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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: NONE

Form 13F Information Table Entry Total: 297

Form 13F Information Table Value Total: \$ 428,929

(thousands)

List of Other Included Managers: NONE

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 03/31/03

- - - - - 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)	

XL CAPITAL LTD CL A	G98255105	283	4,000	SH			X	X
PRINCETON SHOPPING CENTER LIMITED PARTNERSHIP	LP0000135	295	1	SH			X	X
AFLAC INC	001055102	22	700	SH			X	
AFLAC INC	001055102	1,075	33,548	SH			X	X
AOL TIME WARNER INC COM	00184A105	56	5,190	SH			X	
AOL TIME WARNER INC COM	00184A105	105	9,650	SH			X	X
ABBOTT LABS	002824100	1,577	41,940	SH			X	
ABBOTT LABS	002824100	778	20,683	SH			X	X
AIR PRODUCTS CHEMICAL	009158106	66	1,600	SH			X	
AIR PRODUCTS CHEMICAL	009158106	578	13,962	SH			X	X
AIRGAS INC COM	009363102	185	10,000	SH			X	
ALCOA INC	013817101	168	8,663	SH			X	
ALCOA INC	013817101	101	5,200	SH			X	X
ALLIED IRISH BKS PLC SPON ADR ORD	019228402	207	7,542	SH			X	X
ALLTEL CORP	020039103	1,017	22,725	SH			X	
ALLTEL CORP	020039103	177	3,950	SH			X	X
ALTRIA GROUP INC COM	02209S103	568	18,960	SH			X	
ALTRIA GROUP INC COM	02209S103	862	28,788	SH			X	X

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AMBAC FINANCIAL GROUP INC	023139108	2,633	52,125 SH	X		
AMBAC FINANCIAL GROUP INC	023139108	576	11,400 SH		X	X
AMERICAN ELEC POWER	025537101	25	1,074 SH	X		
AMERICAN ELEC POWER	025537101	204	8,918 SH		X	X
AMERICAN EXPRESS	025816109	168	5,045 SH	X		
AMERICAN EXPRESS	025816109	495	14,900 SH		X	X
AMERICAN INTERNATIONAL GROUP INC	026874107	4,416	89,306 SH	X		
PAGE TOTAL		----- 16,637				

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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
AMERICAN INTERNATIONAL GROUP INC	026874107	1,448	29,287 SH			X	X	
AMERICAS SPORTS VOICE INC COM	03061W109	3	100,000 SH		X			
AMGEN INC	031162100	528	9,176 SH		X			
AMGEN INC	031162100	353	6,128 SH			X	X	
AMSOUTH BANCORP	032165102	2,440	122,750 SH		X			
AMSOUTH BANCORP	032165102	412	20,700 SH			X	X	
ANHEUSER-BUSCH COMPANIES INC	035229103	3,635	77,982 SH		X			
ANHEUSER-BUSCH COMPANIES INC	035229103	974	20,900 SH			X	X	
APPLIED MATLS INC	038222105	2,002	159,115 SH		X			
APPLIED MATLS INC	038222105	428	34,000 SH			X	X	
AUTOMATIC DATA PROCESSING INC	053015103	419	13,607 SH		X			
AUTOMATIC DATA PROCESSING INC	053015103	719	23,350 SH			X	X	
AVERY DENNISON CORP	053611109	18	300 SH		X			
AVERY DENNISON CORP	053611109	282	4,809 SH			X	X	
BP PLC	055622104	3,724	96,508 SH		X			
BP PLC	055622104	4,914	127,347 SH			X	X	

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BANK OF AMERICA CORP (NEW)	060505104	684	10,229 SH	X		
BANK OF AMERICA CORP (NEW)	060505104	561	8,395 SH		X	X
BANK ONE CORP	06423A103	80	2,300 SH	X		
BANK ONE CORP	06423A103	1,229	35,491 SH		X	X
BAXTER INTERNATIONAL INC	071813109	62	3,300 SH	X		
BAXTER INTERNATIONAL INC	071813109	162	8,700 SH		X	X
BELLSOUTH CORP	079860102	2,041	94,207 SH	X		
BELLSOUTH CORP	079860102	1,866	86,097 SH		X	X
BEST BUY INC COM	086516101	1,555	57,655 SH	X		

