



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

NATIONWIDE LIFE INSURANCE COMPANY

NAIC Group Code	0140 (Current Period)	0140 (Prior Period)	NAIC Company Code	66869	Employer's ID Number	31-4156830
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	Ohio	
Country of Domicile	United States of America					
Incorporated	03/21/1929		Commenced Business	01/10/1931		
Statutory Home Office	One Nationwide Plaza (Street and Number)			Columbus, OH 43215-2220 (City or Town, State and Zip Code)		
Main Administrative Office	One Nationwide Plaza (Street and Number)			800-882-2822 (Area Code) (Telephone Number)		
	Columbus, OH 43215-2220 (City or Town, State and Zip Code)					
Mail Address	One Nationwide Plaza (Street and Number or P.O. Box)			Columbus, OH 43215-2220 (City or Town, State and Zip Code)		
Primary Location of Books and Records	One Nationwide Plaza (Street and Number)			800-882-2822-97952 (Area Code) (Telephone Number)		
	Columbus, OH 43215-2220 (City or Town, State and Zip Code)					
Internet Website Address	www.nationwide.com					
Statement Contact	John A. Reese (Name)			800-882-2822-97952 (Area Code) (Telephone Number) (Extension)		
	reeseja@nationwide.com (E-mail Address)			614-677-6688 (FAX Number)		
Policyowner Relations Contact	P. O. Box 182835 (Street and Number)					
	Columbus, OH 43218-2835 (City or Town, State and Zip Code)			800-547-7548 (Area Code) (Telephone Number) (Extension)		

OFFICERS

President	Joseph John Gasper	Secretary	Patricia Ruth Hatler
Treasurer	Brian Waggoner Nocco	Actuary	Philip Clarence Gath

VICE PRESIDENTS

John Roscoe Cook, Jr.	David Andrew Diamond	Philip Clarence Gath
Patricia Ruth Hatler	Richard Dale Headley	Michael Stevens Helfer
David Karl Hollingsworth	David Ralph Jahn	Donna Anita James
Richard Andrew Karas	Michael Craig Keller	Gregory Samuel Lashutka
Edwin Pugh McCausland, Jr.	Gary Denison McMahan #	Robert Harold McNaghten
Michael Dean Miller	Brian Waggoner Nocco	Robert Alan Oakley
Mark David Phelan	Kathleen Dunbar Ricord #	Douglas Craig Robinette
Robert Allen Rosholt #	John Stephen Skubik	Mark Raymond Thresher
Richard Michael Waggoner	Susan Ackerman Wolken	

DIRECTORS OR TRUSTEES

Joseph Anthony Alutto #	James Gilbert Brocksmith, Jr. #	Joseph John Gasper
Henry Scarborough Holloway #	William Gerald Jurgensen	Lydia Micheaux Marshall #
Donald Lee McWhorter #	David Owen Miller #	James Ferry Patterson #
Gerald Dennis Prothro #	Arden Lee Shisler #	Alex Shumate #

State of Ohio.....} ss
County of Franklin.....}

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures Manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

Joseph John Gasper President	Glenn Warren Soden, Assistant Secretary Secretary	David Allen Jacoby, Controller Treasurer
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Subscribed and sworn to before me this	a. Is this an original filing?	Yes [X] No []
14th day of February, 2003	b. If no,	
	1. State the amendment number	0
	2. Date filed	
	3. Number of pages attached	0

Jason S. Ohler
Notary Public - State of Ohio
Commission Expires: January 14, 2007

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11	12	13	14	15
	2	3												
Description of Property	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amounts Received During Year	Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
TRACTOR SUPPLY CO	CARROLL	IA	12/20/1972	11/13/2001	218,500		23,500	249,123	0				20,758	
TRACTOR SUPPLY CO	PRINCETON	IL	12/20/1972	11/13/2001	257,500		25,000	350,640	0				24,463	
TRACTOR SUPPLY CO	GOSHEN	IN	10/31/1975	11/21/2001	266,426		70,468	373,786	(3,674)				27,500	20,050
TRACTOR SUPPLY CO	LOGANSPORT	IN	09/29/1975	11/29/2001	245,042		72,423	220,760	(6,335)				28,572	
TRACTOR SUPPLY CO	TERRE HAUTE	IN	12/20/1972	03/07/2000	327,000		45,000	729,409	0				80,000	
TRACTOR SUPPLY CO	WABASH	IN	10/31/1975	11/29/2001	241,725		32,385	291,220	0				25,404	
TRACTOR SUPPLY CO	HUTCHINSON	KS	10/31/1975	12/19/2001	264,951		78,079	249,444	(6,879)				27,240	
TRACTOR SUPPLY CO	COLUMBUS	NE	12/05/1975	09/20/2000	222,863		25,863	379,517	0				21,565	
TRACTOR SUPPLY CO	OMAHA	NE	12/20/1972	05/18/2000	1,659,285		76,997	2,638,260	0				154,800	
TRACTOR SUPPLY CO	LIMA	OH	12/17/1975	09/14/2001	338,593		127,671	352,549	(7,836)				39,480	
TRACTOR SUPPLY CO	MANSFIELD	OH	12/31/1972	09/14/2001	308,892		27,892	387,159	0				28,785	7,667
TRACTOR SUPPLY CO	MANSFIELD	OH	10/31/1975	09/14/2001	104,754		30,000	200,000	0				30,600	4,498
TRACTOR SUPPLY CO	NORWALK	OH	10/31/1975	09/14/2001	268,762		23,425	399,399	0				26,235	
BALLENTINE MARKET S C	BALLENTINE	SC	04/18/1994	03/26/2001	2,312,940		2,108,687	2,159,543	0			16,940	409,128	122,210
COLLEGE INDUSTRIAL PARK	LOUISVILLE	KY	06/20/1983	07/11/2000	11,496,679		7,997,417	10,974,183	(302,048)			150,087	1,039,952	1,554,145
FORUM	SAN ANTONIO	TX	12/31/1996	06/21/1999	29,835,345		25,938,457	40,824,548	(651,019)			616,956	7,565,662	3,808,381
GRAND CENTRAL	SOMERSET	KY	09/29/1995	04/19/2000	9,434,090		7,752,112	7,447,808	(230,547)				764,538	618,297
KROGER SHOPPING CENTER	MOREHEAD	KY	05/15/1996	03/31/2000	8,484,135		7,776,723	8,676,540	(233,509)			552,494	715,382	265,136
PALM HARBOR PLACE	PALM HARBOR	FL	12/12/1994	01/03/2001	1,259,527		1,068,956	1,212,113	(23,416)				259,210	72,045
PINETREE SHOPPING CENTRE	LONGVIEW	TX	01/05/1988	01/03/2001	2,064,351		1,812,229	2,108,394	(4,844)			100,733	348,925	406,064
QUAD OFFICE BUILDINGS	INDIANAPOLIS	IN	10/02/1989	10/05/2001	11,515,027		7,103,763	14,589,519	0				2,899,305	1,268,362
SPALDING DRIVE BUILDING	NORCROSS	GA	02/07/1995	03/26/2001	3,978,949		2,838,355	5,722,092	0			166,653	974,137	537,855
SUTTER BUSINESS CTR #2	SACRAMENTO	CA	07/08/1993	08/10/1999	3,758,669		3,094,755	4,889,746	0				950,618	389,239
WADE GREEN CROSSING SHPG CTR	ATLANTA	GA	02/04/1992	10/18/2000	7,335,824		5,694,937	7,213,672	(153,364)				1,203,180	270,420
WACHUSETT PLAZA SC	WEST BOYLSTON	MA	12/09/1997	01/15/1998	3,531,818		3,166,878	3,444,245	(107,421)			2,478	606,288	226,991
WOODLAND SQUARE SHOPPING CNTR	LIVONIA	MI	03/31/1997	02/04/2000	5,460,157		5,102,155	5,747,097	(22,439)			91,309	1,128,081	389,248
YORK PLAZA	ROCK HILL	SC	09/28/1992	09/27/2000	6,094,866		4,452,438	7,213,737	0			24,735	1,010,780	280,783
0499999 - Properties held for the production of income					111,286,670		86,566,565	129,044,503	(1,753,331)			1,722,386	20,410,587	10,241,391
CORNERWAY BLDG	SAN ANTONIO	TX	02/25/2002	04/05/2002	5,426,382		5,356,049	5,030,369	(70,333)			15,041		220,156
COURTYARD OFFICE BLDG	IRVING	TX	11/05/2002	10/09/2002	15,053,157		15,053,157	14,986,157				53,157	47,928	
HILLSBORO K-MART	HILLSBORO	OH	04/30/2002	12/16/2002	860,000		860,000	1,010,543	(240,000)				43,351	39,258
NORTH TOWNE SHP CTR	TOLEDO	OH	03/01/2002	03/15/2002	4,041,271		3,985,917	4,023,191	(55,354)			72,041	351,515	452,451
POE AVE	DAYTON	OH	11/06/2000	11/21/2000	2,862,274		2,790,634	3,085,290	(118,278)			685	(37,999)	285,181
0599999 - Properties held for sale					28,243,084		28,045,757	28,135,550	(483,965)			140,924	404,794	997,046
9999999 Totals					139,529,754		114,612,323	157,180,053	(2,237,297)			1,863,310	20,815,381	11,238,437

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Year

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Year , including Payments during the Final Year on "Sales under Contract"

[illegible]

E03

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
MORTGAGES IN GOOD STANDING:										
RESIDENTIAL MORTGAGES-ALL OTHER										
030287433.....	Raleigh.....	NC.....		11/17/1978.....	9.750.....	22,373.....	0.....	0.....	81,450.....	11/17/1978.....
030287511.....	Silver Spring.....	MD.....		11/29/1978.....	10.000.....	18,753.....	0.....	0.....	75,000.....	11/29/1978.....
030287846.....	Woodbury.....	MN.....		12/21/1978.....	9.750.....	21,263.....	0.....	0.....	76,500.....	12/21/1978.....
030288003.....	Burke.....	VA.....		12/22/1978.....	9.750.....	3,151.....	0.....	0.....	81,400.....	12/22/1978.....
030288645.....	Charlotte.....	NC.....		01/30/1979.....	9.500.....	25,795.....	0.....	0.....	75,000.....	01/30/1979.....
030288723.....	Huntington.....	WV.....		02/08/1979.....	9.950.....	18,700.....	0.....	0.....	52,000.....	02/08/1979.....
030289242.....	Houston.....	TX.....		02/28/1979.....	9.625.....	25,573.....	0.....	0.....	199,000.....	02/28/1979.....
030290187.....	Houston.....	TX.....		04/17/1979.....	9.750.....	28,415.....	0.....	0.....	85,250.....	04/17/1979.....
030290334.....	Alexandria.....	VA.....		04/20/1979.....	10.000.....	30,104.....	0.....	0.....	90,000.....	04/20/1979.....
030291537.....	Ducanville.....	TX.....		05/25/1979.....	9.875.....	34,685.....	0.....	0.....	106,000.....	05/25/1979.....
030292309.....	Arlington.....	VA.....		07/16/1979.....	10.125.....	33,538.....	0.....	0.....	97,500.....	07/16/1979.....
030292336.....	Gaithersburg.....	MD.....		07/16/1979.....	10.000.....	41,641.....	0.....	0.....	121,500.....	07/16/1979.....
030293460.....	Marietta.....	GA.....		09/20/1979.....	9.750.....	14,492.....	0.....	0.....	66,000.....	09/20/1979.....
030293608.....	Spartanburg.....	SC.....		11/05/1979.....	10.750.....	21,368.....	0.....	0.....	72,500.....	11/05/1979.....
0399999 - Mortgages in good standing - Residential Mortgages - All Other						339,850.....	0.....	0.....	1,279,100.....	XXX.....
COMMERCIAL MORTGAGES-ALL OTHER										
001000003.....	Novato.....	CA.....		09/09/1999.....	7.840.....	3,765,490.....	0.....	0.....	5,835,714.....	04/05/1999.....
001000008.....	Vancouver.....	WA.....		04/24/2000.....	8.090.....	2,614,422.....	0.....	0.....	3,900,000.....	06/27/1999.....
001000011.....	Palatine.....	IL.....		11/10/1999.....	5.750.....	14,000,000.....	0.....	0.....	20,222,222.....	07/01/1999.....
001000016.....	Conshohocken.....	PA.....		04/06/2001.....	8.500.....	7,800,000.....	0.....	0.....	13,400,000.....	01/03/2000.....
001000020.....	Glendale.....	CA.....		12/20/1999.....	8.180.....	7,143,584.....	0.....	0.....	10,704,545.....	09/03/1999.....
001000021.....	Montvale.....	NJ.....		12/01/1999.....	7.990.....	1,747,126.....	0.....	0.....	3,164,000.....	09/08/1999.....
001000023.....	Manhattan.....	NY.....		11/22/1999.....	7.860.....	8,626,252.....	0.....	0.....	16,100,000.....	08/11/1999.....
001000025.....	San Diego.....	CA.....		04/13/2000.....	8.220.....	4,502,466.....	0.....	0.....	7,020,000.....	08/09/1999.....
001000026.....	Winston-Salem.....	NC.....		08/31/2000.....	8.450.....	4,565,736.....	0.....	0.....	6,939,597.....	06/19/2000.....
001000027.....	Pittsburgh.....	PA.....		10/27/1999.....	8.260.....	7,595,068.....	0.....	0.....	11,184,000.....	08/16/1999.....
001000029.....	St Charles.....	IL.....		11/03/1999.....	8.630.....	2,346,130.....	0.....	0.....	6,411,353.....	08/01/1999.....
001000032.....	Pittsburgh.....	PA.....		09/20/1999.....	8.310.....	4,783,586.....	0.....	0.....	6,850,000.....	07/13/1999.....
001000035.....	Bolingbrook.....	IL.....		07/31/2000.....	8.590.....	7,029,381.....	0.....	0.....	10,794,944.....	06/02/2000.....
001000037.....	Fort Collins.....	CO.....		12/22/1999.....	8.230.....	4,347,912.....	0.....	0.....	6,030,000.....	07/15/1999.....
001000038.....	Vista.....	CA.....		08/31/2000.....	8.640.....	5,823,413.....	0.....	0.....	8,465,753.....	03/22/2000.....
001000040.....	Carlsbad.....	CA.....		08/04/2000.....	8.870.....	8,870,054.....	0.....	0.....	15,300,000.....	11/23/1998.....
001000046.....	Phoenix.....	AZ.....		10/29/1999.....	7.920.....	16,600,000.....	0.....	0.....	20,760,000.....	08/11/1999.....
001000047.....	Mesa.....	AZ.....		12/22/1999.....	7.920.....	11,325,000.....	0.....	0.....	14,200,000.....	08/19/1999.....
001000048.....	Phoenix.....	AZ.....		12/22/1999.....	7.920.....	7,200,000.....	0.....	0.....	9,040,000.....	08/19/1999.....
001000049.....	Gurnee.....	IL.....		12/13/1999.....	7.350.....	2,042,569.....	0.....	0.....	3,160,754.....	04/01/1999.....
001000053.....	Dunn Loring.....	VA.....		12/06/1999.....	7.750.....	4,866,687.....	0.....	0.....	7,750,000.....	09/16/1999.....
001000055.....	Raleigh.....	NC.....		01/21/2000.....	8.180.....	13,615,119.....	0.....	0.....	28,166,806.....	12/02/1999.....
001000056.....	Mansfield.....	MA.....		10/26/1999.....	7.750.....	5,250,000.....	0.....	0.....	10,650,400.....	08/01/1999.....
001000060.....	Carmel.....	IN.....		12/22/1999.....	7.730.....	12,376,590.....	0.....	0.....	17,925,926.....	09/01/1999.....
001000061.....	Carmel.....	IN.....		12/22/1999.....	8.180.....	3,311,280.....	0.....	0.....	7,500,000.....	09/01/1999.....
001000062.....	West Hartford.....	CT.....		12/28/1999.....	8.250.....	6,240,644.....	0.....	0.....	9,300,000.....	11/12/1999.....
001000063.....	Utica.....	NY.....		09/03/1999.....	8.310.....	2,079,038.....	0.....	0.....	21,572,787.....	04/06/1999.....
001000064.....	Atlanta.....	GA.....		10/01/1999.....	8.240.....	10,905,500.....	0.....	0.....	18,186,214.....	07/12/1999.....
001000065.....	Evansville.....	IN.....		11/29/1999.....	8.230.....	6,837,297.....	0.....	0.....	9,198,830.....	08/17/1999.....
001000068.....	Indianapolis.....	IN.....		02/01/2000.....	3.990.....	12,677,393.....	0.....	0.....	34,950,000.....	03/31/1999.....
001000069.....	Erlanger.....	KY.....		08/31/1999.....	7.910.....	1,596,074.....	0.....	0.....	10,500,000.....	03/15/1999.....
001000070.....	Branchburg.....	NJ.....		01/27/2000.....	8.190.....	2,735,124.....	0.....	0.....	3,984,204.....	09/01/1999.....
001000073.....	Utica.....	NY.....		09/03/1999.....	8.310.....	3,190,921.....	0.....	0.....	24,242,103.....	04/06/1999.....
001000074.....	Grantville.....	PA.....		09/03/1999.....	8.310.....	11,372,310.....	0.....	0.....	29,055,639.....	04/06/1999.....
001000076.....	Charlotte.....	NC.....		11/19/1999.....	7.840.....	14,275,000.....	0.....	0.....	20,366,407.....	09/24/1999.....
001000078.....	Andover.....	MA.....		10/18/1999.....	8.010.....	3,799,488.....	0.....	0.....	6,306,778.....	10/06/1999.....
001000079.....	Westborough.....	MA.....		10/18/1999.....	8.010.....	4,085,830.....	0.....	0.....	6,201,247.....	10/06/1999.....
001000081.....	Atlanta.....	GA.....		10/01/1999.....	8.822.....	6,604,500.....	0.....	0.....	11,013,786.....	07/12/1999.....
001000087.....	Bellevue.....	WA.....		12/17/1999.....	8.250.....	7,088,920.....	0.....	0.....	10,125,000.....	11/05/1999.....
001000091.....	North Jackson.....	OH.....		12/08/1999.....	7.500.....	4,233,420.....	0.....	0.....	7,500,000.....	10/27/1999.....
001000092.....	Lexington.....	KY.....		12/08/1999.....	7.500.....	1,933,597.....	0.....	0.....	3,575,000.....	11/18/1999.....
001000093.....	Lexington.....	KY.....		12/08/1999.....	7.500.....	4,961,547.....	0.....	0.....	10,325,000.....	11/18/1999.....
001000094.....	East Rutherford.....	NJ.....		12/15/2000.....	8.000.....	14,470,553.....	0.....	0.....	26,200,000.....	10/25/1999.....

