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BRYN MAWR BANK CORP
Form 13F-HR
July 08, 2002

[LETTERHEAD OF THE BRYN MAWR TRUST COMPANY]

July 2, 2001

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06/30/02

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: 028-04335

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: 610-581-4726

Signature, Place, and Date of Signing:

/s/ Allen Doll Bryn Mawr, Pa 19010

(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).)

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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: NONE
 Form 13F Information Table Entry Total: 330
 Form 13F Information Table Value Total: \$463,239
 (thousands)
 List of Other Included Managers: NONE

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
 AS OF 06/30/02

ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMENT DISCRETION	SOLE (A)	SHR (B)	OTHER (C)	MANA
PRINCETON SHOPPING CENTER LIMITED PARTNERSHIP	LP0000135	295	1	SH			X	X	
AOL TIME WARNER INC COM	00184A105	120	8,190	SH		X			
AOL TIME WARNER INC COM	00184A105	156	10,600	SH			X	X	
AT&T CORP	001957109	327	30,528	SH		X			
AT&T CORP	001957109	327	30,592	SH			X	X	
AT&T WIRELESS SERVICES INC	00209A106	36	6,153	SH		X			
AT&T WIRELESS SERVICES INC	00209A106	46	7,852	SH			X	X	
ABBOTT LABS	002824100	794	21,100	SH		X			
ABBOTT LABS	002824100	914	24,265	SH			X	X	
AIR PRODUCTS CHEMICAL	009158106	56	1,100	SH		X			
AIR PRODUCTS CHEMICAL	009158106	719	14,240	SH			X	X	
AIRGAS INC COM	009363102	173	10,000	SH		X			
ALCOA INC	013817101	1,246	37,600	SH		X			
ALCOA INC	013817101	193	5,825	SH			X	X	
ALLSTATE CORP	020002101	66	1,784	SH		X			
ALLSTATE CORP	020002101	158	4,284	SH			X	X	
AMBAC FINANCIAL GROUP INC	023139108	1,878	27,950	SH		X			

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AMBAC FINANCIAL GROUP INC	023139108	286	4,250 SH		X	X
AMERICAN ELEC POWER	025537101	43	1,074 SH		X	
AMERICAN ELEC POWER	025537101	453	11,327 SH		X	X
AMERICAN EXPRESS	025816109	187	5,145 SH		X	
AMERICAN EXPRESS	025816109	465	12,800 SH		X	X
AMERICAN INTERNATIONAL GROUP INC	026874107	5,213	76,408 SH		X	
AMERICAN INTERNATIONAL GROUP INC	026874107	1,769	25,929 SH		X	X
AMGEN INC	031162100	412	9,826 SH		X	
PAGE TOTAL			16,332			

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 06/30/02

- - - - - COLUMN 1 AND 2 - - - - - COLUMN 3 - COLUMN 4 - - - COLUMN 5 - - - - COLUMN 6 - - COLU
INVESTMENT
DISCRETION
SOLE SHR OTHER
(A) (B) (C) MANA

ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	SOLE (A)	SHR (B)	OTHER (C)	MANA
AMGEN INC	031162100	415	9,900 SH			X	X	
AMSOUTH BANCORP	032165102	266	11,900 SH		X			
AMSOUTH BANCORP	032165102	372	16,600 SH			X	X	
ANHEUSER-BUSCH COMPANIES INC	035229103	4,085	81,695 SH		X			
ANHEUSER-BUSCH COMPANIES INC	035229103	918	18,350 SH			X	X	
APPLIED MATLS INC	038222105	2,943	154,730 SH		X			
APPLIED MATLS INC	038222105	916	48,150 SH			X	X	
AUTOMATIC DATA PROCESSING INC	053015103	613	14,083 SH		X			
AUTOMATIC DATA PROCESSING INC	053015103	1,017	23,350 SH			X	X	
AVERY DENNISON CORP	053611109	88	1,400 SH		X			
AVERY DENNISON CORP	053611109	352	5,609 SH			X	X	
BP PLC	055622104	4,729	93,654 SH		X			
BP PLC	055622104	6,650	131,709 SH			X	X	
BANK OF AMERICA CORP (NEW)	060505104	1,499	21,299 SH		X			
BANK OF AMERICA CORP (NEW)	060505104	663	9,417 SH			X	X	