PAGE TOTAL			30,539			

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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 (D)
BEST BUY INC COM	086516101	281	10,425 SH			X	X	
BLOCK H & R INC	093671105	223	5,230 SH		X			
BOEING CO	097023105	179	7,152 SH		X			
BOEING CO	097023105	374	14,928 SH			X	X	
BRISTOL MYERS SQUIBB CO	110122108	2,119	100,295 SH		X			
BRISTOL MYERS SQUIBB CO	110122108	2,511	118,856 SH			X	X	
BRYN MAWR BANK CORP	117665109	1,162	32,452 SH		X			
BRYN MAWR BANK CORP	117665109	827	23,100 SH			X	X	
CVS CORP COM	126650100	392	16,420 SH		X			
CVS CORP COM	126650100	144	6,025 SH			X	X	
CERTEGY INC COM	156880106	203	8,062 SH			X	X	
CHEVRONTEXACO CORP	166764100	3,300	51,037 SH		X			
CHEVRONTEXACO CORP	166764100	1,794	27,746 SH			X	X	
CHUBB CORP	171232101	21	465 SH		X			

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CHUBB CORP	171232101	203	4,573 SH		X	X
CIRCUIT CITY STORES INC COM	172737108	78	15,000 SH		X	X
CISCO SYSTEMS	17275R102	3,121	240,416 SH		X	
CISCO SYSTEMS	17275R102	888	68,375 SH		X	X
CITIGROUP INC	172967101	4,065	117,999 SH		X	
CITIGROUP INC	172967101	1,071	31,077 SH		X	X
COCA COLA CO	191216100	754	18,634 SH		X	
COCA COLA CO	191216100	836	20,650 SH		X	X
COLGATE PALMOLIVE	194162103	1,051	19,309 SH		X	
COLGATE PALMOLIVE	194162103	1,903	34,956 SH		X	X
COMCAST CORP NEW CL A	20030N101	202	7,068 SH		X	

PAGE TOTAL

27,702

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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
COMCAST CORP NEW CL A	20030N101	267	9,325 SH			X	X	
CONOCOPHILLIPS COM	20825C104	179	3,333 SH		X			
CONOCOPHILLIPS COM	20825C104	153	2,858 SH			X	X	
DPL INC	233293109	195	15,637 SH			X	X	
DEAN FOODS CO NEW COM	242370104	772	18,000 SH		X			
DEERE & CO	244199105	2,445	62,270 SH		X			
DEERE & CO	244199105	390	9,930 SH			X	X	
DELL COMPUTER CORP COM	247025109	1,787	65,448 SH		X			
DELL COMPUTER CORP COM	247025109	445	16,300 SH			X	X	
DOW CHEMICAL CO	260543103	302	10,935 SH		X			
DOW CHEMICAL CO	260543103	538	19,480 SH			X	X	
DU PONT E I DE NEMOURS & CO	263534109	2,035	52,356 SH		X			

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DU PONT E I DE NEMOURS & CO	263534109	13,811	355,403 SH		X	X
DUKE ENERGY	264399106	268	18,448 SH		X	
DUKE ENERGY	264399106	178	12,225 SH		X	X
E M C CORP MASS COM	268648102	209	28,956 SH		X	
E M C CORP MASS COM	268648102	25	3,425 SH		X	X
EASTMAN CHEM CO COM	277432100	170	5,847 SH		X	
EASTMAN CHEM CO COM	277432100	31	1,055 SH		X	X
EASTMAN KODAK CO	277461109	677	22,862 SH		X	
EASTMAN KODAK CO	277461109	192	6,484 SH		X	X
ELECTRONIC ARTS INC	285512109	347	5,925 SH		X	
ELECTRONIC ARTS INC	285512109	12	200 SH		X	X
EMERSON ELECTRIC CO	291011104	723	15,935 SH		X	
EMERSON ELECTRIC CO	291011104	1,465	32,300 SH		X	X

