7,032 SH		X	X
IKON OFFICE SOLUTIONS INC COM	451713101	93	13,007 SH		X	X
ILLINOIS TOOL WORKS	452308109	3,106	47,887 SH		X	
ILLINOIS TOOL WORKS	452308109	306	4,725 SH		X	X
		-----				
PAGE TOTAL		48,739				

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----- COLUMN 1 AND 2 ----- COLUMN 3 - COLUMN 4 - - -COLUMN 5 - - - - COLUMN 6- - COLU

ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMENT DISCRETION	SOLE SHR OTHER	MANA
					(A)	(B)	(C)
INTEL CORP	458140100	3,796	243,801 SH		X		
INTEL CORP	458140100	2,230	143,217 SH			X	X
INTERNATIONAL BUSINESS MACHS	459200101	6,315	81,478 SH		X		
INTERNATIONAL BUSINESS MACHS	459200101	5,857	75,573 SH			X	X
J P MORGAN CHASE & CO COM	46625H100	366	15,252 SH		X		
J P MORGAN CHASE & CO COM	46625H100	1,335	55,621 SH			X	X
JOHNSON & JOHNSON	478160104	5,496	102,322 SH		X		



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JOHNSON & JOHNSON	478160104	5,121	95,344 SH		X	X
JOHNSON CONTROLS	478366107	938	11,700 SH		X	
JOHNSON CONTROLS	478366107	84	1,050 SH		X	X
KELLOGG CO	487836108	117	3,400 SH		X	
KELLOGG CO	487836108	96	2,800 SH		X	X
KIMBERLY CLARK	494368103	3,044	64,116 SH		X	
KIMBERLY CLARK	494368103	704	14,835 SH		X	X
KRAFT FOODS INC CL A	50075N104	2,115	54,330 SH		X	
KRAFT FOODS INC CL A	50075N104	516	13,250 SH		X	X
L-3 COMMUNICATIONS HLDGS INC COM	502424104	2,038	45,385 SH		X	
L-3 COMMUNICATIONS HLDGS INC COM	502424104	144	3,200 SH		X	X
LEGGETT & PLATT INC	524660107	619	27,600 SH		X	
LEGGETT & PLATT INC	524660107	22	1,000 SH		X	X
LILLY ELI CO	532457108	2,932	46,174 SH		X	
LILLY ELI CO	532457108	4,023	63,350 SH		X	X
LINCARE HLDGS INC COM	532791100	1,137	35,965 SH		X	
LINCARE HLDGS INC COM	532791100	384	12,150 SH		X	X
LINCOLN NATIONAL CORP	534187109	126	4,000 SH		X	
		-----				
PAGE TOTAL		49,555				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE (A)	SHR (B)	OTHER (C)	MANA
LINCOLN NATIONAL CORP	534187109	202	6,400 SH			X	X	
LOCKHEED MARTIN CORP COM	539830109	279	4,830 SH		X			
LOCKHEED MARTIN CORP COM	539830109	29	500 SH			X	X	
LOWES COS INC	548661107	737	19,645 SH		X			
LOWES COS INC	548661107	506	13,500 SH			X	X	

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MARSH & MCLENNAN CO	571748102	83	1,800 SH	X		
MARSH & MCLENNAN CO	571748102	3,246	70,248 SH		X	X
MAY DEPT STORES CO	577778103	113	4,897 SH	X		
MAY DEPT STORES CO	577778103	124	5,384 SH		X	X
MCGRAW-HILL COS INC COM	580645109	3,281	54,285 SH	X		
MCGRAW-HILL COS INC COM	580645109	2,221	36,750 SH		X	X
MEDTRONIC INC COM	585055106	2,413	52,907 SH	X		
MEDTRONIC INC COM	585055106	469	10,285 SH		X	X
MELLON FINANCIAL CORP	58551A108	224	8,586 SH	X		
MELLON FINANCIAL CORP	58551A108	863	33,068 SH		X	X
MERCK & CO INC	589331107	8,353	147,545 SH	X		
MERCK & CO INC	589331107	11,899	210,190 SH		X	X
MERRIMAC INDS INC COM	590262101	155	33,000 SH	X		
MICROSOFT CORP	594918104	6,786	131,261 SH	X		
MICROSOFT CORP	594918104	2,253	43,569 SH		X	X
MOODYS CORP COM	615369105	85	2,050 SH	X		
MOODYS CORP COM	615369105	165	4,000 SH		X	X
MORGAN STANLEY	617446448	4,540	113,736 SH	X		
MORGAN STANLEY	617446448	1,779	44,557 SH		X	X
MOTOROLA INC	620076109	28	3,185 SH	X		
		-----				
PAGE TOTAL		50,833				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE (A)	INVESTMENT DISCRETION SHR (B)	OTHER (C)	MANA
MOTOROLA INC	620076109	350	40,424 SH			X	X	
NATIONAL CITY CORP	635405103	2,173	79,526 SH		X			
NATIONAL CITY CORP	635405103	391	14,298 SH			X	X	