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SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
001000095	Florence	KY		02/16/2000	8.500	1,339,457	0	0	2,595,892	10/11/2000
001000097	Ft. Mill	SC		12/01/1999	8.540	9,184,052	0	0	14,100,000	05/01/1999
001000101	Menlo Park	CA		12/16/1999	8.280	5,500,000	0	0	14,712,704	11/01/1999
001000103	Abingdon	MD		03/03/2000	8.500	2,379,589	0	0	3,375,000	12/17/1999
001000104	Austell	GA		02/24/2000	8.110	15,387,759	0	0	22,200,000	12/03/1999
001000105	El Monte	CA		01/06/2000	8.190	2,810,373	0	0	4,363,636	11/22/1999
001000113	Enfield	CT		02/04/2000	8.580	11,086,140	0	0	14,400,000	01/19/2000
001000114	Malvern	PA		07/28/2000	3.230	7,500,000	0	0	15,160,000	06/20/2000
001000123	Butler	PA		12/17/2001	7.800	22,716,098	0	0	36,618,421	11/27/2001
001000127	Loveland	OH		03/22/2000	8.850	2,951,435	0	0	5,380,435	01/14/2000
001000128	Columbus	OH		01/24/2000	4.310	12,220,000	0	0	20,300,000	12/30/1999
001000130	Merrionette Park	IL		07/28/2000	8.900	3,848,805	0	0	5,437,500	05/16/2000
001000132	Lincoln	NE		05/01/2000	3.190	13,818,696	0	0	30,000,000	02/14/2000
001000135	San Jose	CA		05/31/2000	8.500	2,460,128	0	0	7,370,000	01/01/2000
001000136	Spring Valley	CA		04/17/2000	8.500	1,712,072	0	0	3,100,000	01/20/2000
001000137	Plano	TX		03/08/2000	8.970	7,806,386	0	0	11,016,667	02/01/2000
001000139	Austin	TX		02/07/2000	3.240	20,000,000	0	0	28,500,000	01/26/2000
001000140	San Ramon	CA		03/30/2000	8.280	2,483,928	0	0	5,930,000	01/21/2000
001000143	Lavergne	TN		03/20/2000	9.070	236,140	0	0	832,174	03/07/2000
001000146	Salt Lake City	UT		04/06/2000	8.660	3,768,048	0	0	5,280,000	02/04/2000
001000148	Grayslake	IL		04/19/2000	8.720	1,698,403	0	0	2,240,000	02/22/2000
001000149	Tampa	FL		04/13/2000	8.970	1,454,666	0	0	2,135,000	02/15/2000
001000150	Scotts Valley	CA		06/27/2000	9.560	2,820,161	0	0	4,431,011	03/08/2000
001000155	South Gate	CA		03/15/2000	8.500	2,103,098	0	0	7,500,000	01/07/2000
001000158	San Jose	CA		07/24/2000	3.660	10,000,000	0	0	36,000,000	05/12/2000
001000164	St Louis Park	MN		04/17/2000	3.590	14,450,962	0	0	20,948,276	03/01/2000
001000166	Graham	NC		04/27/2000	8.500	2,941,967	0	0	4,560,000	03/08/2000
001000171	Canton	OH		08/15/2000	8.470	2,857,696	0	0	5,970,000	03/06/2000
001000172	Darien	CT		08/28/2000	8.820	6,877,066	0	0	11,500,000	06/29/2000
001000178	Pittsburgh	PA		04/25/2001	8.550	1,882,152	0	0	4,890,180	03/28/2000
001000181	Odessa	TX		05/09/2000	8.050	9,272,027	0	0	16,007,522	04/26/2000
001000183	Indianapolis	IN		06/08/2000	8.940	33,148,156	0	0	40,927,218	03/13/2000
001000184	Indianapolis	IN		06/08/2000	9.340	2,056,823	0	0	1,572,782	03/13/2000
001000185	Dallas	TX		07/11/2000	8.590	10,049,265	0	0	16,412,000	05/12/2000
001000188	Keasby	NJ		04/17/2000	8.250	7,546,853	0	0	10,189,474	03/31/2000
001000192	Shaker Heights	OH		05/15/2000	8.520	8,355,425	0	0	12,000,000	04/01/2000
001000194	Kent	WA		05/11/2000	8.300	2,362,385	0	0	3,600,000	07/05/2002
001000196	Kentwood	MI		07/14/2000	6.250	10,213,600	0	0	13,600,000	03/30/2000
001000198	Lenexa	KS		06/29/2000	8.140	5,915,908	0	0	8,860,000	05/11/2000
001000203	Plover	WI		06/12/2000	7.870	2,534,851	0	0	7,500,000	03/30/2000
001000206	Agoura Hills	CA		05/16/2000	8.420	5,765,190	0	0	8,460,000	04/14/2000
001000210	Scottsdale	AZ		10/26/2001	3.860	24,600,000	0	0	35,000,000	09/14/2001
001000212	Franklin	MA		07/20/2000	8.130	7,282,960	0	0	9,450,000	05/02/2000
001000215	Woburn	MA		09/29/2000	8.940	6,228,465	0	0	7,800,000	05/17/2000
001000220	Vernon	CA		07/07/2000	7.400	4,855,979	0	0	7,600,000	05/01/2000
001000224	Marlborough	MA		07/07/2000	3.610	8,102,415	0	0	13,400,000	04/25/2000
001000230	Secaucus	NJ		06/29/2000	8.100	4,996,677	0	0	6,735,362	04/24/2000
001000232	Bonita Springs	FL		06/23/2000	8.990	5,334,629	0	0	10,300,000	05/18/2000
001000235	Ponte Vedra Beach	FL		07/14/2000	8.530	7,498,628	0	0	11,006,897	05/17/2000
001000236	Marlborough	MA		06/30/2000	7.860	10,870,790	0	0	21,500,000	05/02/2000
001000237	Brea	CA		07/18/2000	8.180	22,000,000	0	0	30,804,163	05/01/2000
001000238	Evandale	OH		06/26/2000	8.130	2,250,000	0	0	5,221,215	04/27/2000
001000242	Aliso Viejo	CA		06/28/2000	8.480	8,181,794	0	0	12,000,000	05/01/2000
001000244	Secaucus	NJ		06/29/2000	3.510	3,250,000	0	0	4,249,315	04/24/2000
001000245	Secaucus	NJ		06/29/2000	3.510	5,100,000	0	0	6,874,638	04/24/2000
001000246	Cincinnati	OH		09/12/2000	7.890	5,025,491	0	0	14,500,000	04/25/2000
001000247	South Bend	IN		08/10/2000	8.440	4,864,886	0	0	6,300,000	05/01/2000
001000249	Brighton	MA		06/02/2000	3.660	2,089,599	0	0	9,500,000	05/16/2000
001000250	San Francisco	CA		07/06/2000	8.550	23,124,343	0	0	44,780,000	05/22/2000
001000251	Bristol	PA		08/07/2000	8.910	2,627,211	0	0	3,400,000	06/02/2000
001000252	Austin	TX		06/19/2000	3.390	12,440,000	0	0	17,330,000	05/22/2000

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SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
001000253	Austin	TX		06/19/2000	3.390	5,400,000	0	0	7,540,000	05/22/2000
001000254	Lenexa	KS		08/23/2000	8.950	6,123,819	0	0	8,010,000	06/07/2000
001000257	Salt Lake City	UT		08/10/2000	8.960	2,500,014	0	0	3,550,000	05/20/2000
001000259	Daytona Beach	FL		10/12/2000	4.340	10,000,000	0	0	36,259,259	07/01/2000
001000267	Richmond	VA		11/14/2000	6.120	3,933,971	0	0	5,829,027	06/29/2000
001000274	Secaucus	NJ		07/27/2000	8.920	5,307,028	0	0	7,700,521	05/24/2000
001000275	Secaucus	NJ		07/27/2000	3.610	9,400,000	0	0	13,549,766	05/24/2000
001000279	Lenexa	KS		08/23/2000	8.950	6,123,819	0	0	8,200,000	06/07/2000
001000304	Burlington	KY		10/23/2000	8.400	5,899,017	0	0	7,500,000	09/01/2000
001000310	Eastlake	OH		07/01/2000	9.100	2,952,749	0	0	5,284,124	05/01/2000
001000312	Fullerton	CA		10/25/2000	8.700	6,565,251	0	0	8,970,000	07/19/2000
001000313	Eastlake	OH		07/01/2000	9.100	1,789,898	0	0	3,203,131	05/01/2000
001000316	Daytona Beach	FL		05/29/2001	4.340	10,000,000	0	0	36,259,259	07/01/2000
001000317	Houston	TX		08/21/2000	3.740	2,650,000	0	0	3,835,000	07/27/2000
001000319	Madison	WI		05/10/2001	7.860	3,848,748	0	0	8,500,000	01/09/2001
001000320	Lufkin	TX		08/29/2000	3.940	11,255,114	0	0	19,970,000	07/05/2000
001000321	League City	TX		09/07/2000	9.280	674,632	0	0	946,534	07/28/2000
001000323	Halls Crossroads	TN		01/25/2001	8.500	2,720,404	0	0	3,285,220	12/08/2000
001000324	Simsbury	CT		11/20/2000	8.920	2,119,599	0	0	2,850,000	07/27/2000
001000325	Halls Crossroads	TN		01/25/2001	9.000	237,488	0	0	484,780	12/08/2000
001000326	Simsbury	CT		11/20/2000	8.920	931,806	0	0	1,330,000	07/27/2000
001000327	Salt Lake City	UT		01/04/2001	8.790	2,930,861	0	0	5,853,278	10/30/2000
001000331	Los Angeles	CA		12/28/2000	8.860	3,272,749	0	0	5,103,896	08/04/2000
001000332	Atlanta	GA		09/18/2000	9.000	2,387,521	0	0	3,776,147	08/04/2000
001000333	Milwaukee	WI		09/28/2000	8.380	7,095,108	0	0	9,425,000	09/16/2000
001000346	Charlotte	NC		01/10/2001	8.420	2,503,790	0	0	3,400,000	12/04/2000
001000349	Lower Providence	PA		01/29/2002	8.430	10,870,737	0	0	17,263,959	10/18/2000
001000353	Lower Providence	PA		01/29/2002	8.450	2,335,801	0	0	3,651,557	10/18/2000
001000354	Clinton	TN		12/05/2000	8.050	2,691,967	0	0	4,475,000	09/05/2000
001000361	Lombard	IL		09/25/2000	8.050	18,000,000	0	0	22,500,000	09/01/2000
001000368	Buffalo Grove	IL		10/30/2000	7.720	6,734,716	0	0	15,800,000	10/01/2002
001000370	Mesa	AZ		12/07/2000	7.860	7,000,000	0	0	9,208,889	09/19/2000
001000372	Mundelein	IL		12/28/2000	8.200	1,086,443	0	0	1,701,080	09/27/2000
001000377	Anaheim	CA		10/31/2000	8.450	2,321,362	0	0	3,268,391	09/27/2000
001000385	Florence	KY		12/14/2000	8.320	1,072,159	0	0	2,077,865	10/11/2000
001000386	Houston	TX		11/09/2000	8.140	3,998,420	0	0	6,368,443	10/12/2000
001000390	Bethel Park	PA		12/11/2000	8.340	19,626,560	0	0	25,520,000	11/01/2000
001000392	Farmingdale	NY		08/29/2001	7.990	6,812,953	0	0	8,975,000	07/27/2001
001000396	Fairfax	VA		11/14/2000	8.090	6,263,339	0	0	8,510,638	10/26/2000
001000397	Lincoln	NE		12/18/2000	3.340	3,826,313	0	0	5,350,000	10/31/2000
001000407	Albuquerque	NM		12/14/2000	7.880	4,635,510	0	0	6,300,000	10/31/2000
001000408	Albuquerque	NM		12/14/2000	7.940	1,533,603	0	0	2,075,000	10/31/2000
001000410	Naperville	IL		12/21/2000	7.730	4,803,079	0	0	6,480,241	11/08/2000
001000416	Colorado Springs	CO		12/07/2000	3.700	5,550,000	0	0	9,000,000	10/31/2000
001000418	Silver Spring	MD		02/14/2001	9.000	7,449,397	0	0	17,275,314	08/23/2000
001000419	Woburn	MA		12/21/2000	7.930	13,776,096	0	0	24,952,941	11/10/2000
001000421	North Las Vegas	NV		03/28/2001	7.720	5,750,000	0	0	8,600,000	01/19/2001
001000422	Sacramento	CA		03/28/2001	7.670	13,161,439	0	0	18,571,428	01/23/2001
001000423	Livermore	CA		03/28/2001	7.670	2,046,125	0	0	2,983,333	01/17/2001
001000425	Dallas	TX		01/17/2001	8.260	12,640,447	0	0	16,700,000	11/29/2000
001000427	Auburn	WA		01/10/2001	7.980	3,375,627	0	0	7,400,000	12/12/2000
001000429	Shawnee	KS		04/19/2001	8.000	1,881,874	0	0	4,500,000	01/22/2001
001000432	Greensboro	NC		03/05/2001	8.470	10,581,399	0	0	14,000,000	08/07/2000
001000435	Parsippany	NJ		01/26/2001	7.660	4,604,344	0	0	9,630,000	11/20/2000
001000436	Parsippany	NJ		01/26/2001	7.660	3,358,717	0	0	5,800,000	11/20/2000
001000437	Parsippany	NJ		01/26/2001	7.660	3,150,000	0	0	7,375,000	11/08/2000
001000439	Mountain Lakes	NJ		01/26/2001	7.660	4,100,000	0	0	7,450,000	11/20/2000
001000440	Northlake	IL		07/10/2001	6.750	4,511,110	0	0	8,500,000	05/01/2001
001000444	City of Industry	CA		12/21/2000	7.620	7,856,953	0	0	15,974,643	11/28/2000
001000445	Columbus	OH		12/27/2000	8.010	2,678,490	0	0	3,763,158	12/01/2000
001000446	Westborough	MA		03/14/2001	7.250	16,000,000	0	0	22,032,730	01/26/2001
001000452	San Diego	CA		03/13/2001	7.430	5,609,336	0	0	9,200,000	01/23/2001