PAGE TOTAL			27,616			

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS PRN	OR AMT	SH/ PRN	PUT/ CALL	SOLE (A)	INVESTMENT DISCRETION SHR (B)	OTHER (C)	MANA
EQUIFAX INC COM	294429105	20		1,000	SH		X			
EQUIFAX INC COM	294429105	333		16,649	SH			X	X	
EXELON CORP	30161N101	374		7,419	SH		X			
EXELON CORP	30161N101	443		8,788	SH			X	X	
EXXON MOBIL CORPORATION	30231G102	13,404		383,522	SH		X			
EXXON MOBIL CORPORATION	30231G102	20,131		575,988	SH			X	X	
FPL GROUP INC	302571104	297		5,036	SH		X			
FPL GROUP INC	302571104	415		7,050	SH			X	X	
FEDERAL NATL MTG ASSN	313586109	1,536		23,500	SH		X			
FEDERAL NATL MTG ASSN	313586109	1,426		21,817	SH			X	X	

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FEDEX CORP	31428X106	2,880	52,305 SH	X		
FEDEX CORP	31428X106	659	11,975 SH		X	X
THE FINANCE CO OF PA	317369106	217	226 SH		X	X
FIRST DATA CORP COM	319963104	1,729	46,715 SH	X		
FIRST DATA CORP COM	319963104	184	4,975 SH		X	X
FLEETBOSTON FINANCIAL CORP	339030108	1,058	44,318 SH	X		
FLEETBOSTON FINANCIAL CORP	339030108	474	19,856 SH		X	X
FORTUNE BRANDS INC COM	349631101	2,306	53,790 SH	X		
FORTUNE BRANDS INC COM	349631101	958	22,347 SH		X	X
GALLAHER GROUP PLC SPONSORED ADR	363595109	234	6,100 SH	X		
GALLAHER GROUP PLC SPONSORED ADR	363595109	333	8,686 SH		X	X
GANNET CORP	364730101	289	4,100 SH	X		
GANNET CORP	364730101	183	2,604 SH		X	X
GENERAL ELECTRIC CO	369604103	12,338	483,831 SH	X		
GENERAL ELECTRIC CO	369604103	21,997	862,611 SH		X	X

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS PRN	OR AMT	SH/ PRN	PUT/ CALL	INVESTMENT DISCRETION			
							SOLE (A)	SHR (B)	OTHER (C)	MANA
GENERAL MILLS	370334104	121		2,666 SH			X			
GENERAL MILLS	370334104	435		9,540 SH				X	X	
GENERAL MOTORS CORP	370442105	117		3,484 SH			X			
GENERAL MOTORS CORP	370442105	390		11,607 SH				X	X	
GILLETTE CO COM	375766102	37		1,200 SH			X			
GILLETTE CO COM	375766102	628		20,301 SH				X	X	
GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	1,182		33,590 SH			X			
GLAXO SMITHKLINE PLC SPONSORED ADR	37733W105	1,926		54,738 SH				X	X	

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HEINZ H J CO COM	423074103	111	3,800 SH		X		
HEINZ H J CO COM	423074103	340	11,650 SH			X	X
HERSHEY FOODS CORP	427866108	201	3,200 SH		X		X
HEWLETT PACKARD CO	428236103	19	1,200 SH		X		
HEWLETT PACKARD CO	428236103	662	42,585 SH			X	X
HILLENBRAND INDUSTRIES	431573104	1,616	31,690 SH		X		
HILLENBRAND INDUSTRIES	431573104	33	650 SH			X	X
HOME DEPOT	437076102	2,319	95,178 SH		X		
HOME DEPOT	437076102	1,824	74,877 SH			X	X
IKON OFFICE SOLUTIONS INC COM	451713101	92	13,007 SH		X		X
ILLINOIS TOOL WORKS	452308109	3,366	57,887 SH		X		
ILLINOIS TOOL WORKS	452308109	352	6,050 SH			X	X
INTEL CORP	458140100	4,054	249,017 SH		X		
INTEL CORP	458140100	2,311	141,947 SH			X	X
INTERNATIONAL BUSINESS MACHS	459200101	6,350	80,970 SH		X		
INTERNATIONAL BUSINESS MACHS	459200101	5,756	73,393 SH			X	X
J P MORGAN CHASE & CO COM	46625H100	302	12,752 SH		X		