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BANK OF NEW YORK	064057102	388	11,484 SH	X		
BANK OF NEW YORK	064057102	257	7,600 SH		X	X
BANK ONE CORP	06423A103	96	2,500 SH	X		
BANK ONE CORP	06423A103	552	14,358 SH		X	X
BAXTER INTERNATIONAL INC	071813109	571	12,852 SH	X		
BAXTER INTERNATIONAL INC	071813109	262	5,900 SH		X	X
BELLSOUTH CORP	079860102	3,162	100,366 SH	X		
BELLSOUTH CORP	079860102	2,866	90,995 SH		X	X
BEST BUY INC COM	086516101	1,070	29,485 SH	X		
BEST BUY INC COM	086516101	126	3,462 SH		X	X

PAGE TOTAL			34,876			

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 06/30/02

- - - - - 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/ PRN	PUT/ CALL	SOLE (A)	INVESTMENT SHR (B)	DISCRETION OTHER (C)	MANA
BLOCK H & R INC	093671105	260	5,630 SH			X			
BOEING CO	097023105	655	14,552 SH			X			
BOEING CO	097023105	890	19,778 SH				X	X	
BRISTOL MYERS SQUIBB CO	110122108	1,842	71,682 SH			X			
BRISTOL MYERS SQUIBB CO	110122108	2,908	113,145 SH				X	X	
BRYN MAWR BANK CORP	117665109	1,328	32,952 SH			X			
BRYN MAWR BANK CORP	117665109	1,008	25,000 SH				X	X	
CIGNA CORPORATION	125509109	34	351 SH			X			
CIGNA CORPORATION	125509109	197	2,025 SH				X	X	
CVS CORP COM	126650100	2,625	85,775 SH			X			
CVS CORP COM	126650100	336	10,975 SH				X	X	
CHEVRONTEXACO CORP	166764100	3,851	43,513 SH			X			
CHEVRONTEXACO CORP	166764100	2,303	26,017 SH				X	X	

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CHUBB CORP	171232101	28	400 SH	X		
CHUBB CORP	171232101	366	5,173 SH		X	X
CIRCUIT CITY STORES INC COM	172737108	188	10,000 SH		X	X
CISCO SYSTEMS	17275R102	2,704	193,814 SH	X		
CISCO SYSTEMS	17275R102	1,089	78,045 SH		X	X
CITIGROUP INC	172967101	4,148	107,045 SH	X		
CITIGROUP INC	172967101	1,182	30,502 SH		X	X
COCA COLA CO	191216100	450	8,040 SH	X		
COCA COLA CO	191216100	1,845	32,949 SH		X	X
COLGATE PALMOLIVE	194162103	2,688	53,709 SH	X		
COLGATE PALMOLIVE	194162103	1,857	37,106 SH		X	X
CONECTIV INC	206829103	215	8,337 SH	X		

PAGE TOTAL		34,997				

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 06/30/02

- - - - - 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/ CALL	SOLE (A)	INVESTMENT DISCRETION SHR (B)	OTHER (C)	MANA
CONECTIV INC	206829103	296	11,473 SH			X	X	
CONEXANT SYS INC	207142100	23	13,916 SH		X			
CONSTELLATION ENERGY GROUP	210371100	1	40 SH		X			
CONSTELLATION ENERGY GROUP	210371100	249	8,483 SH			X	X	
CORNING INC	219350105	34	9,580 SH		X			
CORNING INC	219350105	4	1,073 SH			X	X	
DPL INC	233293109	414	15,637 SH			X	X	
DEAN FOODS CO NEW COM	242370104	784	21,012 SH		X			
DEERE & CO	244199105	1,947	40,650 SH		X			
DEERE & CO	244199105	350	7,305 SH			X	X	
DELL COMPUTER CORP COM	247025109	58	2,207 SH		X			