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NORFOLK SOUTHERN CORP	655844108	74	3,700 SH		X	
NORFOLK SOUTHERN CORP	655844108	331	16,541 SH		X	X
ORACLE CORPORATION COM	68389X105	248	22,933 SH		X	
ORACLE CORPORATION COM	68389X105	93	8,640 SH		X	X
PNC FINANCIAL SERVICES GROUP	693475105	1,115	26,600 SH		X	
PNC FINANCIAL SERVICES GROUP	693475105	2,153	51,391 SH		X	X
PPG INDUSTRIES INC	693506107	125	2,500 SH		X	
PPG INDUSTRIES INC	693506107	492	9,804 SH		X	X
PPL CORP	69351T106	810	23,369 SH		X	
PPL CORP	69351T106	1,401	40,390 SH		X	X
PAYCHEX INC	704326107	340	12,200 SH		X	
PAYCHEX INC	704326107	88	3,165 SH		X	X
PENNSYLVANIA WAREHOUSING & SAFE DEP CO COM	709291108	211	97 SH		X	X
PEPCO HOLDINGS INC COM	713291102	227	11,694 SH		X	
PEPCO HOLDINGS INC COM	713291102	330	17,012 SH		X	X
PEPSICO INC	713448108	1,840	43,578 SH		X	
PEPSICO INC	713448108	2,669	63,220 SH		X	X
PFIZER INC	717081103	6,210	203,132 SH		X	
PFIZER INC	717081103	5,748	188,037 SH		X	X
PHARMACIA CORP COM	71713U102	212	5,077 SH		X	
PHARMACIA CORP COM	71713U102	526	12,576 SH		X	X
PHILADELPHIA SUBURBAN CORP	718009608	487	23,631 SH		X	

PAGE TOTAL

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28,644

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F  
AS OF 12/31/02

--- COLUMN 1 AND 2 --- COLUMN 3 - COLUMN 4 - - -COLUMN 5 - - - COLUMN 6- - COLUMN 7

ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE (A)	INVESTMENT DISCRETION SHR (B)	OTHER (C)	MANAG
PHILADELPHIA SUBURBAN CORP	718009608	720	34,962 SH			X	X	

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PHILIP MORRIS COMPANIES INC	718154107	789	19,460 SH	X		
PHILIP MORRIS COMPANIES INC	718154107	1,171	28,888 SH		X	X
PHILLIPS VAN HEUSEN CORP COM	718592108	231	20,000 SH	X		
PITNEY BOWES INC CO	724479100	527	16,150 SH	X		
PITNEY BOWES INC CO	724479100	851	26,050 SH		X	X
PRAXAIR INC	74005P104	2,277	39,418 SH	X		
PRAXAIR INC	74005P104	330	5,709 SH		X	X
PROCTER & GAMBLE CO	742718109	5,924	68,935 SH	X		
PROCTER & GAMBLE CO	742718109	6,964	81,039 SH		X	X
PROGRESS ENERGY INC COM	743263105	652	15,039 SH		X	X
PUBLIC SERVICE ENTERPRISE GROUP	744573106	118	3,672 SH	X		
PUBLIC SERVICE ENTERPRISE GROUP	744573106	247	7,681 SH		X	X
RAYTHEON CO COM NEW	755111507	125	4,068 SH	X		
RAYTHEON CO COM NEW	755111507	77	2,508 SH		X	X
ROCKWELL INTL CORP NEW COM	773903109	288	13,916 SH	X		
ROCKWELL COLLINS INC COM	774341101	316	13,580 SH	X		
ROCKWELL COLLINS INC COM	774341101	8	336 SH		X	X
ROHM AND HAAS CO	775371107	265	8,154 SH		X	X
ROYAL BANK OF CANADA	780087102	819	22,281 SH	X		
ROYAL DUTCH PETE CO NY REG SH	780257804	163	3,698 SH	X		
ROYAL DUTCH PETE CO NY REG SH	780257804	1,202	27,300 SH		X	X
SBC COMMUNICATIONS INC	78387G103	1,486	54,804 SH	X		
SBC COMMUNICATIONS INC	78387G103	2,894	106,751 SH		X	X
ST JUDE MEDICAL	790849103	776	19,545 SH	X		

PAGE TOTAL

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29,220

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY

SECURITIES AND EXCHANGE COMMISSION FORM 13-F  
AS OF 12/31/02

- - - - COLUMN 1 AND 2 - - - - COLUMN 3 - COLUMN 4 - - - COLUMN 5 - - - - COLUMN 6- - COLUMN 7  
INVESTMENT  
MARKET DISCRETION  
VALUE SHS OR SH/ PUT/ SOLE SHR OTHER