PAGE TOTAL			34,544				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS PRN	OR AMT	SH/ PUT/ PRN CALL	INVESTMENT DISCRETION			MANA
						SOLE (A)	SHR (B)	OTHER (C)	
J P MORGAN CHASE & CO COM	46625H100	1,279		53,933	SH		X	X	
JOHNSON & JOHNSON	478160104	5,637		97,404	SH	X			
JOHNSON & JOHNSON	478160104	5,499		95,024	SH		X	X	
JOHNSON CONTROLS	478366107	1,417		19,555	SH	X			
JOHNSON CONTROLS	478366107	47		650	SH		X	X	
KIMBERLY CLARK	494368103	1,390		30,566	SH	X			

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KIMBERLY CLARK	494368103	734	16,155 SH		X	X
KRAFT FOODS INC CL A	50075N104	2,551	90,475 SH		X	
KRAFT FOODS INC CL A	50075N104	478	16,950 SH		X	X
L-3 COMMUNICATIONS HLDGS INC COM	502424104	1,993	49,610 SH		X	
L-3 COMMUNICATIONS HLDGS INC COM	502424104	187	4,650 SH		X	X
LEGGETT & PLATT INC	524660107	698	38,200 SH		X	
LEGGETT & PLATT INC	524660107	41	2,250 SH		X	X
LILLY ELI CO	532457108	2,690	47,074 SH		X	
LILLY ELI CO	532457108	3,466	60,650 SH		X	X
LINCARE HLDGS INC COM	532791100	1,316	42,865 SH		X	
LINCARE HLDGS INC COM	532791100	394	12,850 SH		X	X
LINCOLN NATIONAL CORP	534187109	112	4,000 SH		X	
LINCOLN NATIONAL CORP	534187109	179	6,400 SH		X	X
LOCKHEED MARTIN CORP COM	539830109	192	4,030 SH		X	
LOCKHEED MARTIN CORP COM	539830109	24	500 SH		X	X
LOWES COS INC	548661107	843	20,645 SH		X	
LOWES COS INC	548661107	551	13,500 SH		X	X
MARSH & MCLENNAN CO	571748102	77	1,800 SH		X	
MARSH & MCLENNAN CO	571748102	2,995	70,248 SH		X	X

PAGE TOTAL		34,790				

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS PRN	OR AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION			
						SOLE (A)	SHR (B)	OTHER (C)	MANA
MAY DEPT STORES CO	577778103	97	4,897	SH		X			
MAY DEPT STORES CO	577778103	107	5,384	SH			X	X	
MCGRAW-HILL COS INC COM	580645109	2,438	43,860	SH		X			
MCGRAW-HILL COS INC COM	580645109	2,021	36,350	SH			X	X	

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MEDTRONIC INC COM	585055106	1,975	43,782	SH		X		
MEDTRONIC INC COM	585055106	476	10,550	SH			X	X
MELLON FINANCIAL CORP	58551A108	183	8,586	SH		X		
MELLON FINANCIAL CORP	58551A108	703	33,068	SH			X	X
MERCK & CO INC	589331107	7,968	145,447	SH		X		
MERCK & CO INC	589331107	11,307	206,416	SH			X	X
MERRIMAC INDS INC COM	590262101	125	33,000	SH		X		
MICROSOFT CORP	594918104	6,725	277,764	SH		X		
MICROSOFT CORP	594918104	2,217	91,573	SH			X	X
MOODYS CORP COM	615369105	95	2,050	SH		X		
MOODYS CORP COM	615369105	185	4,000	SH			X	X
MORGAN STANLEY	617446448	4,405	114,870	SH		X		
MORGAN STANLEY	617446448	1,720	44,857	SH			X	X
MOTOROLA INC	620076109	24	2,885	SH		X		
MOTOROLA INC	620076109	332	40,224	SH			X	X
MYLAN LABS INC COM	628530107	157	5,450	SH		X		
MYLAN LABS INC COM	628530107	52	1,800	SH			X	X
NATIONAL CITY CORP	635405103	2,828	101,551	SH		X		
NATIONAL CITY CORP	635405103	456	16,373	SH			X	X
NORFOLK SOUTHERN CORP	655844108	69	3,700	SH		X		
NORFOLK SOUTHERN CORP	655844108	307	16,541	SH			X	X

PAGE TOTAL		46,972						

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ORACLE CORPORATION COM	68389X105	223	20,533	SH		X			
ORACLE CORPORATION COM	68389X105	91	8,400	SH			X	X	