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DELL COMPUTER CORP COM	247025109	248	9,500 SH		X	X
DOMINION RES INC VA NEW	25746U109	57	865 SH		X	
DOMINION RES INC VA NEW	25746U109	204	3,089 SH		X	X
DOW CHEMICAL CO	260543103	376	10,935 SH		X	
DOW CHEMICAL CO	260543103	543	15,780 SH		X	X
DU PONT E I DE NEMOURS & CO	263534109	2,285	51,456 SH		X	
DU PONT E I DE NEMOURS & CO	263534109	15,782	355,445 SH		X	X
DUKE ENERGY	264399106	1,415	45,508 SH		X	
DUKE ENERGY	264399106	435	13,975 SH		X	X
E M C CORP MASS COM	268648102	596	78,915 SH		X	
E M C CORP MASS COM	268648102	141	18,725 SH		X	X
EASTMAN CHEM CO COM	277432100	348	7,421 SH		X	
EASTMAN CHEM CO COM	277432100	29	628 SH		X	X
EASTMAN KODAK CO	277461109	725	24,862 SH		X	

PAGE TOTAL			27,344			

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 06/30/02

- - - - - 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/ CALL	INVESTMENT DISCRETION SOLE (A)	SHR (B)	OTHER (C)	MANA
EASTMAN KODAK CO	277461109	139	4,774 SH			X	X	
EL PASO CORPORATION	28336L109	1,098	53,255 SH		X			
EL PASO CORPORATION	28336L109	93	4,500 SH			X	X	
ELECTRONIC DATA SYS CORP NEW COM	285661104	1,122	30,191 SH		X			
ELECTRONIC DATA SYS CORP NEW COM	285661104	215	5,800 SH			X	X	
EMERSON ELECTRIC CO	291011104	895	16,735 SH		X			
EMERSON ELECTRIC CO	291011104	1,728	32,300 SH			X	X	
EXELON CORP	30161N101	335	6,396 SH		X			
EXELON CORP	30161N101	552	10,546 SH			X	X	

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EXXON MOBIL CORPORATION	30231G102	16,363	399,872 SH		X		
EXXON MOBIL CORPORATION	30231G102	22,576	551,708 SH			X	X
FPL GROUP INC	302571104	266	4,436 SH		X		
FPL GROUP INC	302571104	489	8,159 SH			X	X
FEDERAL NATL MTG ASSN	313586109	1,804	24,460 SH		X		
FEDERAL NATL MTG ASSN	313586109	1,786	24,217 SH			X	X
FEDEX CORP	31428X106	559	10,475 SH		X		
FEDEX CORP	31428X106	16	300 SH			X	X
THE FINANCE CO OF PA	317369106	325	297 SH			X	X
FLEETBOSTON FINANCIAL CORP	339030108	3,154	97,496 SH		X		
FLEETBOSTON FINANCIAL CORP	339030108	855	26,429 SH			X	X
FORTUNE BRANDS INC COM	349631101	1,276	22,785 SH		X		
FORTUNE BRANDS INC COM	349631101	973	17,372 SH			X	X
GALLAHER GROUP PLC SPONSORED ADR	363595109	228	6,100 SH		X		
GALLAHER GROUP PLC SPONSORED ADR	363595109	324	8,686 SH			X	X
GANNET CORP	364730101	319	4,200 SH		X		

PAGE TOTAL		57,490					

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 06/30/02

- - - - - 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	SOLE DISCRETION (A)	SHR OTHER (B)	OTHER (C)	MANA
GANNET CORP	364730101	114	1,504 SH			X	X	
GENERAL DYNAMICS CORP	369550108	21	200 SH		X			
GENERAL DYNAMICS CORP	369550108	227	2,139 SH			X	X	
GENERAL ELECTRIC CO	369604103	14,417	496,278 SH		X			
GENERAL ELECTRIC CO	369604103	23,510	809,311 SH			X	X	
GENERAL MILLS	370334104	152	3,456 SH		X			
GENERAL MILLS	370334104	506	11,472 SH			X	X	