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	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
001000453	Rolesville	NC		07/02/2001	7.460	3,530,746	0	0	4,900,000	03/19/2001
001000454	Omaha	NE		12/27/2000	8.000	1,201,546	0	0	2,950,000	10/15/2000
001000459	Salt Lake City	UT		03/22/2001	7.510	12,008,120	0	0	20,000,000	02/01/2001
001000464	Bloomington	MN		12/28/2000	7.960	8,500,000	0	0	12,263,359	11/20/2000
001000467	Rochester Hills	MI		08/15/2001	7.500	8,166,729	0	0	12,500,000	02/01/2001
001000470	Lexington	KY		02/28/2001	7.690	8,533,282	0	0	11,680,000	01/04/2001
001000473	Philadelphia	PA		03/28/2001	7.720	3,175,399	0	0	5,040,000	01/25/2001
001000476	Westerville	OH		03/29/2001	8.000	3,537,166	0	0	4,800,000	02/12/2001
001000478	Scottsdale	AZ		02/28/2001	7.430	4,578,892	0	0	6,500,000	01/08/2001
001000479	Phoenix	AZ		03/05/2001	7.480	3,020,724	0	0	4,680,000	01/08/2001
001000480	Cincinnati	OH		05/09/2001	7.260	3,658,153	0	0	6,900,000	01/12/2001
001000481	Herndon	VA		03/21/2001	7.330	24,000,000	0	0	48,650,000	01/10/2001
001000482	Euclid	OH		07/16/2001	6.550	17,200,000	0	0	25,000,000	03/25/2001
001000483	Columbus	OH		03/28/2001	7.790	5,777,486	0	0	8,580,000	02/07/2001
001000484	Milwaukee	WI		05/02/2001	7.430	4,816,966	0	0	8,500,000	01/17/2001
001000487	Forest Park	OH		05/09/2001	7.300	2,984,812	0	0	4,289,883	04/11/2002
001000492	Fort Lauderdale	FL		06/12/2001	7.050	21,658,342	0	0	34,116,296	04/01/2001
001000494	Jacksonville	FL		04/12/2001	7.560	2,465,000	0	0	3,087,452	01/26/2001
001000498	Lake Success	NY		03/26/2001	7.625	18,500,000	0	0	30,491,946	02/07/2001
001000499	North Las Vegas	NV		03/16/2001	7.250	9,588,825	0	0	12,908,451	01/19/2001
001000502	Raleigh	NC		10/05/2001	6.990	15,200,000	0	0	28,250,000	02/26/2001
001000503	Fairfax	VA		06/28/2001	7.730	11,019,278	0	0	15,000,000	06/01/2001
001000504	Woodinville	WA		02/20/2001	6.920	8,550,000	0	0	14,805,195	01/25/2001
001000509	Gross Pointe Woods	MI		03/12/2001	7.960	3,637,733	0	0	5,600,000	01/24/2001
001000517	Jacksonville	FL		12/23/2002	5.750	5,778,738	0	0	5,225,319	10/21/2002
001000518	Atlanta	GA		04/30/2001	7.050	13,061,266	0	0	19,500,000	03/01/2001
001000519	Memphis	TN		04/03/2001	7.450	12,541,214	0	0	17,937,853	11/27/2000
001000524	Winston-Salem	NC		06/07/2001	6.830	1,598,103	0	0	2,480,000	04/03/2001
001000528	Tenafly	NJ		04/09/2001	3.990	3,484,776	0	0	10,342,828	03/01/2001
001000530	Orlando	FL		03/15/2001	7.450	5,853,666	0	0	7,779,310	02/14/2001
001000537	Beachwood	OH		05/01/2001	7.760	12,681,542	0	0	18,534,000	03/01/2001
001000540	Sanford	FL		06/15/2001	7.390	1,958,549	0	0	2,526,667	03/21/2001
001000541	Columbus	OH		04/30/2001	7.560	6,458,381	0	0	9,074,016	03/23/2001
001000542	Naples	FL		06/25/2001	6.940	4,400,122	0	0	6,250,000	03/23/2001
001000544	Naples	FL		02/21/2002	7.130	4,979,905	0	0	7,500,000	03/23/2001
001000545	St. Louis	MO		11/30/2001	7.220	24,492,792	0	0	39,655,173	05/07/2001
001000556	Indianapolis	IN		04/12/2001	7.120	3,962,824	0	0	10,854,425	10/31/2000
001000560	Chicago	IL		05/18/2001	6.700	12,786,600	0	0	18,687,500	03/23/2001
001000561	Cary	IL		05/18/2001	6.910	3,444,782	0	0	4,800,000	03/23/2001
001000562	Lenexa	KS		06/06/2001	7.550	2,897,716	0	0	3,787,952	04/12/2001
001000564	Wayzata	MN		04/17/2001	6.500	8,280,000	0	0	11,600,000	04/02/2001
001000566	Tucson	AZ		05/10/2001	7.530	3,090,644	0	0	5,106,383	03/21/2001
001000569	Houston	TX		05/04/2001	7.360	11,816,672	0	0	16,150,000	03/29/2001
001000571	Westwood	MA		07/09/2001	7.090	4,891,520	0	0	7,499,697	04/13/2001
001000573	Kirkland	WA		06/25/2001	7.420	4,293,460	0	0	7,000,000	04/13/2001
001000577	Fort Lee	NJ		08/29/2001	8.150	1,979,519	0	0	2,500,000	07/16/2001
001000580	Downers Grove	IL		05/18/2001	6.500	9,829,565	0	0	15,454,545	03/26/2001
001000581	Lincolnshire	IL		07/11/2001	6.630	1,957,928	0	0	4,215,000	05/01/2001
001000582	Novi	MI		07/26/2001	7.500	5,918,227	0	0	7,854,545	05/16/2001
001000583	Jefferson County	CO		07/02/2001	6.940	16,612,854	0	0	30,000,000	04/30/2001
001000584	Naples	FL		09/21/2001	6.970	2,325,827	0	0	3,115,698	03/23/2001
001000585	Los Angeles	CA		04/19/2002	7.160	17,632,110	0	0	15,136,752	06/02/2001
001000586	Beverly Hills	CA		06/07/2001	7.150	14,529,609	0	0	34,200,000	04/17/2001
001000587	Milpitas	CA		06/05/2001	7.240	2,932,433	0	0	5,700,000	05/01/2001
001000589	Silverdale	WA		06/25/2001	7.090	13,095,695	0	0	18,200,000	05/09/2001
001000590	Columbia	SC		07/26/2001	6.880	7,008,138	0	0	9,729,714	04/30/2001
001000591	Baltimore City	MD		11/27/2001	7.310	1,373,337	0	0	1,766,406	10/03/2001
001000593	Kenilworth	NJ		08/08/2001	7.960	9,439,884	0	0	14,200,000	06/20/2001
001000594	North Canton	OH		06/15/2001	7.160	12,059,969	0	0	16,000,000	03/30/2001
001000595	Eastlake	OH		04/04/2001	9.100	1,292,354	0	0	2,312,746	05/01/2000
001000597	Bristol	PA		06/28/2001	6.830	5,265,945	0	0	7,940,000	04/12/2001
001000601	San Diego	CA		05/15/2001	7.550	965,905	0	0	1,880,000	03/19/2001

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1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
001000604	Fremont	CA		06/28/2001	7.370	6,860,944	0	0	18,571,428	05/15/2001
001000605	San Diego	CA		05/02/2001	7.110	13,023,721	0	0	19,681,313	04/11/2001
001000606	Tenafly	NJ		04/09/2001	3.990	1,427,483	0	0	4,236,776	03/01/2001
001000607	Tenafly	NJ		04/09/2001	3.990	343,799	0	0	1,020,396	03/01/2001
001000608	Dallas	TX		01/14/2002	7.910	5,058,915	0	0	6,850,000	05/30/2001
001000609	Erlanger	KY		07/30/2001	7.410	4,903,072	0	0	7,400,000	04/26/2001
001000610	Lincoln	NE		08/16/2001	7.650	2,916,559	0	0	4,003,125	05/29/2001
001000611	Milpitas	CA		06/05/2001	7.240	4,335,786	0	0	8,700,000	05/01/2001
001000612	Milpitas	CA		06/05/2001	7.240	6,353,605	0	0	13,000,000	05/01/2001
001000613	Milpitas	CA		06/05/2001	7.240	3,421,172	0	0	10,750,000	05/01/2001
001000614	Lincoln	NE		08/16/2001	7.200	215,112	0	0	318,533	05/22/1998
001000615	Menlo Park	CA		06/21/2001	6.780	3,807,851	0	0	34,850,000	04/20/2001
001000617	Lewis Center	OH		12/27/2001	7.040	1,920,109	0	0	2,630,769	10/23/2001
001000618	Columbus	OH		01/16/2002	7.040	5,919,232	0	0	8,350,000	10/24/2001
001000620	Stuart	FL		07/06/2001	7.440	7,059,720	0	0	9,615,789	05/21/2001
001000622	Indianapolis	IN		06/29/2001	7.430	3,946,207	0	0	5,650,435	06/11/2001
001000627	Jacksonville	FL		10/19/2001	7.480	6,585,060	0	0	9,850,000	08/07/2001
001000630	Salt Lake City	UT		08/29/2001	7.630	3,360,537	0	0	4,600,000	12/04/2000
001000631	Louisville	KY		06/25/2001	7.010	9,561,784	0	0	13,500,000	05/04/2001
001000632	Bernards Township	NJ		07/10/2001	8.000	793,300	0	0	1,801,456	04/23/2001
001000634	Salt Lake City	UT		08/03/2001	8.020	1,967,043	0	0	2,650,000	05/14/2001
001000637	Torrance	CA		11/27/2001	3.910	839,638	0	0	2,787,278	06/06/2001
001000642	Romeoville	IL		04/19/2002	7.260	3,983,745	0	0	6,815,000	03/01/2002
001000643	Mableton	GA		06/13/2001	6.860	6,550,000	0	0	8,970,000	05/25/2001
001000644	Sioux Falls	SD		05/15/2002	7.820	3,178,872	0	0	4,600,000	05/29/2001
001000646	San Diego	CA		07/25/2001	7.420	6,240,054	0	0	21,300,000	05/15/2001
001000647	N. Jackson	OH		09/28/2001	7.290	4,030,881	0	0	5,102,222	06/01/2001
001000648	Irving	TX		04/18/2002	7.340	3,669,149	0	0	5,475,000	05/16/2001
001000650	Tempe	AZ		06/26/2001	6.850	3,274,629	0	0	4,520,000	06/01/2001
001000654	Stuart	FL		10/18/2001	7.060	6,960,278	0	0	9,380,000	09/19/2001
001000657	New York	NY		10/04/2001	7.310	3,610,610	0	0	9,300,000	06/29/2001
001000658	Westborough	MA		10/04/2001	4.310	32,961,598	0	0	51,300,000	05/22/2001
001000660	Fargo	ND		09/12/2001	7.150	4,421,045	0	0	6,136,364	07/02/2001
001000663	Austin	TX		01/15/2002	7.220	13,964,722	0	0	21,758,948	07/27/2001
001000664	Houston	TX		07/17/2001	6.980	12,583,976	0	0	17,600,000	06/08/2001
001000665	Edison	NJ		07/06/2001	7.750	13,076,660	0	0	20,050,000	05/29/2001
001000666	Pomona	CA		07/05/2001	4.060	7,150,000	0	0	10,700,000	05/29/2001
001000670	Amherst	NY		08/23/2001	7.530	4,027,725	0	0	6,300,000	06/04/2001
001000672	Dallas	TX		07/27/2001	3.990	27,153,585	0	0	43,550,000	06/22/2001
001000674	Brooklyn Park	MN		10/18/2001	3.490	2,851,394	0	0	4,100,000	08/21/2001
001000675	Austin	TX		07/30/2001	7.130	14,025,796	0	0	25,168,831	07/12/2001
001000676	Houston	TX		07/30/2001	7.130	18,454,995	0	0	29,166,667	07/12/2001
001000679	Memphis	TN		08/15/2001	7.870	1,953,923	0	0	3,046,154	07/11/2001
001000682	Orem	UT		08/29/2001	6.920	2,453,918	0	0	4,700,000	07/31/2001
001000692	Cape Coral	FL		02/07/2002	7.350	2,974,665	0	0	3,966,387	10/03/2001
001000696	Ft. Lauderdale	FL		05/08/2002	7.450	13,901,966	0	0	20,452,174	03/09/2002
001000701	Villanova	PA		12/17/2001	7.350	6,682,595	0	0	8,775,000	10/15/2001
001000708	Citrus Heights	CA		12/03/2001	5.700	14,744,207	0	0	45,000,000	11/02/2001
001000714	Closter	NJ		11/08/2001	7.740	3,301,417	0	0	4,771,343	08/29/2001
001000718	Poway	CA		08/22/2001	3.910	1,712,826	0	0	4,300,000	05/10/2001
001000721	Secaucus	NJ		12/20/2001	6.890	3,043,513	0	0	4,155,355	07/31/2001
001000722	Secaucus	NJ		12/20/2001	3.710	9,000,000	0	0	12,165,426	07/31/2001
001000723	Secaucus	NJ		08/30/2001	6.890	3,000,000	0	0	4,030,769	07/31/2001
001000724	Secaucus	NJ		08/30/2001	3.710	9,750,000	0	0	13,100,000	07/31/2001
001000727	Fairfax City	VA		11/06/2001	3.910	11,800,000	0	0	20,000,000	09/04/2001
001000729	Lyndhurst	NJ		07/31/2001	4.340	15,409,784	0	0	28,500,000	06/18/2001
001000734	Dublin	OH		11/20/2001	7.050	4,970,089	0	0	7,166,667	09/14/2001
001000735	New Castle	IN		07/18/2002	7.830	3,152,763	0	0	4,500,000	11/04/2001
001000736	Grove City	OH	S	11/26/2001	3.760	5,781,200	0	0	9,000,000	09/18/2001
001000739	Harrisonburg	VA		01/28/2002	7.500	9,576,849	0	0	13,100,000	01/09/2002
001000741	Des Moines	IA		10/12/2001	7.150	7,130,636	0	0	11,454,545	08/16/2001
001000742	Lenexa	KS		10/31/2001	7.740	5,662,561	0	0	7,472,393	08/21/2001

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Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
001000747	Novato	CA		12/06/2001	3.430	1,561,217	0	0	3,200,000	10/28/2001
001000753	Lewis Center	OH		01/16/2002	7.290	3,948,599	0	0	5,012,048	12/03/2001
001000756	Phoenix	AZ		11/19/2001	6.540	1,967,178	0	0	2,644,898	10/02/2001
001000758	Coppell	TX		11/19/2001	7.270	1,953,903	0	0	28,154,589	06/15/2001
001000762	Albuquerque	NM		11/29/2001	6.360	4,915,679	0	0	7,021,277	10/08/2001
001000767	Warwick	RI		11/13/2001	6.170	5,000,000	0	0	8,313,321	10/10/2001
001000769	Germantown	WI		11/21/2001	7.270	4,729,565	0	0	6,400,000	10/11/2001
001000770	Macon	GA		12/21/2001	6.090	8,375,000	0	0	22,503,817	11/16/2001
001000771	Pittsburgh	PA		11/15/2001	7.250	1,957,921	0	0	3,303,381	10/22/2001
001000772	Springfield	VA		11/29/2001	6.190	7,000,000	0	0	10,197,970	10/24/2001
001000773	Grand Blanc	MI		12/20/2001	5.750	12,256,089	0	0	28,000,000	09/25/2001
001000774	Flint	MI		12/20/2001	6.900	12,219,978	0	0	17,312,105	11/12/2001
001000776	Auburn	WA		12/28/2001	6.320	3,894,915	0	0	6,259,235	11/01/2001
001000777	San Diego	CA		12/17/2001	6.550	2,961,704	0	0	4,803,750	11/28/2001
001000778	Chapel Hill	NC		01/31/2002	6.410	5,150,997	0	0	6,627,451	11/30/2001
001000786	San Antonio	TX		11/21/2001	5.990	9,500,000	0	0	13,902,439	10/26/2001
001000788	Ft. Pierce	FL		11/20/2001	7.120	2,234,637	0	0	3,300,000	10/10/2001
001000794	Lynnwood	WA		01/31/2002	6.220	5,635,521	0	0	9,054,296	11/05/2001
001000795	Kent	WA		01/31/2002	6.220	3,303,582	0	0	5,311,259	11/01/2001
001000797	Louisville	KY		11/30/2001	6.170	8,367,206	0	0	13,000,000	09/20/2001
001000809	Port Richey	FL		02/05/2002	4.410	4,706,206	0	0	6,785,000	10/19/2001
001000810	Piscataway	NJ		03/01/2002	6.950	11,650,907	0	0	15,624,345	01/03/2002
001000812	Secaucus	NJ		12/20/2001	3.860	3,737,910	0	0	6,900,000	09/24/2001
001000813	Hanover	NJ		12/20/2001	3.860	3,639,544	0	0	11,500,000	09/24/2001
001000814	North Bergen	NJ		12/20/2001	3.860	14,963,420	0	0	29,800,000	09/24/2001
001000816	Macon	GA		03/28/2002	6.120	7,326,938	0	0	44,000,000	11/16/2001
001000817	Whitefish Bay	WI		12/21/2001	6.100	3,924,317	0	0	6,711,111	11/29/2001
001000819	Barberton	OH		12/21/2001	7.400	4,308,489	0	0	6,570,000	12/04/2001
001000821	Lower Burrell	PA		12/21/2001	7.400	2,233,020	0	0	3,430,000	12/04/2001
001000822	Canal Fulton	OH		12/21/2001	7.400	1,228,073	0	0	1,820,000	12/04/2001
001000826	City of Industry	CA		01/16/2002	6.900	7,988,052	0	0	16,169,519	12/11/2001
001000828	Boca Raton	FL		03/29/2002	6.820	1,885,978	0	0	2,800,000	12/12/2001
001000831	Kansas City	MO		12/19/2001	5.870	22,519,101	0	0	43,000,000	01/01/2001
001000832	Roswell	GA		12/19/2001	5.870	6,589,147	0	0	18,000,000	01/01/2001
001000833	Gatlinburg	TN		12/19/2001	5.870	14,218,017	0	0	24,000,000	01/01/2001
001000834	Nashville	TN		12/19/2001	5.870	3,877,580	0	0	9,000,000	01/01/2001
001000835	Nashville	TN		12/19/2001	5.870	20,034,438	0	0	52,000,000	01/01/2001
001000836	Palm Beach	FL		12/19/2001	5.870	11,257,554	0	0	22,700,000	01/01/2001
001000837	Moon	PA		12/19/2001	5.870	6,937,410	0	0	13,789,871	01/01/2001
001000838	Research Triangle Pk	NC		12/19/2001	5.870	19,089,481	0	0	32,000,000	01/01/2001
001000840	Marlborough	MA		03/11/2002	6.870	9,982,800	0	0	14,057,310	12/10/2001
001000841	Bellevue	WA		03/05/2002	6.700	11,172,300	0	0	22,322,131	01/24/2002
001000843	Hauppauge	NY		12/21/2001	4.750	8,318,826	0	0	13,600,000	11/28/2001
001000844	Mansfield	MA		12/07/2001	5.000	29,000,000	0	0	39,425,000	11/02/2001
001000848	New Albany	OH		02/07/2002	7.300	2,944,076	0	0	4,509,000	12/19/2001
001000857	Schererville	IN		04/10/2002	7.500	8,973,552	0	0	13,620,000	01/10/2002
001000858	Brook Park	OH		04/09/2002	7.680	7,080,296	0	0	11,980,000	01/23/2002
001000859	Dyer	IN		05/28/2002	7.100	989,775	0	0	1,375,000	04/09/2002
001000863	Chicago	IL		01/28/2002	5.000	40,000,000	0	0	68,000,000	01/22/2002
001000864	Tualatin	OR		03/22/2002	7.370	2,522,147	0	0	4,550,000	01/31/2002
001000865	Grand Rapids	MI		04/04/2002	5.000	6,246,345	0	0	16,865,000	01/28/2002
001000866	Fort Walton Beach	FL		01/31/2002	6.670	13,678,373	0	0	24,939,275	04/04/1997
001000867	Salt Lake City	UT		03/01/2002	7.400	3,845,767	0	0	5,500,000	01/10/2002
001000871	Fort Walton Beach	FL		01/31/2002	6.670	2,328,092	0	0	4,244,725	04/04/1997
001000872	Ontario	CA		03/26/2002	7.150	1,678,247	0	0	3,660,000	01/24/2002
001000873	Lexington	KY		04/22/2002	7.450	2,553,938	0	0	3,336,084	02/14/2002
001000875	Scottsdale	AZ		09/18/2002	8.080	2,510,414	0	0	3,855,932	04/29/2002
001000876	Wall Township	NJ		02/15/2002	6.590	4,869,754	0	0	7,529,816	01/15/2002
001000880	Miami	FL		03/13/2002	6.790	23,659,296	0	0	48,000,000	02/05/2002
001000884	Salem	OR		03/01/2002	7.000	4,982,705	0	0	9,200,000	02/14/2002
001000886	San Diego	CA		04/10/2002	7.500	691,921	0	0	1,371,929	03/01/2002
001000888	Houston	TX		05/10/2002	4.460	4,065,000	0	0	5,568,711	03/06/2002