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PNC FINANCIAL SERVICES GROUP	693475105	1,200	28,310 SH		X		
PNC FINANCIAL SERVICES GROUP	693475105	2,161	50,991 SH			X	X
PPG INDUSTRIES INC	693506107	45	1,000 SH		X		
PPG INDUSTRIES INC	693506107	370	8,210 SH			X	X
PPL CORP	69351T106	800	22,469 SH		X		
PPL CORP	69351T106	1,346	37,803 SH			X	X
PAYCHEX INC	704326107	335	12,200 SH		X		
PAYCHEX INC	704326107	84	3,075 SH			X	X
PENNSYLVANIA WAREHOUSING & SAFE DEP CO COM	709291108	211	97 SH			X	X
PEPCO HOLDINGS INC COM	713291102	200	11,495 SH		X		
PEPCO HOLDINGS INC COM	713291102	296	17,012 SH			X	X
PEPSICO INC	713448108	1,249	31,220 SH		X		
PEPSICO INC	713448108	2,465	61,620 SH			X	X
PFIZER INC	717081103	6,133	196,807 SH		X		
PFIZER INC	717081103	5,661	181,662 SH			X	X
PHARMACIA CORP COM	71713U102	220	5,077 SH		X		
PHARMACIA CORP COM	71713U102	547	12,626 SH			X	X
PHILADELPHIA SUBURBAN CORP	718009608	498	22,706 SH		X		
PHILADELPHIA SUBURBAN CORP	718009608	686	31,261 SH			X	X
PHILLIPS VAN HEUSEN CORP COM	718592108	247	20,000 SH		X		
PITNEY BOWES INC CO	724479100	516	16,150 SH		X		
PITNEY BOWES INC CO	724479100	832	26,050 SH			X	X
PRAXAIR INC	74005P104	2,305	40,910 SH		X		

PAGE TOTAL

28,721

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INVESTMENT
DISCRETION
MARKET
VALUE SHS OR SH/ PUT/ SOLE SHR OTHER
(X\$1000) PRN AMT PRN CALL (A) (B) (C) MANA
ISSUER AND TITLE OF CLASS CUSIP

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PRAXAIR INC	74005P104	364	6,459 SH	X	X
PROCTER & GAMBLE CO	742718109	6,738	75,660 SH	X	
PROCTER & GAMBLE CO	742718109	7,428	83,409 SH	X	X
PROGRESS ENERGY INC COM	743263105	589	15,039 SH	X	X
PUBLIC SERVICE ENTERPRISE GROUP	744573106	133	3,612 SH	X	
PUBLIC SERVICE ENTERPRISE GROUP	744573106	282	7,681 SH	X	X
ROCKWELL INTL CORP NEW COM	773903109	288	13,916 SH	X	
ROCKWELL COLLINS INC COM	774341101	249	13,580 SH	X	
ROCKWELL COLLINS INC COM	774341101	6	336 SH	X	X
ROHM AND HAAS CO	775371107	243	8,154 SH	X	X
ROYAL BANK OF CANADA	780087102	862	22,281 SH	X	
ROYAL DUTCH PETE CO NY REG SH	780257804	141	3,448 SH	X	
ROYAL DUTCH PETE CO NY REG SH	780257804	1,112	27,300 SH	X	X
SBC COMMUNICATIONS INC	78387G103	1,003	49,985 SH	X	
SBC COMMUNICATIONS INC	78387G103	1,908	95,104 SH	X	X
ST JUDE MEDICAL	790849103	1,505	30,870 SH	X	
ST JUDE MEDICAL	790849103	23	475 SH	X	X
SARA LEE CORP	803111103	30	1,600 SH	X	
SARA LEE CORP	803111103	625	33,400 SH	X	X
SCHERING PLOUGH CORP	806605101	57	3,200 SH	X	
SCHERING PLOUGH CORP	806605101	399	22,400 SH	X	X
SCHLUMBERGER LTD	806857108	144	3,790 SH	X	
SCHLUMBERGER LTD	806857108	472	12,407 SH	X	X
SIGMA-ALDRICH CORP	826552101	383	8,600 SH	X	
SIGMA-ALDRICH CORP	826552101	432	9,700 SH	X	X

PAGE TOTAL

25,416

REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 03/31/03
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INVESTMENT