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GENERAL MOTORS CORP	370442105	296	5,544 SH	X		
GENERAL MOTORS CORP	370442105	591	11,065 SH		X	X
GILLETTE CO COM	375766102	88	2,600 SH	X		
GILLETTE CO COM	375766102	694	20,501 SH		X	X
GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	1,457	33,782 SH	X		
GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	2,446	56,703 SH		X	X
HEINZ H J CO COM	423074103	156	3,800 SH	X		
HEINZ H J CO COM	423074103	497	12,100 SH		X	X
HERSHEY FOODS CORP	427866108	200	3,200 SH		X	X
HEWLETT PACKARD CO	428236103	120	7,869 SH	X		
HEWLETT PACKARD CO	428236103	920	60,221 SH		X	X
HOME DEPOT	437076102	3,568	97,134 SH	X		
HOME DEPOT	437076102	2,744	74,716 SH		X	X
HONEYWELL INTERNATIONAL INC	438516106	155	4,388 SH	X		
HONEYWELL INTERNATIONAL INC	438516106	230	6,526 SH		X	X
HOUSEHOLD INTERNATIONAL INC	441815107	743	14,957 SH	X		
HOUSEHOLD INTERNATIONAL INC	441815107	2	50 SH		X	X
IKON OFFICE SOLUTIONS INC COM	451713101	122	13,007 SH		X	X

PAGE TOTAL

53,976

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 06/30/02

- - - - - 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/ CALL	SOLE (A)	SHR (B)	OTHER (C)	MANA
ILLINOIS TOOL WORKS	452308109	2,970	43,487 SH		X			
ILLINOIS TOOL WORKS	452308109	174	2,550 SH			X	X	
INTEL CORP	458140100	4,357	238,452 SH		X			
INTEL CORP	458140100	2,639	144,422 SH			X	X	
INTERNATIONAL BUSINESS MACHS	459200101	5,732	79,611 SH		X			

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INTERNATIONAL BUSINESS MACHS	459200101	4,669	64,852 SH		X	X
J P MORGAN CHASE & CO COM	46625H100	1,608	47,394 SH		X	
J P MORGAN CHASE & CO COM	46625H100	2,019	59,532 SH		X	X
JOHNSON & JOHNSON	478160104	5,277	100,973 SH		X	
JOHNSON & JOHNSON	478160104	4,807	91,988 SH		X	X
JOHNSON CONTROLS	478366107	744	9,120 SH		X	
KELLOGG CO	487836108	122	3,400 SH		X	
KELLOGG CO	487836108	100	2,800 SH		X	X
KIMBERLY CLARK	494368103	4,303	69,399 SH		X	
KIMBERLY CLARK	494368103	932	15,035 SH		X	X
KRAFT FOODS INC CL A	50075N104	536	13,080 SH		X	
KRAFT FOODS INC CL A	50075N104	78	1,900 SH		X	X
LILLY ELI CO	532457108	1,858	32,944 SH		X	
LILLY ELI CO	532457108	3,821	67,750 SH		X	X
LOCKHEED MARTIN CORP COM	539830109	305	4,390 SH		X	
LOCKHEED MARTIN CORP COM	539830109	35	500 SH		X	X
LOWES COS INC	548661107	187	4,110 SH		X	
LOWES COS INC	548661107	613	13,500 SH		X	X
LUCENT TECHNOLOGIES INC	549463107	24	14,694 SH		X	
LUCENT TECHNOLOGIES INC	549463107	30	18,012 SH		X	X

PAGE TOTAL

47,940

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 06/30/02

- - - - - 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/ CALL	SOLE (A)	INVESTMENT SHR (B)	DISCRETION OTHER (C)	MANA
MARSH & MCLENNAN CO	571748102	135	1,400 SH		X			
MARSH & MCLENNAN CO	571748102	3,393	35,124 SH			X	X	
MAY DEPT STORES CO	577778103	163	4,964 SH		X			