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1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
001000892	Tamarac	FL		04/17/2002	7.350	4,939,841	0	0	6,351,923	03/13/2002
001000893	Charlotte	NC		04/25/2002	7.630	10,478,820	0	0	13,200,000	03/21/2002
001000902	Spring Hill	FL		06/28/2002	6.500	3,436,096	0	0	4,225,000	02/25/2002
001000903	Union City	CA		03/28/2002	7.370	6,890,367	0	0	11,450,000	03/09/2002
001000904	Washington	DC		04/30/2002	4.010	10,852,032	0	0	15,000,000	04/23/2002
001000905	Central Islip	NY		10/23/2002	6.250	6,448,137	0	0	9,729,032	09/12/2002
001000909	Ithaca	NY		04/30/2002	7.460	2,531,035	0	0	3,683,333	03/07/2002
001000910	Greece	NY		04/30/2002	7.460	7,750,000	0	0	10,651,282	03/07/2002
001000911	Rochester	NY		04/30/2002	7.460	2,750,000	0	0	3,772,593	03/07/2002
001000912	Hamlin	NY		04/30/2002	7.460	2,025,028	0	0	2,761,111	03/07/2002
001000914	Cincinnati	OH		07/01/2002	7.040	2,897,390	0	0	5,000,000	03/01/2002
001000916	Fishers	IN		05/07/2002	6.680	10,406,041	0	0	14,308,725	03/19/2002
001000917	Irving	TX		05/07/2002	6.680	11,911,383	0	0	16,324,468	03/15/2002
001000919	Cleveland	OH		04/29/2002	6.510	1,966,404	0	0	2,842,662	02/01/2002
001000920	Richardson	TX		04/23/2002	3.540	7,500,000	0	0	14,570,000	03/07/2002
001000921	Cleveland	OH		06/12/2002	3.660	27,500,000	0	0	58,200,000	03/25/2002
001000926	Marietta	GA		12/23/2002	6.550	3,500,000	0	0	4,980,769	12/02/2002
001000928	Pittsburgh	PA		05/15/2002	7.400	1,981,528	0	0	3,313,846	03/28/2002
001000929	Cranberry	PA		06/11/2002	7.570	18,504,687	0	0	23,040,292	04/22/2002
001000932	Harrison Township	MI		05/29/2002	7.100	8,130,576	0	0	12,133,333	03/22/2002
001000936	Vista	CA		04/18/2002	6.850	1,477,164	0	0	3,000,000	03/21/2002
001000939	Highland Park	TX		06/27/2002	7.310	11,986,111	0	0	19,615,385	05/14/2002
001000941	Spartanburg	SC		05/07/2002	7.650	1,266,351	0	0	1,751,374	03/13/2002
001000944	Oakbrook	IL		04/10/2002	6.810	9,957,697	0	0	19,388,889	03/25/2002
001000945	Oakland	CA		05/08/2002	6.930	14,063,876	0	0	28,280,000	04/03/2002
001000949	Stow	OH		05/30/2002	7.620	4,006,984	0	0	5,033,598	04/01/2002
001000953	Tampa	FL		05/24/2002	5.000	15,387,085	0	0	25,650,000	04/26/2002
001000958	Houston	TX		06/18/2002	7.580	2,595,833	0	0	3,870,000	03/26/2002
001000963	Cleveland	OH		06/05/2002	4.630	33,000,000	0	0	47,000,000	04/26/2002
001000964	Columbus	OH		10/03/2002	7.850	3,288,547	0	0	4,500,000	06/12/2002
001000966	Chestnut Hill	PA		06/27/2002	6.610	2,625,000	0	0	3,547,297	05/08/2002
001000967	San Diego	CA		07/10/2002	7.420	11,929,861	0	0	21,375,000	05/01/2002
001000969	North Bergen	NJ		05/31/2002	7.590	4,777,728	0	0	6,883,048	04/04/2002
001000970	North Bergen	NJ		05/31/2002	3.910	12,104,912	0	0	17,711,152	04/04/2002
001000971	Kingwood	TX		06/26/2002	3.760	14,152,000	0	0	19,600,000	05/16/2002
001000972	Forest Park	OH		05/30/2002	7.380	1,580,321	0	0	2,352,092	04/11/2002
001000977	Oceanside	CA		06/13/2002	7.000	3,305,317	0	0	4,749,402	04/16/2002
001000978	Burlington	KY		08/15/2002	6.750	5,976,756	0	0	9,636,364	04/26/2002
001000979	N. Hollywood	CA		07/17/2002	3.760	8,928,024	0	0	13,900,000	05/24/2002
001000980	Hillsboro	OR		06/07/2002	6.930	2,484,216	0	0	4,080,000	05/13/2002
001000981	Tampa	FL		06/19/2002	6.520	13,700,000	0	0	23,700,000	05/17/2002
001000982	Columbia	MD		06/28/2002	3.490	10,687,928	0	0	15,100,000	03/06/2002
001000983	Columbia	MD		06/28/2002	3.490	7,224,247	0	0	9,300,000	03/06/2002
001000984	Columbia	MD		06/28/2002	3.490	12,014,022	0	0	16,200,000	03/11/2002
001000985	Columbia	MD		06/28/2002	3.490	14,300,051	0	0	18,900,000	03/05/2002
001000986	Columbia	MD		06/28/2002	3.490	12,370,287	0	0	17,900,000	03/05/2002
001000987	Columbia	MD		06/28/2002	3.490	8,114,908	0	0	11,650,000	03/05/2002
001000997	Cleveland	OH		04/29/2002	6.510	5,850,342	0	0	8,457,338	02/01/2002
001000998	Atlanta	GA		08/09/2002	7.210	20,898,798	0	0	29,000,000	05/15/2002
001001001	Houston	TX		11/26/2002	3.420	11,000,000	0	0	18,500,000	10/29/2002
001001003	Crescent Springs	KY		07/03/2002	6.300	2,424,167	0	0	4,400,000	05/26/2002
001001007	Tampa	FL		06/25/2002	6.040	1,692,649	0	0	2,216,512	11/29/2001
001001009	Las Vegas	NV		10/24/2002	4.250	21,759,109	0	0	31,500,000	08/30/2002
001001010	Miramar	FL		09/05/2002	6.620	6,502,529	0	0	8,423,913	05/28/2002
001001014	Centennial	CO		08/05/2002	6.150	6,106,489	0	0	12,279,070	07/01/2002
001001017	Starkville	MS		07/03/2002	7.630	1,861,570	0	0	2,985,000	05/28/2002
001001022	Rosemont	IL		06/12/2002	5.500	24,068,759	0	0	29,400,000	01/01/2002
001001024	Hyannis	MA		08/26/2002	5.390	5,461,402	0	0	7,760,067	06/28/2002
001001030	Houston	TX		08/22/2002	3.560	22,000,000	0	0	34,000,000	06/26/2002
001001035	Wayne	NJ		11/21/2002	3.500	7,500,000	0	0	11,000,000	10/23/2002
001001038	Ithaca	NY		10/01/2002	6.780	6,330,000	0	0	8,902,954	08/23/2002
001001042	Ravenna	OH		06/27/2002	7.460	5,647,630	0	0	7,197,033	06/10/2002

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	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
001001044	Carrboro	NC		11/14/2002	2.850	4,850,000	0	0	8,900,000	08/01/2002
001001045	Carrboro	NC		11/14/2002	2.850	5,250,000	0	0	10,700,000	08/01/2002
001001046	Matthews	NC		11/14/2002	2.850	7,840,000	0	0	13,800,000	08/01/2002
001001049	Wayne	PA		10/24/2002	6.760	1,140,807	0	0	2,776,190	08/31/2002
001001050	Las Vegas	NV		08/02/2002	7.450	2,292,022	0	0	4,595,000	07/01/2002
001001052	Indianapolis	IN		09/27/2002	3.230	26,700,000	0	0	39,000,000	07/26/2002
001001053	Richardson	TX		11/15/2002	6.570	2,721,401	0	0	3,633,333	09/16/2002
001001055	Stockbridge	GA		09/06/2002	7.040	2,988,504	0	0	4,132,800	06/21/2002
001001056	Denver	CO		08/02/2002	4.090	6,248,619	0	0	8,600,000	07/01/2002
001001057	Salt Lake City	UT		08/01/2002	6.130	1,491,448	0	0	2,067,568	07/22/2002
001001058	Salt Lake City	UT		09/03/2002	6.130	1,262,200	0	0	1,725,000	07/19/2002
001001069	Columbia	MD		06/28/2002	3.490	5,559,648	0	0	18,150,000	03/11/2002
001001076	Houston	TX		10/01/2002	6.000	7,376,083	0	0	12,650,000	08/16/2002
001001077	Alpharetta	GA		09/11/2002	3.920	9,500,000	0	0	15,300,000	07/26/2002
001001080	Pittsburgh	PA		11/25/2002	5.620	13,227,372	0	0	16,593,750	10/23/2002
001001081	Pittsburgh	PA		11/25/2002	6.450	2,655,000	0	0	1,106,250	10/23/2002
001001084	Houston	TX		08/21/2002	5.610	26,504,834	0	0	42,240,000	08/02/2002
001001085	Auburn	WA		11/07/2002	7.030	4,171,553	0	0	7,448,889	08/20/2002
001001088	Bellmore	NY		10/01/2002	6.520	4,132,162	0	0	6,814,815	08/16/2002
001001090	Mason	OH		12/20/2002	5.960	10,000,000	0	0	12,653,061	09/01/2002
001001091	Findlay	OH		10/18/2002	5.830	3,816,541	0	0	5,000,000	08/19/2002
001001093	Winston Salem	NC		10/15/2002	5.640	2,039,705	0	0	2,491,327	08/12/2002
001001094	Ft. Meyers	FL		12/17/2002	6.530	17,611,694	0	0	22,279,668	08/02/2002
001001100	Nashville	TN		09/05/2002	5.550	8,800,000	0	0	12,309,524	07/10/2002
001001104	Phoenix	AZ		10/07/2002	4.610	19,964,414	0	0	33,893,805	08/09/2002
001001105	Logan	UT		09/05/2002	6.400	5,983,680	0	0	8,000,000	08/29/2002
001001106	Plymouth	MI		11/13/2002	6.220	7,084,564	0	0	11,684,615	09/23/2002
001001107	Towson	MD		09/30/2002	4.910	17,569,855	0	0	30,115,384	09/03/2002
001001116	Aurora	CO		11/12/2002	4.680	3,015,000	0	0	6,050,000	09/10/2002
001001117	Greenwood Village	CO		12/06/2002	5.150	12,216,506	0	0	18,645,283	10/03/2002
001001118	San Diego	CA		09/18/2002	6.620	4,271,882	0	0	6,774,528	08/20/2002
001001119	Crestwood	MO		12/05/2002	3.120	13,520,000	0	0	16,900,000	10/15/2002
001001120	Phoenix	AZ		11/08/2002	4.950	11,200,000	0	0	18,250,000	09/20/2002
001001121	Cincinnati	OH		11/26/2002	6.070	7,461,280	0	0	9,628,939	09/16/2002
001001128	Norcross	GA		10/07/2002	3.540	56,910,920	0	0	75,940,000	09/26/2002
001001130	Raleigh	NC		10/22/2002	6.080	5,267,845	0	0	8,350,000	08/28/2002
001001132	Vernon	CA		10/24/2002	6.450	6,729,711	0	0	9,270,000	08/30/2002
001001135	Madison	WI		12/20/2002	6.320	3,400,000	0	0	6,810,000	05/01/2002
001001136	Crestwood	MO		12/05/2002	5.470	845,000	0	0	100,000	10/15/2002
001001138	Charlotte	NC		10/10/2002	6.330	6,000,000	0	0	8,013,559	09/17/2002
001001147	American Fork	UT		11/27/2002	6.000	2,986,066	0	0	6,000,000	10/11/2002
001001152	Dallas	TX		12/20/2002	6.330	8,063,781	0	0	12,493,642	11/08/2002
001001153	Montvale	NJ		10/29/2002	6.790	1,548,022	0	0	2,240,000	08/15/2002
001001155	Modesto	CA		12/10/2002	5.650	4,500,000	0	0	8,240,000	10/10/2002
001001161	Pleasant Grove	UT		11/15/2002	6.080	9,841,211	0	0	12,400,000	10/14/2002
001001165	Chesterfield	VA		11/20/2002	5.690	10,312,500	0	0	29,500,000	10/18/2002
001001177	Grand Rapids	MI		12/23/2002	5.240	2,000,591	0	0	2,962,963	10/31/2002
001001179	Brookfield	WI		12/12/2002	4.610	4,971,572	0	0	7,250,000	11/06/2002
001001182	Fullerton	CA		12/23/2002	5.130	5,481,168	0	0	9,026,249	11/11/2002
001001183	Newport Beach	CA		12/23/2002	4.780	3,770,000	0	0	6,340,000	11/11/2002
001001193	Pennsylvania	PA		12/19/2002	5.320	2,500,000	0	0	4,450,000	11/18/2002
001001203	Niles	IL		12/30/2002	5.890	5,892,857	0	0	7,864,286	12/02/2002
001001207	Bryan	TX		11/14/2002	4.780	8,455,662	0	0	11,069,444	10/01/2002
001001208	Jacksonville	FL		12/23/2002	5.875	12,522,456	0	0	16,820,000	10/21/2002
001001209	Aurora	CO		12/16/2002	5.950	4,000,000	0	0	6,720,000	11/11/2002
001001212	Bowie	MD		12/18/2002	5.870	2,000,000	0	0	3,153,153	10/31/2002
001001213	Roswell	GA		12/20/2002	6.450	8,000,000	0	0	10,848,000	11/15/2002
001001214	Cincinnati	OH		12/10/2002	5.290	345,000	0	0	3,567,500	10/15/1993
001001215	Edison	NJ		12/17/2002	5.500	18,591,863	0	0	36,000,000	10/21/2002
001001217	Cincinnati	OH		12/10/2002	5.290	285,000	0	0	3,367,500	10/15/1993
001001218	Cincinnati	OH		12/10/2002	5.290	205,000	0	0	273,909	10/15/1993
001001219	Cincinnati	OH		12/10/2002	5.290	1,115,000	0	0	12,147,500	10/15/1993