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ISSUER AND TITLE OF CLASS	CUSIP	(X\$1000)	PRN AMT	PRN CALL	(A)	(B)	(C)	MANAG
ST JUDE MEDICAL	790849103	12	300	SH		X	X	
SARA LEE CORP	803111103	36	1,600	SH	X			
SARA LEE CORP	803111103	752	33,400	SH		X	X	
SCHERING PLOUGH CORP	806605101	71	3,200	SH	X			
SCHERING PLOUGH CORP	806605101	517	23,300	SH		X	X	
SCHLUMBERGER LTD	806857108	338	8,040	SH	X			
SCHLUMBERGER LTD	806857108	651	15,457	SH		X	X	
SPRINT CORP	852061100	119	8,200	SH	X			
SPRINT CORP	852061100	107	7,376	SH		X	X	
SUNGARD DATA SYSTEMS	867363103	1,672	70,960	SH	X			
SUNGARD DATA SYSTEMS	867363103	253	10,730	SH		X	X	
SUNOCO INC	86764P109	142	4,287	SH	X			
SUNOCO INC	86764P109	151	4,560	SH		X	X	
SUNTRUST BANKS INC	867914103	165	2,900	SH	X			
SUNTRUST BANKS INC	867914103	125	2,200	SH		X	X	
TECO ENERGY	872375100	307	19,850	SH	X			
TECO ENERGY	872375100	145	9,400	SH		X	X	
TARGET CORP	87612E106	3,712	123,728	SH	X			
TARGET CORP	87612E106	1,335	44,500	SH		X	X	
TEXAS INSTRUMENTS	882508104	275	18,322	SH	X			
TEXAS INSTRUMENTS	882508104	246	16,380	SH		X	X	
THOMAS & BETTS CORP	884315102	169	10,000	SH		X	X	
3M CO COM	88579Y101	4,377	35,496	SH	X			
3M CO COM	88579Y101	6,366	51,628	SH		X	X	
TORCHMARK CORP	891027104	2,382	65,200	SH	X			
PAGE TOTAL		-----	24,425					

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION SOLE SHR OTHER (A) (B) (C)	MANAG
TRIBUNE CO NEW COM	896047107	1,148	25,250	SH	X	
TRIBUNE CO NEW COM	896047107	340	7,470	SH		X X
TYCO INTL LTD NEW COM	902124106	61	3,576	SH	X	
TYCO INTL LTD NEW COM	902124106	600	35,119	SH		X X
US BANCORP DEL NEW COM NEW	902973304	1,037	48,868	SH		X X
UNION PACIFIC CORP	907818108	267	4,465	SH	X	
UNION PACIFIC CORP	907818108	233	3,900	SH		X X
UNITED TECHNOLOGIES CORP	913017109	3,360	54,239	SH	X	
UNITED TECHNOLOGIES CORP	913017109	1,510	24,386	SH		X X
UNIVEST CORP PA	915271100	1,685	41,500	SH	X	
UNIVEST CORP PA	915271100	524	12,902	SH		X X
VERIZON COMMUNICATIONS	92343V104	8,217	212,041	SH	X	
VERIZON COMMUNICATIONS	92343V104	8,024	207,082	SH		X X
VODAFONE GROUP PLC NEW ADR SPON	92857W100	260	14,327	SH	X	
VODAFONE GROUP PLC NEW ADR SPON	92857W100	330	18,239	SH		X X
WACHOVIA CORP COM NEW	929903102	3,455	94,802	SH	X	
WACHOVIA CORP COM NEW	929903102	2,990	82,055	SH		X X
WAL-MART STORES	931142103	771	15,270	SH	X	
WAL-MART STORES	931142103	2,013	39,850	SH		X X
WALGREEN CO	931422109	295	10,100	SH		X X
WASTE MGMT INC DEL COM NEW	94106L109	406	17,700	SH	X	
WELLS FARGO COMPANY	949746101	2,928	62,481	SH	X	
WELLS FARGO COMPANY	949746101	1,446	30,850	SH		X X
WENDYS INTL	950590109	1,541	56,910	SH	X	
WENDYS INTL	950590109	195	7,200	SH		X X
PAGE TOTAL		43,636				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION			MANAG
					SOLE (A)	SHR (B)	OTHER (C)	
WEYERHAEUSER CO	962166104	857	17,420	SH	X			
WEYERHAEUSER CO	962166104	89	1,800	SH		X	X	
WILMINGTON TRUST CORP	971807102	89	2,818	SH	X			
WILMINGTON TRUST CORP	971807102	152	4,800	SH		X	X	
WYETH COM	983024100	2,152	57,543	SH	X			
WYETH COM	983024100	4,203	112,384	SH		X	X	
ZIMMER HLDGS INC COM	98956P102	183	4,402	SH	X			
ZIMMER HLDGS INC COM	98956P102	784	18,884	SH		X	X	

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PAGE TOTAL 8,509  
FINAL TOTALS 439,452