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MAY DEPT STORES CO	577778103	217	6,584 SH		X	X
MCDONALDS CORP	580135101	130	4,566 SH		X	
MCDONALDS CORP	580135101	131	4,600 SH		X	X
MCGRAW-HILL COS INC COM	580645109	3,180	53,265 SH		X	
MCGRAW-HILL COS INC COM	580645109	2,043	34,225 SH		X	X
MEDTRONIC INC COM	585055106	2,824	65,898 SH		X	
MEDTRONIC INC COM	585055106	439	10,250 SH		X	X
MELLON FINANCIAL CORP	58551A108	413	13,146 SH		X	
MELLON FINANCIAL CORP	58551A108	1,055	33,568 SH		X	X
MERCK & CO INC	589331107	7,672	151,504 SH		X	
MERCK & CO INC	589331107	9,651	190,574 SH		X	X
MERRIMAC INDS INC COM	590262101	266	33,000 SH		X	
MICROSOFT CORP	594918104	5,361	98,001 SH		X	
MICROSOFT CORP	594918104	2,247	41,085 SH		X	X
MOODYS CORP COM	615369105	102	2,050 SH		X	
MOODYS CORP COM	615369105	199	4,000 SH		X	X
MORGAN STANLEY	617446448	5,001	116,090 SH		X	
MORGAN STANLEY	617446448	1,920	44,573 SH		X	X
MOTOROLA INC	620076109	54	3,735 SH		X	
MOTOROLA INC	620076109	324	22,174 SH		X	X
NATIONAL CITY CORP	635405103	987	29,676 SH		X	
NATIONAL CITY CORP	635405103	214	6,448 SH		X	X

PAGE TOTAL

48,121

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 06/30/02

- - - - - 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	SOLE (A)	SHR (B)	OTHER (C)	MANA
NORFOLK SOUTHERN CORP	655844108	133	5,700 SH		X			

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NORFOLK SOUTHERN CORP	655844108	387	16,541 SH		X	X
ORACLE CORPORATION COM	68389X105	352	37,200 SH		X	
ORACLE CORPORATION COM	68389X105	93	9,800 SH		X	X
PNC FINANCIAL SERVICES GROUP	693475105	1,608	30,756 SH		X	
PNC FINANCIAL SERVICES GROUP	693475105	3,019	57,751 SH		X	X
PPG INDUSTRIES INC	693506107	155	2,500 SH		X	
PPG INDUSTRIES INC	693506107	607	9,804 SH		X	X
PPL CORP	69351T106	780	23,569 SH		X	
PPL CORP	69351T106	1,376	41,590 SH		X	X
PAYCHEX INC	704326107	436	13,950 SH		X	
PAYCHEX INC	704326107	64	2,050 SH		X	X
PENNSYLVANIA WAREHOUSING & SAFE DEP CO COM	709291108	210	97 SH		X	X
PEPSICO INC	713448108	2,218	46,016 SH		X	
PEPSICO INC	713448108	2,534	52,570 SH		X	X
PFIZER INC	717081103	6,604	188,687 SH		X	
PFIZER INC	717081103	3,553	101,512 SH		X	X
PHARMACIA CORP COM	71713U102	174	4,657 SH		X	
PHARMACIA CORP COM	71713U102	484	12,913 SH		X	X
PHILADELPHIA SUBURBAN CORP	718009608	456	22,562 SH		X	
PHILADELPHIA SUBURBAN CORP	718009608	739	36,587 SH		X	X
PHILIP MORRIS COMPANIES INC	718154107	802	18,350 SH		X	
PHILIP MORRIS COMPANIES INC	718154107	1,259	28,834 SH		X	X
PHILIPS PETROLEUM CO	718507106	104	1,773 SH		X	
PHILIPS PETROLEUM CO	718507106	148	2,515 SH		X	X