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
001001220.....	Cincinnati.....	OH.....		12/10/2002.....	5.290.....	285,000.....	0.....	0.....	519,091.....	11/19/1993.....
001001221.....	Cincinnati.....	OH.....		12/10/2002.....	5.290.....	305,000.....	0.....	0.....	515,364.....	11/19/1993.....
001001222.....	Cincinnati.....	OH.....		12/10/2002.....	5.420.....	260,000.....	0.....	0.....	538,674.....	07/30/1999.....
001001224.....	Jacksonville.....	FL.....		12/13/2002.....	5.130.....	2,500,000.....	0.....	0.....	4,772,727.....	03/01/2002.....
001001225.....	Indianapolis.....	IN.....		12/19/2002.....	6.290.....	4,081,923.....	0.....	0.....	5,400,000.....	11/19/2002.....
001001226.....	Houston.....	TX.....		10/10/2002.....	7.310.....	2,962,110.....	0.....	0.....	6,600,000.....	11/01/2002.....
001001227.....	Houston.....	TX.....		10/10/2002.....	6.590.....	2,477,072.....	0.....	0.....	0.....	
001001228.....	Houston.....	TX.....		10/10/2002.....	7.380.....	4,390,628.....	0.....	0.....	7,600,000.....	11/01/2002.....
001001229.....	Houston.....	TX.....		10/10/2002.....	6.550.....	1,935,610.....	0.....	0.....	3,375,000.....	11/01/2002.....
001001230.....	Houston.....	TX.....		10/10/2002.....	7.380.....	2,048,386.....	0.....	0.....	3,350,000.....	11/01/2002.....
001001231.....	Houston.....	TX.....		10/10/2002.....	6.630.....	1,481,629.....	0.....	0.....	2,625,000.....	11/01/2002.....
001001232.....	Houston.....	TX.....		10/10/2002.....	7.480.....	3,326,991.....	0.....	0.....	6,850,000.....	11/01/2002.....
001001233.....	Houston.....	TX.....		10/10/2002.....	6.470.....	1,236,085.....	0.....	0.....	1,825,000.....	11/01/2002.....
001001234.....	Walnut Creek.....	CA.....		10/10/2002.....	6.730.....	7,619,607.....	0.....	0.....	14,100,000.....	01/01/2002.....
001001235.....	Dallas.....	TX.....		10/10/2002.....	7.310.....	1,974,650.....	0.....	0.....	3,450,000.....	11/01/2002.....
001001237.....	Dallas.....	TX.....		10/10/2002.....	6.940.....	11,472,061.....	0.....	0.....	18,791,952.....	11/05/2002.....
001001238.....	Houston.....	TX.....		10/10/2002.....	6.940.....	11,007,239.....	0.....	0.....	17,861,695.....	11/05/2002.....
001001240.....	Atlantic Beach.....	FL.....		11/26/2002.....	5.500.....	12,985,000.....	0.....	0.....	20,800,000.....	11/01/2002.....
001001259.....	Nashville.....	TN.....		12/20/2002.....	4.990.....	6,048,387.....	0.....	0.....	8,370,968.....	12/02/2002.....
001002001.....	Westmont.....	NJ.....		12/05/2002.....	4.880.....	2,420,000.....	0.....	0.....	15,600,000.....	10/21/2002.....
001002004.....	Birmingham.....	AL.....		12/11/2002.....	5.550.....	4,060,556.....	0.....	0.....	5,911,153.....	10/31/2002.....
009000001.....	Napa.....	CA.....		06/01/2000.....	9.375.....	699,684.....	0.....	0.....	1,060,850.....	05/03/2000.....
009000002.....	Redding.....	CA.....		06/01/2000.....	9.000.....	111,243.....	0.....	0.....	220,500.....	01/18/2000.....
009000003.....	El Cajon.....	CA.....		05/11/2000.....	9.125.....	321,729.....	0.....	0.....	575,750.....	03/02/2000.....
009000004.....	Atlanta.....	GA.....		06/01/2000.....	9.000.....	934,486.....	0.....	0.....	1,700,300.....	03/14/2000.....
009000005.....	Santa Rosa.....	CA.....		07/01/2000.....	9.000.....	620,705.....	0.....	0.....	1,474,900.....	02/22/2000.....
009000006.....	San Jose.....	CA.....		07/01/2000.....	9.000.....	489,040.....	0.....	0.....	857,500.....	02/02/2000.....
009000007.....	Westfield.....	IN.....		09/01/2000.....	9.125.....	468,446.....	0.....	0.....	740,800.....	03/01/2000.....
009000008.....	Lawrence.....	IN.....		07/01/2000.....	9.000.....	2,314,579.....	0.....	0.....	3,322,200.....	03/29/2000.....
009000009.....	Los Gatos.....	CA.....		08/01/2000.....	9.000.....	700,852.....	0.....	0.....	1,259,300.....	05/23/2000.....
009000010.....	San Marcos.....	CA.....		09/01/2000.....	9.000.....	664,121.....	0.....	0.....	1,004,500.....	07/12/2000.....
009000011.....	San Diego.....	CA.....		09/01/2000.....	9.125.....	386,345.....	0.....	0.....	612,501.....	07/07/2000.....
009000012.....	Benicia.....	CA.....		10/01/2000.....	9.125.....	680,014.....	0.....	0.....	1,489,600.....	07/31/2000.....
009000017.....	Albuquerque.....	NM.....		09/01/2000.....	9.000.....	677,109.....	0.....	0.....	1,139,250.....	08/07/2000.....
009000018.....	Alhambra.....	CA.....		11/01/2000.....	8.625.....	310,251.....	0.....	0.....	1,122,400.....	08/04/2000.....
009000020.....	Albuquerque.....	NM.....		11/01/2000.....	8.875.....	270,018.....	0.....	0.....	465,500.....	05/01/2000.....
009000021.....	Stillwater.....	OK.....		11/01/2000.....	9.000.....	131,564.....	0.....	0.....	232,750.....	08/14/2000.....
009000022.....	San Antonio.....	TX.....		10/01/2000.....	9.125.....	370,067.....	0.....	0.....	526,750.....	07/26/2000.....
009000024.....	Denver.....	CO.....		09/01/2000.....	8.875.....	425,409.....	0.....	0.....	877,100.....	04/26/1999.....
009000025.....	Los Angeles.....	CA.....		09/01/2000.....	8.750.....	481,152.....	0.....	0.....	1,695,400.....	12/01/1999.....
009000026.....	Lima.....	OH.....		11/01/2000.....	9.000.....	114,902.....	0.....	0.....	196,000.....	09/10/2000.....
009000027.....	Albuquerque.....	NM.....		10/01/2000.....	8.875.....	421,836.....	0.....	0.....	607,600.....	09/06/2000.....
009000029.....	Salt Lake City.....	UT.....		10/01/2000.....	8.750.....	358,501.....	0.....	0.....	551,250.....	05/18/2000.....
009000031.....	San Luis Obispo.....	CA.....		10/01/2000.....	8.750.....	523,489.....	0.....	0.....	857,500.....	05/31/2000.....
009000032.....	Los Angeles.....	CA.....		11/01/2000.....	8.750.....	314,439.....	0.....	0.....	539,000.....	04/02/1990.....
009000033.....	Dayton.....	OH.....		02/01/2001.....	8.750.....	653,188.....	0.....	0.....	1,200,500.....	11/02/2000.....
009000034.....	Westlake Village.....	CA.....		01/01/2001.....	8.625.....	271,695.....	0.....	0.....	465,500.....	10/18/2000.....
009000035.....	Naples.....	FL.....		01/01/2001.....	8.500.....	329,384.....	0.....	0.....	637,000.....	11/16/2000.....
009000036.....	San Leandro.....	CA.....		01/01/2001.....	8.750.....	331,354.....	0.....	0.....	1,078,000.....	11/15/2000.....
009000037.....	Ogden.....	UT.....		01/01/2001.....	8.500.....	196,767.....	0.....	0.....	414,050.....	10/23/2000.....
009000038.....	Stockton.....	CA.....		01/01/2001.....	8.750.....	635,990.....	0.....	0.....	1,065,750.....	11/13/2000.....
009000039.....	Pendleton.....	OR.....		01/01/2001.....	8.625.....	286,236.....	0.....	0.....	441,000.....	11/10/2000.....
009000040.....	Davis.....	CA.....		01/01/2001.....	8.375.....	273,570.....	0.....	0.....	3,934,700.....	10/30/2000.....
009000041.....	South Gate.....	CA.....		01/01/2001.....	8.500.....	344,289.....	0.....	0.....	602,700.....	11/16/2000.....
009000042.....	Milwaukee.....	WI.....		01/01/2001.....	8.375.....	286,012.....	0.....	0.....	411,600.....	11/29/2000.....
009000043.....	Danville.....	CA.....		03/01/2001.....	8.250.....	526,752.....	0.....	0.....	980,000.....	11/06/2000.....
009000046.....	Redwood City.....	CA.....		02/01/2001.....	8.750.....	275,208.....	0.....	0.....	600,250.....	11/17/2000.....
009000047.....	Elk Grove Village.....	IL.....		01/01/2001.....	8.500.....	401,236.....	0.....	0.....	646,800.....	11/06/2000.....
009000048.....	Pomona.....	CA.....		02/01/2001.....	8.500.....	549,453.....	0.....	0.....	842,800.....	12/13/2000.....
009000049.....	Cincinnati.....	OH.....		03/01/2001.....	8.625.....	527,440.....	0.....	0.....	906,500.....	11/28/2000.....
009000051.....	Tempe.....	AZ.....		02/01/2001.....	8.250.....	518,007.....	0.....	0.....	857,500.....	12/01/2000.....
009000052.....	The Colony.....	TX.....		02/01/2001.....	8.750.....	967,590.....	0.....	0.....	1,871,800.....	03/15/2000.....

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SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
009000055	Newhall	CA		02/01/2001	8.500	565,758	0	0	1,178,450	11/20/2000
009000060	Austin	TX		03/01/2001	8.125	670,104	0	0	992,250	11/30/1993
009000061	Carlsbad	CA		03/01/2001	7.875	130,639	0	0	1,960,000	09/14/2000
009000062	Virginia Beach	VA		03/01/2001	8.625	237,927	0	0	362,600	01/03/2001
009000063	Santa Barbara	CA		04/01/2001	8.375	293,153	0	0	441,000	01/19/2000
009000065	Austin	TX		04/01/2001	8.625	213,081	0	0	413,531	03/01/2001
009000066	Albuquerque	NM		04/01/2001	8.250	780,068	0	0	1,244,600	03/02/2001
009000071	Huntington Beach	CA		04/01/2001	8.750	273,722	0	0	401,800	04/25/2000
009000072	Kent	WA		04/01/2001	7.500	480,230	0	0	1,158,850	03/09/1990
009000073	Columbus	OH		04/01/2001	7.875	615,731	0	0	1,002,950	01/10/2001
009000087	San Francisco	CA		06/01/2001	7.875	601,559	0	0	1,323,000	04/06/2001
009000089	San Francisco	CA		06/01/2001	7.875	925,478	0	0	2,744,000	03/27/2001
009000090	West Sacramento	CA		06/01/2001	7.750	686,829	0	0	1,171,100	03/20/2001
009000093	Las Vegas	NV		05/01/2001	7.750	204,561	0	0	372,400	03/13/2001
009000096	Los Angeles	CA		07/01/2001	8.000	334,410	0	0	490,000	05/17/2001
009000098	San Jose	CA		07/01/2001	7.875	284,906	0	0	747,250	03/03/2000
009000099	Algona	IA		07/01/2001	7.750	264,816	0	0	808,500	05/14/2001
009000100	La Canada	CA		07/01/2001	8.125	178,963	0	0	367,500	04/27/2001
009000101	San Jose	CA		07/01/2001	7.875	949,711	0	0	1,911,000	06/07/2001
009000102	Gardena	CA		08/01/2001	8.375	440,039	0	0	784,000	04/19/2001
009000118	Antioch	CA		10/01/2001	8.375	325,953	0	0	627,200	08/01/2001
009000123	Cincinnati	OH		12/01/2001	8.000	688,543	0	0	980,000	10/02/2001
009000129	Omaha	NE		03/01/2002	8.000	263,360	0	0	355,250	01/25/2002
009000130	Omaha	NE		03/01/2002	8.000	309,184	0	0	428,750	01/25/2002
009000131	Omaha	NE		03/01/2002	8.000	659,532	0	0	940,800	01/25/2002
009000132	Omaha	NE		03/01/2002	8.000	273,008	0	0	392,000	01/25/2002
009000133	Brea	CA		04/01/2002	8.000	1,244,205	0	0	1,862,000	01/21/2002
009000134	Brea	CA		04/01/2002	8.000	1,205,771	0	0	1,798,300	01/21/2002
009000135	Chula Vista	CA		05/01/2002	7.375	436,807	0	0	784,000	02/05/2002
009000137	Yorba Linda	CA		05/01/2002	7.750	383,732	0	0	882,000	02/14/2002
009000138	Brentwood	TN		05/01/2002	7.250	531,843	0	0	1,029,000	03/21/2002
009000139	West Caldwell	NJ		06/01/2002	7.125	340,470	0	0	833,000	04/22/2002
009000140	Mamaroneck	NY		06/01/2002	7.125	389,109	0	0	1,024,100	04/08/2002
009000141	Napa	CA		06/01/2002	8.125	739,627	0	0	1,225,000	02/20/2002
009000144	Rock Hill	SC		08/01/2002	8.000	399,314	0	0	637,000	12/15/2000
009000146	San Diego	CA		09/01/2002	7.375	249,022	0	0	516,950	08/07/2002
009000148	Passadena	CA		10/01/2002	7.000	391,029	0	0	1,570,000	09/25/2002
030287584	Dallas	TX		12/08/1978	7.250	306,285	0	0	1,335,000	12/08/1978
030289251	Costa Mesa	CA		03/01/1979	9.250	274,802	0	0	1,085,000	03/01/1979
030298790	Augusta	GA		10/20/1986	8.130	1,686,276	0	0	3,975,000	06/04/1986
030298850	Arcadia	CA		04/27/1987	8.250	7,135,589	0	0	11,037,503	04/24/1986
030299104	Atlanta	GA		04/30/1987	9.000	2,773,014	0	0	7,300,001	11/19/1986
030299264	Pawtucket/E Prov	RI		06/30/1987	7.875	12,576,583	0	0	14,029,000	03/31/1994
030299939	Huntsville	AL		09/08/1988	8.300	9,219,040	0	0	14,230,000	05/16/1988
030300168	Arcadia	CA		02/15/1989	8.250	12,371,443	0	0	27,238,279	07/15/1988
030300526	Auburn Hills	MI		08/31/1989	9.875	10,124,913	0	0	19,425,000	06/30/1989
030300599	Cincinnati	OH		10/24/1989	9.875	4,532,978	0	0	8,700,000	06/12/1989
030300640	Warren	MI		11/20/1989	8.509	12,292,455	0	0	18,903,677	12/12/1997
030300677	Birmingham	AL		10/31/1989	9.125	11,203,598	0	0	16,000,000	07/18/1989
030300746	Montgomery	AL		09/27/1990	7.550	9,068,591	0	0	13,165,556	10/19/1995
030300791	Solon	OH		01/11/1990	9.625	1,733,537	0	0	4,000,000	08/14/1989
030301178	Washington Twp	OH		01/26/1990	9.625	2,330,304	0	0	5,400,000	10/04/1989
030301265	Pittsburgh	PA		05/16/1990	9.500	3,007,760	0	0	4,950,000	12/01/1989
030301389	Dallas	TX		11/05/1990	10.625	375,502	0	0	1,750,000	10/30/1989
030301509	Myrtle Beach	SC		10/17/1990	9.250	4,927,220	0	0	9,700,000	01/10/1990
030301632	Santa Clarita	CA		07/18/1990	8.125	2,173,420	0	0	5,100,000	02/19/1990
030301641	San Diego	CA		05/31/1990	9.500	15,448,108	0	0	30,000,000	02/05/1990
030301701	Pittsburgh	PA		06/20/1990	10.125	2,281,238	0	0	5,800,000	02/26/1990
030301843	Chippewa Falls	WI		11/13/1990	7.000	13,287,685	0	0	23,350,000	12/18/1989
030301852	Big Rapids	MI		02/19/1991	7.000	17,609,617	0	0	30,940,000	12/18/1989
030301898	El Paso	TX		10/24/1990	10.125	3,381,203	0	0	7,935,000	09/01/1990
030301949	Sugarcreek	OH		11/21/1990	10.000	7,092,994	0	0	10,850,000	07/16/1990

