

FIRST NATIONAL BANK OF BERWICK TRUST DEPARTMENT  
Form SC 13G/A  
February 13, 2003

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

SCHEDULE 13G/A

Under the Securities Exchange Act of 1934

(Amendment No. 9) \*

FIRST KEYSTONE CORPORATION  
(Name of Issuer)

COMMON STOCK, PAR VALUE \$2.00 PER SHARE  
(Title of Class of Securities)

320654205  
(CUSIP Number)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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CUSIP NO. 320654205

13G

1. NAME OF REPORTING PERSON  
I.R.S. IDENTIFICATION NO. OF ABOVE PERSON (ENTITIES ONLY)

The First National Bank of Berwick  
Trust Department  
24-0525403

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2. CHECK THE APPROPRIATE LETTER IF A MEMBER OF A GROUP
  - (a)
  - (b)
  
3. SEC USE ONLY
  
4. CITIZENSHIP OR PLACE OF ORGANIZATION: PENNSYLVANIA, USA
  
5. NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH SOLE VOTING POWER: 283,993
  
6. NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH SHARED VOTING POWER: 65,326
  
7. NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH SOLE DISPOSITIVE POWER: 283,993
  
8. NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH SHARED DISPOSITIVE POWER: 65,326
  
9. AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON: 349,319
  
10. CHECK IF THE AGGREGATE AMOUNT IN NUMBER 9 EXCLUDES CERTAIN SHARES:
  
11. PERCENT OF CLASS REPRESENTED BY AMOUNT IN NUMBER 9: 11.82%
  
12. TYPE OF REPORTING PERSON: BK

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THE FIRST NATIONAL BANK OF BERWICK  
TRUST DEPARTMENT

SCHEDULE 13G

ITEM 1(a) Name of Issuer:

First Keystone Corporation

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ITEM 1(b) Address of Issuer's Principal Executive Offices:

111 West Front Street, Berwick, Pennsylvania 18603

ITEM 2(a) Name of Person Filing:

The First National Bank of Berwick - Trust  
Department, a wholly-owned subsidiary of the issuer

ITEM 2(b) Address of Principal Business Office or, if none,  
Residence:

111 West Front Street, Berwick, Pennsylvania 18603

ITEM 2(c) Citizenship:

National banking association organized under the laws of  
the United States of America

ITEM 2(d) Title of Class of Securities:

Common stock, par value \$2.00 per share

ITEM 2(e) CUSIP Number:

320654205

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ITEM 3 IF THIS STATEMENT IS FILED PURSUANT TO RULE 13D-1(B),  
OR 13D-2(B), CHECK WHETHER THE PERSON FILING IS A:

- (a) Broker or Dealer registered under Section 15 of the Act
- (b) X Bank as defined in section 3(a)(6) of the Act
- (c) Insurance Company as defined in section 3(a)(19) of the Act
- (d) Investment Company registered under section 8 of the Investment Company Act
- (e) Investment Advisor registered under section 203 of the Investment Advisors Act of 1940
- (f) Employee Benefit Plan, Pension Fund which is subject to the provisions of the Employee Retirement Income Security Act of 1974 or Endowment Fund; see paragraph 240.13d-1(b)(1)(ii)(F)
- (g) Parent Holding Company, in accordance with paragraph 240.13d-1(b)(ii)(G)

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- (h) Group, in accordance with paragraph 240.13d-1(b) (1) (ii) (H)
- (i) Filed under new rules as passive investor

ITEM 4 OWNERSHIP (As of December 31, 2002):

If the percent of class owned, as of December 31 of the year covered by the statement, or as of the last day of any month described in Rule 13d-1(b) (2), if applicable, exceeds five percent, provide the following information as of that date and identify those shares which there is a right to acquire.

- (a) Amount Beneficially Owned: 349,319 shares held in a fiduciary capacity
- (b) Percent of Class: 11.82%
- (c) Number of shares as to which such person has:
  - (i) sole power to vote or to direct the vote: 283,993
  - (ii) shared power to vote or to direct the vote: 65,326
  - (iii) sole power to dispose or to direct the disposition of: 283,993
  - (iv) shared power to dispose or to direct the disposition of: 65,326

ITEM 5 OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS

Is this statement being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities?

Not applicable.

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ITEM 6 OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON

Not applicable.

ITEM 7 IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED THE SECURITY BEING REPORTING ON BY THE PARENT HOLDING COMPANY

Not applicable.

ITEM 8 IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP

Not applicable.

ITEM 9 NOTICE OF DISSOLUTION OF GROUP

Not applicable.

ITEM 10 CERTIFICATION

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the Issuer of such securities and were not acquired in connection with or as a participant in any transaction have such purposes or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 7, 2003

/s/ Leslie W. Bodle  
Leslie W. Bodle  
Vice President and Trust Officer