PAGE TOTAL

28,295

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY

SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 06/30/02

- - - - - COLUMN 1 AND 2 - - - - - COLUMN 3 - - - - - COLUMN 4 - - - - - COLUMN 5 - - - - - COLUMN 6- - - - - COLUMN 7
INVESTMENT
DISCRETION
MARKET 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)	MANA
PHILLIPS VAN HEUSEN CORP COM	718592108	312	20,000	SH	X			
PITNEY BOWES INC CO	724479100	641	16,150	SH	X			
PITNEY BOWES INC CO	724479100	1,194	30,050	SH		X	X	
PRAXAIR INC	74005P104	1,786	31,350	SH	X			
PRAXAIR INC	74005P104	136	2,384	SH		X	X	
PROCTER & GAMBLE CO	742718109	6,055	67,805	SH	X			
PROCTER & GAMBLE CO	742718109	7,432	83,226	SH		X	X	
PROGRESS ENERGY INC COM	743263105	782	15,039	SH		X	X	
PUBLIC SERVICE ENTERPRISE GROUP	744573106	200	4,627	SH	X			
PUBLIC SERVICE ENTERPRISE GROUP	744573106	385	8,881	SH		X	X	
PULTE HOMES INC COM	745867101	206	3,576	SH		X	X	
QWEST COMMUNICATIONS INTL	749121109	6	2,317	SH	X			
QWEST COMMUNICATIONS INTL	749121109	22	7,700	SH		X	X	
RAYTHEON CO COM NEW	755111507	186	4,568	SH	X			
RAYTHEON CO COM NEW	755111507	99	2,426	SH		X	X	
ROCKWELL INTL CORP NEW COM	773903109	282	14,116	SH	X			
ROCKWELL COLLINS INC COM	774341101	378	13,780	SH	X			
ROCKWELL COLLINS INC COM	774341101	9	336	SH		X	X	
ROHM AND HAAS CO	775371107	330	8,154	SH		X	X	
ROYAL BANK OF CANADA	780087102	803	23,061	SH	X			
ROYAL DUTCH PETE CO NY REG SH	780257804	205	3,708	SH	X			
ROYAL DUTCH PETE CO NY REG SH	780257804	1,604	29,020	SH		X	X	
SBC COMMUNICATIONS INC	78387G103	2,559	83,917	SH	X			
SBC COMMUNICATIONS INC	78387G103	2,212	72,509	SH		X	X	
SAFEWAY INC COM NEW	786514208	664	22,750	SH	X			

PAGE TOTAL

28,488

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PRN	PUT/ CALL	INVESTMENT DISCRETION SOLE (A)	SHR (B)	OTHER (C)	MANA
SAFEWAY INC COM NEW	786514208	88	3,000	SH			X	X	
SARA LEE CORP	803111103	62	3,000	SH		X			
SARA LEE CORP	803111103	689	33,400	SH			X	X	
SCHERING PLOUGH CORP	806605101	139	5,654	SH		X			
SCHERING PLOUGH CORP	806605101	745	30,300	SH			X	X	
SCHLUMBERGER LTD	806857108	956	20,565	SH		X			
SCHLUMBERGER LTD	806857108	730	15,707	SH			X	X	
SOVEREIGN BANCORP	845905108	150	10,000	SH		X			
SOVEREIGN BANCORP	845905108	3	200	SH			X	X	
SPRINT CORP	852061100	93	8,800	SH		X			
SPRINT CORP	852061100	102	9,626	SH			X	X	
SUN MICROSYSTEMS INC COM	866810104	36	7,200	SH		X			
SUN MICROSYSTEMS INC COM	866810104	32	6,300	SH			X	X	
SUNGARD DATA SYSTEMS	867363103	514	19,400	SH		X			
SUNGARD DATA SYSTEMS	867363103	42	1,600	SH			X	X	
SUNOCO INC	86764P109	151	4,225	SH		X			
SUNOCO INC	86764P109	162	4,560	SH			X	X	
SUNTRUST BANKS INC	867914103	190	2,800	SH		X			
SUNTRUST BANKS INC	867914103	190	2,800	SH			X	X	
TECO ENERGY	872375100	498	20,120	SH		X			
TECO ENERGY	872375100	258	10,420	SH			X	X	
TARGET CORP	87612E106	5,058	132,763	SH		X			
TARGET CORP	87612E106	1,518	39,850	SH			X	X	
TENET HEALTHCARE CORP COM	88033G100	1,423	19,890	SH		X			
TENET HEALTHCARE CORP COM	88033G100	57	800	SH			X	X	
PAGE TOTAL		13,886							