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SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
030302248	Folsom	CA		04/04/1991	8.000	3,750,478	0	0	6,675,000	11/15/1990
030302266	Roseville	CA		05/16/1991	8.000	8,268,967	0	0	15,700,000	11/08/1990
030302284	Kent	WA		05/01/1991	7.190	1,954,489	0	0	2,952,049	11/01/2001
030302624	Sunnyvale	CA		06/20/1991	9.875	3,777,633	0	0	8,900,000	03/27/1991
030302651	Fullerton	CA		08/02/1991	10.000	1,183,421	0	0	5,390,000	03/14/1991
030302766	Cleveland	TN		08/20/1991	10.125	2,486,834	0	0	5,450,000	05/01/1991
030302775	Chattanooga	TN		08/20/1991	10.125	2,693,632	0	0	6,125,000	04/24/1991
030302940	Lysander	NY		03/10/1992	10.000	6,444,630	0	0	9,600,000	05/21/1991
030302977	Greensburg	PA		12/19/1991	10.125	6,269,734	0	0	12,050,000	06/28/1991
030303107	Syracuse	NY		12/27/1991	8.000	5,030,353	0	0	10,800,000	07/20/1991
030303161	Montebello	CA		02/12/1992	9.625	5,157,211	0	0	23,050,000	09/30/1991
030303267	Indianapolis	IN		09/01/1992	3.880	7,105,042	0	0	11,709,925	06/01/1993
030303381	Anaheim	CA		05/07/1992	9.250	1,874,878	0	0	6,675,000	01/24/1992
030303441	Gainesville	FL		02/24/1993	9.000	4,635,187	0	0	7,250,000	02/26/1992
030303487	Watertown	NY		08/21/1992	8.950	5,238,425	0	0	8,050,000	12/14/1993
030303689	Torrance	CA		07/09/1992	9.250	1,609,804	0	0	5,343,935	06/06/2001
030303845	Columbia	SC		11/13/1992	9.875	1,938,110	0	0	3,600,000	06/19/1992
030303854	Charlotte	NC		12/01/1993	9.500	3,458,739	0	0	5,268,000	07/14/1992
030303890	Braintree	MA		05/06/1993	9.200	7,327,874	0	0	13,000,000	04/02/1992
030303905	Bedford	MA		10/26/1993	9.375	7,937,933	0	0	19,000,000	06/19/1992
030303996	Syracuse	NY		11/19/1992	8.875	1,053,469	0	0	2,340,000	08/18/1992
030304002	Mt Pleasant	SC		12/15/1993	6.620	7,839,244	0	0	10,478,201	06/17/1992
030304039	Maplewood	MN		01/28/1993	8.875	3,732,156	0	0	6,100,000	08/14/1992
030304048	St Paul	MN		01/28/1993	8.375	2,541,174	0	0	4,800,000	06/03/1999
030304057	Pasadena	CA		02/11/1993	7.530	1,192,633	0	0	2,270,422	08/24/1992
030304066	Menlo	CA		12/02/1993	8.250	7,636,044	0	0	18,188,000	10/19/1992
030304108	Danville	CA		03/31/1993	8.500	5,775,215	0	0	12,500,000	09/22/1992
030304126	Orange	CA		03/04/1993	8.000	3,675,669	0	0	8,450,000	10/08/1992
030304180	Charlotte	NC		03/01/1993	8.750	1,097,421	0	0	3,000,000	10/26/1992
030304222	Luray	VA		01/26/1993	8.750	1,282,386	0	0	3,024,001	10/12/1992
030304231	South Union	PA		10/28/1993	8.500	5,042,943	0	0	14,233,291	09/30/1992
030304277	West Bloomfield	MI		01/21/1993	8.000	1,950,826	0	0	8,940,000	11/03/1992
030304300	Auburn	WA		01/28/1993	8.625	2,473,798	0	0	4,450,000	11/13/1992
030304337	Butler	PA		12/29/1993	8.625	3,741,982	0	0	7,728,070	11/16/1992
030304346	Roanake	VA		12/31/1998	8.250	3,713,353	0	0	6,525,000	10/30/1992
030304355	Mt Pleasant	SC		04/05/1993	8.250	5,898,315	0	0	10,900,000	07/10/1992
030304382	Mishawaka	IN		12/31/1998	8.875	2,431,714	0	0	4,412,194	08/18/1992
030304488	Raleigh	NC		12/31/1998	8.625	1,801,243	0	0	4,000,000	01/04/1993
030304548	Jefferson City	MO		07/08/1993	8.875	2,435,985	0	0	4,250,000	03/23/1993
030304557	Denver	CO		07/08/1993	8.875	3,696,160	0	0	6,000,000	02/18/1993
030304566	Coconut Creek	FL		07/15/1993	8.250	3,737,422	0	0	6,390,000	03/24/1993
030304575	Secaucus	NJ		08/11/1993	8.125	1,442,255	0	0	4,591,000	02/24/1993
030304584	Spring Hill	FL		02/09/1994	8.875	3,408,883	0	0	5,440,000	03/12/1993
030304593	Indianapolis	IN		07/13/1993	3.880	1,692,889	0	0	2,790,075	06/01/1993
030305003	Belleville	MI		08/19/1993	8.000	2,636,750	0	0	6,120,000	04/13/1993
030305030	Compton	CA		09/20/1993	6.760	9,362,226	0	0	23,053,332	04/02/1993
030305049	Norcross	GA		05/16/1994	8.750	2,490,389	0	0	5,737,000	04/15/1993
030305109	Redondo Beach	CA		03/16/1994	8.500	8,959,884	0	0	12,850,000	05/05/1993
030305118	San Mateo	CA		10/27/1993	7.625	4,125,659	0	0	10,875,000	05/26/1993
030305127	White Marsh	MD		09/14/1993	7.875	4,709,955	0	0	9,132,319	06/08/1993
030305163	Parma	OH		09/09/1993	7.875	3,832,022	0	0	13,200,000	05/24/1993
030305172	Bloomington	IL		10/14/1993	9.187	11,175,669	0	0	18,700,000	07/31/1993
030305232	Garden Grove	CA		10/04/1993	8.000	8,150,757	0	0	15,000,000	06/10/1993
030305241	Mars	PA		11/30/1993	7.625	1,255,078	0	0	6,117,648	05/14/1993
030305278	Town & Country	MO		10/01/1993	8.000	11,094,750	0	0	14,900,000	07/09/1993
030305287	Town & Country	MO		10/26/1994	8.625	7,627,228	0	0	13,200,000	07/09/1993
030305296	Lynnwood	WA		11/05/1993	7.040	11,624,022	0	0	18,675,704	11/05/2001
030305301	Kent	WA		11/05/1993	7.040	8,949,738	0	0	14,388,741	11/01/2001
030305338	Clawson	MI		11/22/1993	8.200	5,480,093	0	0	11,107,158	05/27/1997
030305407	Tukwila	WA		11/12/1993	8.125	2,886,840	0	0	7,000,000	12/10/1998
030305443	N Myrtle Beach	SC		03/15/1994	8.125	1,677,458	0	0	4,005,000	08/11/1993
030305452	Carson	CA		12/16/1993	7.375	441,185	0	0	4,780,000	08/26/1993

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SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

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	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
030305461.....	Concord.....	NH.....	S	02/08/1994.....	7.500.....	1,951,322.....	0.....	0.....	10,870,000.....	09/08/1993.....
030305470.....	Secaucus.....	NJ.....		12/22/1993.....	6.790.....	875,072.....	0.....	0.....	3,237,049.....	09/17/1993.....
030305489.....	Houston.....	TX.....		01/20/1994.....	8.000.....	1,788,592.....	0.....	0.....	3,150,000.....	09/28/1993.....
030305498.....	Houston.....	TX.....		01/20/1994.....	8.000.....	1,409,067.....	0.....	0.....	2,335,000.....	09/28/1993.....
030305503.....	Houston.....	TX.....		01/20/1994.....	8.000.....	2,169,796.....	0.....	0.....	3,400,000.....	09/28/1993.....
030305530.....	Carson.....	CA.....		01/13/1994.....	7.000.....	5,119,796.....	0.....	0.....	17,130,000.....	10/20/1993.....
030305549.....	Southgate.....	MI.....		02/23/1994.....	7.875.....	6,247,230.....	0.....	0.....	14,277,000.....	08/16/1993.....
030305576.....	Oakwood.....	GA.....		12/31/1998.....	7.875.....	3,567,429.....	0.....	0.....	6,500,000.....	11/05/1993.....
030305636.....	Louisville.....	KY.....		02/17/1994.....	7.875.....	1,512,991.....	0.....	0.....	4,625,000.....	10/05/1993.....
030305645.....	Charlotte.....	NC.....		03/01/1994.....	7.375.....	1,448,677.....	0.....	0.....	3,315,000.....	11/05/1993.....
030305654.....	Birmingham.....	AL.....		02/10/1994.....	7.250.....	3,559,291.....	0.....	0.....	5,207,427.....	10/31/2002.....
030305663.....	Houston.....	TX.....		01/25/1994.....	7.125.....	8,383,066.....	0.....	0.....	14,670,000.....	11/16/1993.....
030305672.....	Houston.....	TX.....		01/25/1994.....	7.125.....	10,620,020.....	0.....	0.....	18,155,000.....	11/16/1993.....
030305681.....	Englewood.....	CO.....		03/01/1994.....	7.625.....	8,156,183.....	0.....	0.....	12,935,071.....	11/15/1993.....
030305690.....	Colorado Springs.....	CO.....		02/25/1994.....	7.250.....	3,637,641.....	0.....	0.....	6,500,000.....	11/26/1993.....
030305714.....	Wayne.....	NJ.....		11/03/1994.....	7.500.....	303,351.....	0.....	0.....	1,965,000.....	11/18/1993.....
030305723.....	Louisville.....	KY.....		02/28/1994.....	6.875.....	537,910.....	0.....	0.....	4,895,313.....	11/16/1993.....
030305741.....	Secaucus.....	NJ.....		02/28/1994.....	6.690.....	1,695,393.....	0.....	0.....	4,042,403.....	12/10/1993.....
030305750.....	Minnetonka.....	MN.....		03/04/1994.....	8.000.....	533,122.....	0.....	0.....	1,010,000.....	12/06/1993.....
030305778.....	Miami.....	FL.....		03/15/1994.....	7.250.....	12,235,946.....	0.....	0.....	27,500,000.....	09/26/2002.....
030305801.....	Charlotte.....	NC.....		05/05/1994.....	9.000.....	6,308,280.....	0.....	0.....	10,220,000.....	12/01/1993.....
030305892.....	Grand Prairie.....	TX.....		05/18/1994.....	7.250.....	15,000,000.....	0.....	0.....	22,400,000.....	01/20/1994.....
030305907.....	Frazer.....	PA.....		04/28/1994.....	7.500.....	5,621,409.....	0.....	0.....	9,760,882.....	12/31/1997.....
030305916.....	Thorndale.....	PA.....		04/28/1994.....	7.500.....	4,142,090.....	0.....	0.....	7,527,872.....	12/31/1997.....
030305925.....	Kent.....	WA.....		03/18/1994.....	8.000.....	710,442.....	0.....	0.....	1,720,000.....	02/07/1994.....
030305934.....	Des Peres.....	MO.....		03/09/1994.....	8.230.....	7,731,551.....	0.....	0.....	19,349,079.....	06/14/1995.....
030305943.....	Chula Vista.....	CA.....		04/29/1994.....	8.125.....	4,520,866.....	0.....	0.....	9,846,000.....	02/01/1994.....
030305961.....	Town & Country.....	MO.....		04/01/1994.....	7.875.....	9,578,310.....	0.....	0.....	11,000,000.....	01/21/1994.....
030305989.....	Maryland Heights.....	MO.....		04/06/1994.....	8.720.....	1,694,831.....	0.....	0.....	37,362,785.....	06/20/1995.....
030306013.....	Myrtle Beach.....	SC.....		09/15/1994.....	7.375.....	2,843,896.....	0.....	0.....	5,950,000.....	02/14/1994.....
030306022.....	Kent.....	WA.....		03/08/1995.....	8.250.....	1,710,814.....	0.....	0.....	5,080,000.....	02/07/1994.....
030306031.....	Town & Country.....	MO.....		08/26/1994.....	7.750.....	6,778,543.....	0.....	0.....	14,620,000.....	11/11/1993.....
030306040.....	Palm Harbor.....	FL.....		11/29/1994.....	7.875.....	4,487,171.....	0.....	0.....	6,800,000.....	02/09/1994.....
030306059.....	Monroeville.....	PA.....		01/03/1995.....	8.125.....	3,735,297.....	0.....	0.....	6,400,000.....	03/15/1994.....
030306086.....	Lake Forest.....	CA.....		06/13/1994.....	7.750.....	2,265,928.....	0.....	0.....	6,028,645.....	03/07/1994.....
030306095.....	Dana Point.....	CA.....		06/13/1994.....	7.750.....	1,481,568.....	0.....	0.....	4,385,228.....	03/07/1994.....
030306146.....	Denver.....	CO.....		07/08/1994.....	8.000.....	4,973,636.....	0.....	0.....	8,900,000.....	01/01/1994.....
030306164.....	Columbus.....	OH.....		10/18/1994.....	8.000.....	2,474,606.....	0.....	0.....	3,900,000.....	11/23/1993.....
030306173.....	Biloxi.....	MS.....		03/06/1995.....	8.500.....	4,430,012.....	0.....	0.....	7,725,000.....	03/31/1994.....
030306182.....	Beaver Creek.....	OH.....		07/25/1994.....	8.170.....	10,890,740.....	0.....	0.....	15,760,000.....	04/15/1994.....
030306191.....	Deerfield.....	OH.....		07/25/1994.....	8.170.....	10,890,740.....	0.....	0.....	15,590,000.....	04/11/1994.....
030306215.....	Mayfield Heights.....	OH.....		07/14/1994.....	8.125.....	10,678,379.....	0.....	0.....	25,940,000.....	03/31/1994.....
030306297.....	Milpitas.....	CA.....		08/11/1994.....	9.250.....	1,623,967.....	0.....	0.....	3,437,000.....	01/18/1994.....
030306302.....	Waterford.....	MI.....		10/04/1994.....	8.125.....	6,621,463.....	0.....	0.....	14,000,000.....	05/04/1994.....
030306320.....	Carrollton.....	TX.....		10/06/1994.....	8.750.....	2,200,000.....	0.....	0.....	3,555,000.....	05/31/1994.....
030306339.....	Troy.....	MI.....		09/29/1994.....	8.375.....	2,526,181.....	0.....	0.....	5,719,150.....	01/01/1994.....
030306348.....	Morrisville.....	NC.....		08/03/1994.....	8.625.....	2,849,097.....	0.....	0.....	5,200,970.....	04/07/1994.....
030306357.....	Goodyear.....	AZ.....		09/29/1994.....	8.875.....	1,605,198.....	0.....	0.....	3,645,000.....	05/26/1994.....
030306393.....	Debary.....	FL.....		08/25/1994.....	8.875.....	1,776,328.....	0.....	0.....	3,410,000.....	05/20/1994.....
030306435.....	Gallatin.....	TN.....		10/27/1994.....	9.125.....	1,106,475.....	0.....	0.....	1,936,800.....	06/29/1994.....
030306444.....	New Bedford.....	MA.....		11/03/1994.....	9.250.....	4,570,285.....	0.....	0.....	7,076,000.....	07/19/1994.....
030306462.....	St Augustine.....	FL.....		11/18/1994.....	8.625.....	1,464,164.....	0.....	0.....	2,344,830.....	07/20/1994.....
030306471.....	Carmel.....	IN.....		10/25/1994.....	9.125.....	3,959,535.....	0.....	0.....	6,949,000.....	01/01/1994.....
030306499.....	Plano.....	TX.....		11/22/1994.....	8.280.....	5,486,526.....	0.....	0.....	8,930,000.....	07/21/1994.....
030306513.....	Pleasanton.....	CA.....		11/17/1994.....	9.000.....	1,692,581.....	0.....	0.....	6,402,000.....	08/26/1994.....
030306540.....	Littleton.....	CO.....		12/22/1994.....	8.750.....	1,673,426.....	0.....	0.....	5,780,000.....	08/19/1994.....
030306568.....	Secaucus.....	NJ.....		11/23/1994.....	8.875.....	3,846,380.....	0.....	0.....	8,680,000.....	09/01/1994.....
030306595.....	Southfield.....	MI.....		06/27/1995.....	9.375.....	4,373,608.....	0.....	0.....	7,135,000.....	08/23/1994.....
030306600.....	San Diego.....	CA.....		12/06/1994.....	8.875.....	1,256,536.....	0.....	0.....	3,050,000.....	01/01/1994.....
030306619.....	Walnut.....	CA.....		12/22/1994.....	9.125.....	7,910,523.....	0.....	0.....	11,965,000.....	09/13/1994.....
030306646.....	Columbus.....	OH.....		02/15/1995.....	9.250.....	5,433,683.....	0.....	0.....	6,219,000.....	10/11/1994.....
030306655.....	Columbus.....	OH.....		02/15/1995.....	9.250.....	2,136,320.....	0.....	0.....	2,330,000.....	10/11/1994.....