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ISSUER AND TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PRN	PUT/ CALL	DISCRETION			MANA
						SOLE (A)	SHR (B)	OTHER (C)	
SUNGARD DATA SYSTEMS	867363103	1,723	80,910	SH		X			
SUNGARD DATA SYSTEMS	867363103	312	14,650	SH			X	X	
SUNOCO INC	86764P109	207	5,669	SH		X			
SUNOCO INC	86764P109	167	4,560	SH			X	X	
SUNTRUST BANKS INC	867914103	153	2,900	SH		X			
SUNTRUST BANKS INC	867914103	116	2,200	SH			X	X	
TECO ENERGY	872375100	63	5,900	SH		X			
TECO ENERGY	872375100	85	8,000	SH			X	X	
TARGET CORP	87612E106	3,076	105,120	SH		X			
TARGET CORP	87612E106	1,323	45,225	SH			X	X	
TEXAS INSTRUMENTS	882508104	297	18,122	SH		X			
TEXAS INSTRUMENTS	882508104	269	16,450	SH			X	X	
THOMAS & BETTS CORP	884315102	142	10,000	SH			X	X	
3M CO COM	88579Y101	4,544	34,946	SH		X			
3M CO COM	88579Y101	6,622	50,928	SH			X	X	
TORCHMARK CORP	891027104	2,334	65,200	SH		X			
TRIBUNE CO NEW COM	896047107	1,683	37,400	SH		X			
TRIBUNE CO NEW COM	896047107	383	8,520	SH			X	X	
TYCO INTL LTD NEW COM	902124106	40	3,100	SH		X			
TYCO INTL LTD NEW COM	902124106	451	35,079	SH			X	X	
US BANCORP DEL NEW COM NEW	902973304	938	49,438	SH			X	X	
UNION PACIFIC CORP	907818108	239	4,340	SH		X			
UNION PACIFIC CORP	907818108	215	3,900	SH			X	X	
UNITED TECHNOLOGIES CORP	913017109	3,325	57,544	SH		X			
UNITED TECHNOLOGIES CORP	913017109	1,451	25,111	SH			X	X	
PAGE TOTAL		----- 30,158							

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REPORT PTR289 3P THE BRYN MAWR TRUST COMPANY SECURITIES AND EXCHANGE COMMISSION FORM 13-F
AS OF 03/31/03

- - - - - 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 INVESTMENT DISCRETION SHR OTHER (A) (B) (C) MANA

UNIVEST CORP PA	915271100	1,702	51,875	SH		X		
UNIVEST CORP PA	915271100	529	16,127	SH			X	X
VERIZON COMMUNICATIONS	92343V104	5,724	161,918	SH		X		
VERIZON COMMUNICATIONS	92343V104	7,216	204,122	SH			X	X
VODAFONE GROUP PLC NEW ADR SPON	92857W100	1,364	74,852	SH		X		
VODAFONE GROUP PLC NEW ADR SPON	92857W100	374	20,539	SH			X	X
WACHOVIA CORP COM NEW	929903102	3,670	107,718	SH		X		
WACHOVIA CORP COM NEW	929903102	2,816	82,660	SH			X	X
WAL-MART STORES	931142103	742	14,270	SH		X		
WAL-MART STORES	931142103	2,058	39,550	SH			X	X
WALGREEN CO	931422109	286	9,700	SH			X	X
WASTE MGMT INC DEL COM NEW	94106L109	288	13,600	SH		X		
WELLS FARGO COMPANY	949746101	2,888	64,181	SH		X		
WELLS FARGO COMPANY	949746101	1,417	31,500	SH			X	X
WENDYS INTL	950590109	1,717	62,410	SH		X		
WENDYS INTL	950590109	363	13,200	SH			X	X
WEYERHAEUSER CO	962166104	956	19,995	SH		X		
WEYERHAEUSER CO	962166104	127	2,650	SH			X	X
WYETH COM	983024100	1,776	46,968	SH		X		
WYETH COM	983024100	4,465	118,051	SH			X	X
ZIMMER HLDGS INC COM	98956P102	220	4,522	SH		X		
ZIMMER HLDGS INC COM	98956P102	918	18,884	SH			X	X

PAGE TOTAL
FINAL TOTALS

41,616
428,929