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REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 06/30/02

- - - - - 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			MANA
					SOLE (A)	SHR (B)	OTHER (C)	
TEXAS INSTRUMENTS	882508104	554	23,372	SH	X			
TEXAS INSTRUMENTS	882508104	392	16,550	SH		X	X	
THOMAS & BETTS CORP	884315102	186	10,000	SH		X	X	
3M CO COM	88579Y101	4,105	33,376	SH	X			
3M CO COM	88579Y101	5,991	48,710	SH		X	X	
TORCHMARK CORP	891027104	2,517	65,900	SH	X			
TRIBUNE CO NEW COM	896047107	275	6,320	SH		X	X	
TYCO INTL LTD NEW COM	902124106	164	12,110	SH	X			
TYCO INTL LTD NEW COM	902124106	612	45,279	SH		X	X	
US BANCORP DEL NEW COM NEW	902973304	1,141	48,868	SH		X	X	
UNION PACIFIC CORP	907818108	275	4,340	SH	X			
UNION PACIFIC CORP	907818108	101	1,600	SH		X	X	
UNITED TECHNOLOGIES CORP	913017109	3,714	54,691	SH	X			
UNITED TECHNOLOGIES CORP	913017109	1,601	23,586	SH		X	X	
UNIVEST CORP PA	915271100	1,573	42,500	SH	X			
UNIVEST CORP PA	915271100	477	12,902	SH		X	X	
VERIZON COMMUNICATIONS	92343V104	8,503	211,787	SH	X			
VERIZON COMMUNICATIONS	92343V104	8,106	201,897	SH		X	X	
VODAFONE GROUP PLC NEW ADR SPON	92857W100	238	17,417	SH	X			
VODAFONE GROUP PLC NEW ADR SPON	92857W100	122	8,927	SH		X	X	
WACHOVIA CORP COM NEW	929903102	2,733	71,582	SH	X			
WACHOVIA CORP COM NEW	929903102	3,168	82,982	SH		X	X	
WAL-MART STORES	931142103	803	14,606	SH	X			
WAL-MART STORES	931142103	1,361	24,750	SH		X	X	
WALGREEN CO	931422109	386	10,000	SH		X	X	

PAGE TOTAL

49,098

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AS OF 06/30/02

- - - - - 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/ CALL	INVESTMENT DISCRETION			MANA
					SOLE (A)	SHR (B)	OTHER (C)	
WASHINGTON REAL ESTATE INVT TR SH BEN INT	939653101	146	5,062	SH	X			
WASHINGTON REAL ESTATE INVT TR SH BEN INT	939653101	58	2,000	SH		X	X	
WASTE MGMT INC DEL COM NEW	94106L109	560	21,500	SH	X			
WASTE MGMT INC DEL COM NEW	94106L109	10	400	SH		X	X	
WELLS FARGO COMPANY	949746101	1,975	39,461	SH	X			
WELLS FARGO COMPANY	949746101	1,457	29,100	SH		X	X	
WENDYS INTL	950590109	408	10,250	SH	X			
WEYERHAEUSER CO	962166104	623	9,750	SH	X			
WEYERHAEUSER CO	962166104	26	400	SH		X	X	
WILMINGTON TRUST CORP	971807102	86	2,818	SH	X			
WILMINGTON TRUST CORP	971807102	146	4,800	SH		X	X	
WYETH COM	983024100	4,737	92,523	SH	X			
WYETH COM	983024100	5,568	108,759	SH		X	X	
ZIMMER HLDGS INC COM	98956P102	147	4,122	SH	X			
ZIMMER HLDGS INC COM	98956P102	667	18,704	SH		X	X	

PAGE TOTAL		16,614						
FINAL TOTALS		457,457						