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Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
030306760.....	Incline Village.....	NV.....		12/21/1994.....	9.125.....	1,973,594.....	0.....	0.....	5,362,499.....	10/02/1994.....
030306893.....	Wilmington.....	NC.....		05/22/1995.....	9.000.....	3,509,028.....	0.....	0.....	5,600,000.....	10/20/1994.....
030306908.....	Montgomery.....	AL.....		03/23/1995.....	9.750.....	5,205,566.....	0.....	0.....	7,279,000.....	11/29/1994.....
030306917.....	Westland.....	MI.....		03/31/1995.....	9.500.....	6,218,968.....	0.....	0.....	8,710,000.....	11/09/1994.....
030306926.....	Tukwila.....	WA.....		02/01/1995.....	9.625.....	1,816,103.....	0.....	0.....	2,990,000.....	11/18/1994.....
030306944.....	Winston-Salem.....	NC.....		06/29/1995.....	8.790.....	16,144,590.....	0.....	0.....	22,066,000.....	09/29/1999.....
030306999.....	Dallas.....	TX.....		03/14/1995.....	9.200.....	1,991,992.....	0.....	0.....	3,187,500.....	02/10/1995.....
030307005.....	St Louis.....	MO.....		04/18/1995.....	9.560.....	5,219,030.....	0.....	0.....	7,725,000.....	01/29/1995.....
030307014.....	Pittsburgh.....	PA.....		05/11/1995.....	9.375.....	2,840,168.....	0.....	0.....	5,765,000.....	02/02/1995.....
030307032.....	Puyallup.....	WA.....		05/18/1995.....	9.000.....	2,214,841.....	0.....	0.....	3,333,333.....	03/03/1995.....
030307050.....	Davie.....	FL.....		05/02/1996.....	8.775.....	24,870,335.....	0.....	0.....	34,452,000.....	05/15/1997.....
030307069.....	Myrtle Beach.....	SC.....		07/14/1995.....	8.410.....	3,572,669.....	0.....	0.....	11,050,000.....	03/10/1995.....
030307078.....	Denver.....	CO.....		06/05/1995.....	9.250.....	2,510,379.....	0.....	0.....	4,060,000.....	02/14/1995.....
030307087.....	Phoenix.....	AZ.....		06/21/1995.....	9.000.....	5,537,736.....	0.....	0.....	11,985,000.....	01/01/1995.....
030307096.....	Wichita.....	KS.....		06/08/1995.....	9.000.....	4,071,659.....	0.....	0.....	8,880,000.....	03/07/1995.....
030307129.....	Amherst.....	NY.....		06/27/1995.....	8.880.....	2,170,605.....	0.....	0.....	3,060,000.....	03/28/1995.....
030307138.....	Strongsville.....	OH.....		01/12/1996.....	8.375.....	13,339,505.....	0.....	0.....	20,550,000.....	02/27/1995.....
030307156.....	North Huntingdon.....	PA.....		11/09/1995.....	8.942.....	9,558,389.....	0.....	0.....	14,000,000.....	09/18/1997.....
030307165.....	Pensacola.....	FL.....		07/19/1995.....	9.500.....	2,424,199.....	0.....	0.....	4,294,000.....	03/27/1995.....
030307192.....	North Royalton.....	OH.....		06/15/1995.....	9.050.....	5,322,398.....	0.....	0.....	8,208,000.....	03/31/1995.....
030307207.....	Las Vegas.....	NV.....		06/08/1995.....	9.000.....	4,784,058.....	0.....	0.....	7,700,000.....	03/22/1995.....
030307216.....	Boca Raton.....	FL.....		06/27/1995.....	8.000.....	6,865,303.....	0.....	0.....	25,667,000.....	04/17/1995.....
030307234.....	Lavergne.....	TN.....		06/30/1995.....	8.875.....	1,008,080.....	0.....	0.....	1,609,375.....	03/30/1995.....
030307261.....	Gainesville.....	FL.....		08/11/1995.....	8.750.....	5,894,869.....	0.....	0.....	7,746,000.....	05/04/1995.....
030307321.....	Worcester.....	MA.....		08/21/1995.....	8.275.....	5,798,421.....	0.....	0.....	11,063,000.....	05/26/1995.....
030307330.....	Chester County.....	PA.....		06/30/1995.....	7.625.....	32,522,722.....	0.....	0.....	55,420,000.....	05/22/1995.....
030307358.....	Bethlehem.....	PA.....		06/30/1995.....	7.625.....	3,497,399.....	0.....	0.....	19,360,000.....	05/22/1995.....
030307367.....	Montgomery Cnty.....	PA.....		06/30/1995.....	7.625.....	12,246,628.....	0.....	0.....	4,562,000.....	05/22/1995.....
030307376.....	Henrico County.....	VA.....		06/30/1995.....	7.625.....	7,433,074.....	0.....	0.....	10,920,000.....	06/02/1995.....
030307385.....	Greenville.....	SC.....		09/18/1995.....	7.580.....	3,214,291.....	0.....	0.....	6,100,000.....	05/12/1995.....
030307409.....	Ft Wright.....	KY.....		11/09/1995.....	7.950.....	5,716,939.....	0.....	0.....	8,655,000.....	05/19/1995.....
030307418.....	Winston-Salem.....	NC.....		02/29/1996.....	7.230.....	8,060,297.....	0.....	0.....	11,505,487.....	06/24/1998.....
030307463.....	Jacksonville.....	FL.....		11/21/1995.....	7.620.....	2,080,282.....	0.....	0.....	3,260,780.....	06/29/1995.....
030307472.....	Birmingham.....	AL.....		10/13/1995.....	8.100.....	5,538,941.....	0.....	0.....	9,542,867.....	05/30/1995.....
030307514.....	Tampa.....	FL.....		08/23/1995.....	8.495.....	4,595,393.....	0.....	0.....	7,790,000.....	06/16/1995.....
030307532.....	Crystal River.....	FL.....		10/06/1995.....	8.550.....	2,357,167.....	0.....	0.....	3,075,000.....	06/02/1995.....
030307578.....	Tulsa.....	OK.....		07/03/1996.....	8.180.....	10,703,290.....	0.....	0.....	15,275,000.....	05/04/1995.....
030307587.....	Maryland Heights.....	MO.....		08/31/1995.....	6.520.....	328,291.....	0.....	0.....	7,237,215.....	06/20/1995.....
030307596.....	Des Peres.....	MO.....		08/31/1995.....	6.820.....	5,754,355.....	0.....	0.....	14,400,922.....	06/14/1995.....
030307610.....	Raymond.....	WA.....		09/26/1996.....	8.000.....	2,158,542.....	0.....	0.....	3,000,000.....	07/12/1995.....
030307629.....	South Gate.....	CA.....		10/27/1995.....	7.625.....	5,979,078.....	0.....	0.....	12,136,900.....	06/23/1995.....
030307647.....	Hickory.....	NC.....		08/01/1995.....	8.450.....	1,553,833.....	0.....	0.....	2,244,000.....	07/28/1995.....
030307674.....	Miami.....	FL.....		11/14/1996.....	7.810.....	2,880,085.....	0.....	0.....	5,300,000.....	07/20/1995.....
030307707.....	Buffalo Grove.....	IL.....		10/31/1995.....	7.310.....	4,253,074.....	0.....	0.....	11,138,524.....	07/12/1995.....
030307716.....	Buffalo Grove.....	IL.....		10/31/1995.....	7.310.....	4,253,074.....	0.....	0.....	9,068,688.....	07/12/1995.....
030307734.....	Westlake Hills.....	TX.....		11/20/1996.....	7.910.....	15,294,188.....	0.....	0.....	24,089,385.....	02/28/1996.....
030307752.....	Cincinnati.....	OH.....		09/28/1995.....	7.625.....	7,064,878.....	0.....	0.....	12,405,000.....	06/28/1995.....
030307761.....	Earth City.....	MO.....		10/16/1995.....	7.750.....	2,006,247.....	0.....	0.....	3,400,000.....	07/25/1995.....
030307770.....	Burbank.....	CA.....		10/10/1995.....	7.750.....	4,956,725.....	0.....	0.....	9,636,000.....	06/13/1995.....
030307803.....	Hayward.....	CA.....		10/18/1995.....	8.250.....	2,613,569.....	0.....	0.....	4,400,000.....	06/12/1995.....
030307821.....	Kent.....	WA.....		09/28/1995.....	8.125.....	7,016,835.....	0.....	0.....	10,914,172.....	07/19/1995.....
030307830.....	Grants Pass.....	OR.....		09/28/1995.....	8.125.....	4,922,163.....	0.....	0.....	7,635,262.....	07/11/1995.....
030307867.....	Santee.....	CA.....		03/22/1996.....	8.250.....	5,835,827.....	0.....	0.....	9,128,000.....	08/04/1995.....
030307876.....	Lake Ronkonkoma.....	NY.....		11/28/1995.....	7.625.....	6,792,808.....	0.....	0.....	9,755,882.....	08/15/1995.....
030307885.....	Louisville.....	KY.....		02/29/1996.....	7.875.....	1,469,585.....	0.....	0.....	2,570,000.....	07/25/1995.....
030307894.....	Meridian Township.....	MI.....		11/01/1995.....	8.000.....	4,750,000.....	0.....	0.....	8,814,000.....	07/28/1995.....
030307909.....	Wappinger Falls.....	NY.....		12/06/1995.....	8.500.....	3,356,471.....	0.....	0.....	11,143,000.....	08/24/1995.....
030307918.....	Lancaster.....	PA.....		11/01/1995.....	8.500.....	6,510,543.....	0.....	0.....	9,210,000.....	07/21/1995.....
030307927.....	Jacksonville.....	FL.....		12/19/1995.....	7.450.....	2,519,710.....	0.....	0.....	5,178,400.....	07/20/1995.....
030307945.....	Plano.....	TX.....		12/07/1995.....	7.290.....	16,492,300.....	0.....	0.....	29,880,000.....	04/01/2000.....
030307954.....	Creve Coeur.....	MO.....		12/07/1995.....	7.290.....	30,771,260.....	0.....	0.....	46,550,000.....	05/01/2000.....
030307963.....	Charlotte.....	NC.....		12/07/1995.....	7.290.....	13,083,416.....	0.....	0.....	19,235,000.....	08/03/1995.....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
030307972	Richmond	VA		11/17/1995	7.750	16,224,017	0	0	22,085,000	06/30/1995
030307981	Malvern	PA		11/09/1995	7.750	10,589,329	0	0	16,830,000	01/01/1995
030308015	Phoenix	AZ		11/14/1995	8.250	2,415,461	0	0	3,842,000	08/11/1995
030308024	Indianapolis	IN		04/09/1996	7.910	458,475	0	0	5,500,000	08/21/1995
030308033	Baltimore County	MD		12/11/1995	7.870	8,041,649	0	0	11,745,000	09/01/1995
030308051	Johnston	RI		03/01/1996	7.470	2,968,637	0	0	7,200,000	09/19/1995
030308088	Salem	MA		12/12/1995	7.500	10,956,065	0	0	17,237,000	06/30/1995
030308097	Delray Beach	FL		04/01/1996	7.450	8,814,118	0	0	12,713,880	09/22/1995
030308111	Mayfield Heights	OH		12/27/1995	7.580	3,943,402	0	0	8,460,341	09/18/1995
030308120	Newington	CT		10/04/1996	7.820	6,549,063	0	0	19,509,259	05/02/1997
030308139	Vista	CA		12/14/1995	7.750	5,050,727	0	0	7,475,000	09/30/1995
030308148	Spottsylvania	VA		03/07/1996	8.000	2,525,599	0	0	4,083,922	10/06/1995
030308166	Arcadia	CA		11/22/1995	0.000	54,855	0	0	84,851	04/24/1986
030308175	Arcadia	CA		11/22/1995	0.000	142,834	0	0	314,519	07/15/1988
030308184	Coconut Creek	FL		04/01/1996	7.230	13,610,904	0	0	21,958,480	10/25/1995
030308193	Indianapolis	IN		11/30/1995	8.020	20,249,782	0	0	29,310,546	06/11/2001
030308208	Erlanger	KY		12/27/1995	7.820	2,254,550	0	0	4,535,000	09/22/1995
030308217	Circleville	OH		02/23/1996	8.125	2,566,191	0	0	4,588,000	09/29/1995
030308235	Port Orange	FL		02/01/1996	7.300	2,678,497	0	0	4,900,000	11/10/1995
030308244	Lavergne	TN		01/09/1997	8.070	2,033,961	0	0	7,167,826	03/07/2000
030308299	Franklin	MA		05/21/1996	8.000	3,742,102	0	0	6,375,000	11/17/1995
030308322	St Paul	MN		01/30/1996	8.000	3,626,160	0	0	4,520,000	11/13/1995
030308331	Cary	NC		04/05/1996	7.750	6,600,134	0	0	11,542,000	10/21/1995
030308340	Greenville	SC		03/28/1996	7.340	2,061,575	0	0	4,010,800	11/16/1995
030308359	Santa Clara	CA		05/30/1996	7.300	2,603,938	0	0	6,750,000	11/29/1995
030308400	Miami	FL		03/07/1996	7.350	4,609,616	0	0	11,033,750	11/09/1995
030308419	Aliso Viejo	CA		03/20/1996	7.625	2,931,659	0	0	5,716,250	01/01/1996
030308428	Plainville	OH		03/14/1996	7.500	3,178,277	0	0	4,800,000	10/27/1995
030308437	Milford	MA		03/28/1996	8.000	1,703,029	0	0	5,557,000	11/29/1995
030308464	Kent	WA		03/28/1996	8.375	1,089,429	0	0	1,766,000	11/22/1995
030308473	Hoover	AL		05/28/1996	7.170	3,046,959	0	0	7,770,000	11/07/1995
030308482	Vestavia Hills	AL		05/28/1996	7.170	2,640,737	0	0	5,975,000	11/07/1995
030308506	Fayetteville	NC		04/02/1996	8.300	3,083,032	0	0	5,608,000	12/04/1995
030308515	Farmers Branch	TX		01/29/1996	7.550	1,689,175	0	0	2,515,000	11/01/1995
030308524	Farmers Branch	TX		01/29/1996	7.550	1,051,993	0	0	1,540,000	11/01/1995
030308542	Ft Worth	TX		01/29/1996	7.550	1,710,557	0	0	2,630,000	01/01/1996
030308551	Farmers Branch	TX		01/29/1996	7.550	3,442,496	0	0	5,270,000	11/01/1995
030308560	Houston	TX		01/29/1996	7.550	2,702,680	0	0	4,235,000	11/10/1995
030308579	Houston	TX		01/29/1996	7.550	1,761,873	0	0	2,655,000	11/10/1995
030308588	Secaucus	NJ		04/12/1996	7.130	4,482,803	0	0	11,239,317	12/18/1995
030308602	Menlo Park	CA		05/08/1996	7.010	21,000,000	0	0	55,924,547	11/01/1999
030308620	Montgomery	AL		07/16/1996	7.750	8,706,773	0	0	13,200,000	10/19/1995
030308639	Woodinville	WA		07/03/1996	7.400	3,528,769	0	0	7,113,043	12/18/1995
030308648	Delaware	OH		03/05/1996	7.875	6,964,437	0	0	12,347,000	12/18/1995
030308666	Seattle	WA		03/11/1996	7.140	7,721,503	0	0	13,975,000	01/15/1996
030308675	Overland Park	KS		03/21/1996	7.400	4,382,946	0	0	6,780,000	12/27/1995
030308684	Plainfield	IN		04/19/1996	8.300	3,772,725	0	0	5,478,242	01/18/1996
030308726	Duluth	GA		10/17/1996	7.150	6,724,339	0	0	10,189,189	12/20/1995
030308762	Scottsdale	AZ		04/16/1996	7.150	1,974,913	0	0	3,980,953	11/19/1998
030308771	Norcross	GA		01/30/1997	7.140	5,278,879	0	0	8,151,729	02/06/1996
030308780	Phoenix	AZ		11/26/1996	7.562	5,371,968	0	0	15,502,067	01/24/1996
030308799	Deerfield	OH		05/23/1996	7.100	2,248,194	0	0	4,015,000	01/23/1996
030308813	Burbank	CA		05/03/1996	7.375	5,496,219	0	0	10,000,000	02/27/1996
030308822	Raleigh	NC		06/27/1996	7.500	36,172,466	0	0	74,833,194	12/02/1999
030308831	Seattle	WA		05/02/1996	7.210	1,651,154	0	0	3,146,667	02/02/1996
030308868	Livonia	MI		08/01/1996	7.650	5,247,227	0	0	7,091,000	03/01/1996
030308877	Cherokee County	GA		04/03/1997	7.290	6,418,640	0	0	10,440,000	02/23/1996
030308919	Seattle	WA		05/08/1996	7.210	9,831,062	0	0	14,525,157	02/20/1996
030308928	Cary	NC		05/13/1996	7.375	16,381,725	0	0	22,712,612	01/03/1996
030308955	Glendale	CA		06/26/1996	6.980	25,618,836	0	0	93,386,411	11/01/2001
030308973	Glendale	CA		06/26/1996	6.980	11,964,582	0	0	43,613,589	11/01/2001
030308982	Houston	TX		06/26/1996	6.980	7,882,719	0	0	13,500,000	03/20/1996

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

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1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
030308991	Houston	TX		06/26/1996	6.980	5,912,039	0	0	9,425,000	03/27/1996
030309034	Roseville	CA		06/20/1996	8.250	3,464,556	0	0	5,450,000	02/29/1996
030309061	Louisville	KY		07/02/1996	7.450	2,350,545	0	0	4,699,853	02/29/1996
030309070	Cincinnati	OH		03/10/1997	8.000	1,794,874	0	0	3,405,000	03/06/1996
030309089	W Mifflin	PA		08/07/1996	8.250	2,072,140	0	0	5,640,600	04/22/1996
030309098	Glendale Heights	IL		07/03/1996	7.850	3,746,421	0	0	5,785,000	04/29/1996
030309103	Troy	MI		08/02/1996	7.875	1,765,440	0	0	5,011,200	04/01/1996
030309121	Manassas	VA		07/29/1996	8.125	2,868,692	0	0	4,787,500	04/09/1996
030309149	Morrisville	NC		08/02/1996	8.250	5,768,588	0	0	9,210,000	03/19/1996
030309176	Hamilton	OH		07/10/1996	8.000	2,614,138	0	0	4,795,000	04/12/1996
030309185	Salt Lake City	UT		07/22/1996	8.125	9,036,380	0	0	18,046,722	10/30/2000
030309194	Pleasanton	CA		08/01/1996	8.010	2,594,845	0	0	5,440,000	04/16/1996
030309209	Hampton	SC		08/21/1996	7.625	1,241,316	0	0	2,310,000	03/05/1996
030309218	Greer	SC		09/10/1996	8.000	3,174,872	0	0	4,749,000	05/01/1996
030309236	Fremont	CA		08/27/1996	7.600	1,872,120	0	0	6,063,236	05/10/1996
030309245	Glen Allen	VA		07/17/1996	8.000	4,025,875	0	0	5,702,000	05/31/1996
030309254	Tampa	FL		08/29/1996	8.250	1,646,302	0	0	3,740,000	05/06/1996
030309272	Bellevue	WA		07/31/1996	7.950	1,071,658	0	0	6,080,000	05/16/1996
030309281	Houston	TX		08/20/1996	7.800	1,682,048	0	0	2,640,000	04/16/1996
030309290	Houston	TX		07/16/1996	7.800	2,567,044	0	0	3,930,000	04/16/1996
030309305	Houston	TX		07/16/1996	7.800	5,593,556	0	0	8,435,000	04/16/1996
030309314	Houston	TX		07/16/1996	7.800	9,802,997	0	0	13,429,289	03/06/2002
030309332	Tukwila	WA		07/10/1996	8.250	3,178,899	0	0	5,700,000	05/24/1996
030309341	Tampa	FL		07/29/1996	8.125	1,669,169	0	0	5,213,780	05/06/1996
030309350	St Augustine	FL		09/11/1996	8.150	1,708,464	0	0	3,340,000	05/10/1996
030309378	Bay City	MI		09/26/1996	8.050	3,570,929	0	0	5,346,000	06/19/1996
030309396	Fremont	CA		08/27/1996	7.600	5,046,584	0	0	5,789,706	05/10/1996
030309410	Plainsboro	NJ		10/03/1996	8.750	3,820,985	0	0	6,300,000	06/21/1996
030309429	Worcester	MA		11/05/1996	8.500	5,700,863	0	0	9,908,000	07/19/1996
030309474	Dayton	OH		10/24/1996	8.440	2,182,166	0	0	3,378,000	08/13/1996
030309483	Jacksonville	FL		10/22/1996	8.250	2,027,170	0	0	3,158,000	08/14/1996
030309492	Ontario	CA		10/24/1996	8.000	2,186,668	0	0	3,460,000	07/09/1996
030309507	Apple Valley	CA		10/24/1996	8.000	4,457,439	0	0	7,390,000	01/01/1996
030309534	Lincoln	NE		12/23/1996	8.625	7,595,168	0	0	10,692,000	09/16/1996
030309561	Orange Park	FL		01/31/1997	8.100	1,743,720	0	0	2,597,000	10/09/1996
030309570	League City	TX		12/31/1996	8.200	5,027,283	0	0	7,053,466	07/28/2000
030309612	Dayton	OH		12/20/1996	8.480	4,321,484	0	0	8,882,000	03/13/1996
030309621	Mount Pleasant	WI		12/20/1996	6.970	3,160,125	0	0	6,514,342	02/29/1996
030309630	Anderson	IN		12/16/1996	8.280	4,705,156	0	0	7,214,000	09/25/1996
030309649	North Brunswick	NJ		01/30/1997	8.625	6,004,728	0	0	9,111,000	09/12/1996
030309658	Cincinnati	OH		12/16/1996	7.770	9,368,928	0	0	12,875,000	10/15/1996
030309667	Cincinnati	OH		12/16/1996	8.020	5,832,397	0	0	7,407,000	10/17/1996
030309685	Marysville	OH		02/10/1997	8.500	2,251,948	0	0	4,837,000	10/18/1996
030309694	Denver	CO		12/12/1996	8.375	4,229,229	0	0	8,440,000	09/06/1996
030309709	Livonia	MI		02/19/1997	8.050	3,181,021	0	0	5,167,000	11/08/1996
030309718	La Jolla	CA		02/27/1997	8.520	2,644,028	0	0	5,217,000	10/26/1996
030309727	Salt Lake	UT		12/30/1996	8.500	5,732,583	0	0	9,348,000	10/22/1996
030309736	Columbus	OH		03/12/1997	8.050	1,912,064	0	0	2,700,000	11/11/1996
030309745	Chicago	IL		02/07/1997	7.875	3,400,513	0	0	6,811,000	11/01/1996
030309754	Charlotte	NC		05/14/1997	7.875	8,983,252	0	0	12,784,600	11/08/1996
030309781	Columbus	OH		06/30/1997	8.110	19,445,820	0	0	28,445,000	05/12/1997
030309790	Norwood	MA		02/13/1997	8.450	2,566,317	0	0	3,623,000	10/23/1996
030309814	Brighton	MI		03/17/1997	7.875	9,253,654	0	0	14,088,000	12/10/1996
030309823	Buffalo	NY		03/31/1997	8.220	5,442,711	0	0	9,869,000	11/14/1996
030309832	Houston	TX		01/16/1997	8.125	1,634,622	0	0	2,390,000	11/18/1996
030309841	Kent	WA		02/26/1997	8.375	753,339	0	0	1,262,840	01/15/1997
030309878	New Hope	MN		02/12/1997	8.700	860,946	0	0	1,506,000	11/15/1996
030309896	Aliso Viejo	CA		04/10/1997	7.880	13,591,779	0	0	18,220,000	12/01/1996
030309901	Kansas City	MO		03/27/1997	7.750	3,294,510	0	0	5,728,000	11/21/1996
030309929	Moraine	OH		03/31/1997	8.000	1,241,468	0	0	2,505,000	01/24/1997
030309947	Indianapolis	IN		02/05/1997	8.410	2,856,716	0	0	5,500,000	07/10/1996
030309956	Bernards Township	NJ		04/09/1997	8.000	4,909,440	0	0	11,148,544	04/23/2001

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SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
030309965	Myrtle Beach	SC		10/01/1997	7.570	2,218,912	0	0	4,130,000	12/05/1996
030309974	Cincinnati	OH		03/10/1997	7.820	1,247,803	0	0	2,900,000	10/11/1995
030309992	Solana Beach	CA		03/31/1997	7.875	3,420,778	0	0	5,875,000	11/01/1996
030310020	Pierce County	WA		05/12/1997	7.530	10,614,613	0	0	15,400,000	01/04/1997
030310039	Boise	ID		07/23/1997	8.020	14,024,921	0	0	18,660,000	01/09/1997
030310048	Tyler	TX		05/21/1997	8.000	1,566,107	0	0	2,465,000	01/21/1997
030310057	Gainesville	FL		03/28/1997	7.830	7,562,444	0	0	13,034,000	01/09/1997
030310066	St Charles	IL		05/12/1997	8.630	10,763,982	0	0	28,893,540	08/01/1999
030310084	Mundelein	IL		06/05/1997	7.950	8,876,937	0	0	13,898,920	09/27/2000
030310093	Lincoln	NE		10/30/1997	7.960	8,056,495	0	0	10,974,000	08/11/1997
030310117	Manchester	CT		09/29/1997	8.500	8,653,804	0	0	12,545,600	01/24/1997
030310126	Rancho Cucamonga	CA		05/07/1997	8.375	3,201,009	0	0	5,138,000	02/13/1997
030310135	Los Gatos	CA		05/21/1997	8.060	6,397,131	0	0	9,479,000	03/10/1997
030310204	Omaha	NE		08/14/1997	8.500	5,352,713	0	0	8,635,000	05/01/1997
030310231	Oakdale	MI		08/27/1997	8.750	3,055,755	0	0	4,225,000	06/01/1997
030310268	Irvine	CA		07/31/1997	8.500	3,221,278	0	0	4,469,000	04/30/1997
030310319	Raleigh	NC		09/10/1997	8.570	2,509,057	0	0	4,100,000	05/19/1997
030310328	Hunt Valley	MD		09/16/1997	8.300	1,394,273	0	0	2,895,000	06/11/1997
030310337	Houston	TX		09/30/1997	8.270	15,194,074	0	0	24,211,606	05/29/1997
030310373	Maryland Heights	MO		08/22/1997	8.375	2,660,696	0	0	4,260,000	06/12/1997
030310382	Tampa	FL		11/21/1997	8.000	1,410,325	0	0	2,940,000	07/03/1997
030310433	Indianapolis	IN		06/12/1998	7.870	5,055,749	0	0	8,334,300	08/01/1997
030310442	Houston	TX		09/30/1997	8.270	890,118	0	0	1,418,394	05/29/1997
030310460	Longwood	FL		11/24/1997	7.380	2,197,714	0	0	3,883,956	06/20/2002
030310479	Pittsburgh	PA		10/30/1997	8.350	2,635,836	0	0	4,447,152	10/22/2001
030310488	Boulder	CO		11/03/1997	7.650	1,879,713	0	0	6,660,000	07/08/1997
030310497	Boca Raton	FL		11/20/1997	7.560	5,283,070	0	0	7,912,500	09/18/1997
030310502	Louisville	KY		12/22/1997	7.150	1,559,663	0	0	4,036,985	10/10/1997
030310511	Louisville	KY		12/22/1997	7.200	2,494,654	0	0	5,504,482	10/10/1997
030310520	Oakdale	MI		12/01/1997	8.080	1,271,556	0	0	2,770,000	10/02/1997
030310539	Greenwich	CT		12/11/1997	7.580	9,479,793	0	0	14,535,000	09/22/1997
030310557	Commerce	CA		12/19/1997	7.840	6,347,644	0	0	9,200,000	10/14/1997
030310566	Westport	CT		12/23/1997	7.510	2,895,105	0	0	4,658,449	06/22/2000
030310575	Westport	CT		12/23/1997	7.510	3,740,660	0	0	5,125,000	10/10/1997
030310584	Stamford	CT		12/23/1997	7.410	3,763,731	0	0	6,360,000	10/10/1997
030310593	Poway	CA		12/30/1997	7.950	1,810,071	0	0	3,165,000	07/10/1997
030310608	Clear Lake	TX		01/13/1998	7.310	16,564,933	0	0	22,533,000	11/11/1997
030310617	Tacoma	WA		02/04/1998	7.750	9,005,663	0	0	13,062,000	10/31/1997
030310653	Jamestown	NC		01/30/1998	7.240	12,495,506	0	0	20,051,834	09/24/1997
030310662	Rancho Dominguez	CA		02/02/1998	7.524	7,955,414	0	0	15,620,000	05/20/1999
030310671	Grand Rapids	MI		02/12/1998	7.316	6,150,045	0	0	8,357,000	12/10/1997
030310680	Thorndale	PA		03/05/1998	7.500	3,946,348	0	0	7,172,128	12/31/1997
030310699	Frazer	PA		03/05/1998	7.500	2,268,585	0	0	3,939,118	12/31/1997
030310704	Raleigh	NC		02/26/1998	7.440	16,225,059	0	0	95,599,000	10/07/1997
030310713	Newark	CA		02/24/1998	7.690	2,946,783	0	0	5,060,000	09/02/1997
030310722	Placentia	CA		03/09/1998	7.340	11,150,855	0	0	15,110,000	10/24/1997
030310759	Cranford	NJ		03/05/1998	7.500	1,231,100	0	0	1,750,000	12/19/1997
030310768	Foothill Ranch	CA		03/11/1998	7.140	6,440,287	0	0	9,040,000	12/22/1997
030310795	Nashua	NH		03/26/1998	7.350	3,861,268	0	0	5,585,000	01/14/1998
030310819	Houston	TX		04/08/1998	7.300	11,982,771	0	0	16,294,000	03/13/1998
030310828	Loveland	OH		04/30/1998	6.940	870,071	0	0	1,685,000	02/05/1998
030310846	North Miami Beach	FL		04/30/1998	6.860	5,512,230	0	0	7,725,690	02/02/1998
030310873	Riverside	CA		05/06/1998	6.650	11,139,121	0	0	15,525,000	02/26/1998
030310882	Conshohocken	PA		05/12/1998	6.820	7,000,000	0	0	9,460,000	02/04/1998
030310891	Montebello	CA		06/15/1998	7.010	6,776,817	0	0	9,256,000	02/14/1998
030310915	Rancho Dominguez	CA		05/21/1998	7.210	2,125,436	0	0	2,940,000	02/06/1998
030310924	Ann Arbor	MI		06/25/1998	6.870	7,502,311	0	0	10,940,000	02/04/1998
030310933	Panama City	FL		05/26/1998	6.840	1,676,598	0	0	2,962,850	03/03/1998
030310960	Livonia	MI		08/11/1998	6.850	1,388,902	0	0	3,100,000	04/01/1998
030310979	Norwalk	OH		08/11/1998	6.850	1,579,102	0	0	3,300,000	04/06/1998
030310988	Walton	KY		08/11/1998	6.850	3,812,846	0	0	8,120,000	04/02/1998
030311012	Harrisburg	PA		06/12/1998	4.010	5,203,089	0	0	9,640,000	03/09/1998

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	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
030311021	San Diego	CA		07/01/1998	6.930	7,982,761	0	0	15,828,071	03/01/2002
030311030	Placentia	CA		07/30/1998	6.990	4,846,457	0	0	6,385,000	04/21/1998
030311049	Tulsa	OK		07/10/1998	5.550	3,243,419	0	0	12,684,000	12/01/1997
030311058	Tulsa	OK		09/15/1999	5.550	4,543,008	0	0	9,500,000	12/01/1997
030311067	Gulf Shores	AL		09/04/1998	7.100	4,881,182	0	0	7,738,000	06/08/1998
030311076	Atlanta	GA		08/06/1998	7.390	4,562,837	0	0	9,785,800	06/12/1998
030311085	Florence	KY		09/02/1998	7.080	6,188,995	0	0	8,460,000	03/13/1997
030311094	Bethlehem	PA		09/18/1998	7.000	1,839,537	0	0	3,200,000	05/26/1998
030311109	Indianapolis	IN		08/17/1998	6.800	5,675,508	0	0	15,545,575	10/31/2000
030311127	Winston-Salem	NC		09/03/1998	6.940	1,852,643	0	0	2,644,513	06/24/1998
030311145	Brighton	NY		09/29/1998	6.770	28,831,072	0	0	50,820,000	05/02/1998
030311154	Rancho	CA		09/29/1998	6.920	4,954,907	0	0	6,380,000	07/16/1998
030311181	Jamestown	NC		09/22/1998	7.480	5,281,632	0	0	8,475,561	09/24/1997
030311190	Cincinnati	OH		09/29/1998	7.200	3,564,539	0	0	6,460,000	06/23/1998
030311205	Florence	KY		10/16/1998	7.000	931,990	0	0	2,440,000	06/18/1998
030311214	Blue Ash	OH		10/16/1998	7.000	2,130,262	0	0	6,160,000	06/18/1998
030311232	Torrance	CA		10/22/1998	6.560	1,871,689	0	0	5,125,000	08/10/1998
030311241	Knoxville	TN		11/06/1998	7.100	843,131	0	0	2,740,000	07/28/1998
030311250	Las Vegas	NV		10/29/1998	7.000	6,062,060	0	0	9,343,500	07/30/1998
030311269	Pittsburgh	PA		10/29/1998	7.150	15,500,000	0	0	20,500,001	08/14/1998
030311278	Penn Hills	PA		11/17/1998	7.000	754,293	0	0	2,150,000	07/15/1998
030311287	Beverly Hills	CA		11/05/1998	6.960	7,451,758	0	0	10,030,000	06/16/1998
030311301	Dubois	PA		10/29/1998	6.690	6,279,668	0	0	18,770,000	09/01/1998
030311310	Indianapolis	IN		12/15/1998	6.900	4,558,526	0	0	8,074,000	09/08/1998
030311329	Lake Oswego	OR		11/25/1998	6.780	6,000,000	0	0	10,300,000	08/26/1998
030311356	Las Vegas	NV		11/23/1998	7.000	5,404,710	0	0	7,617,000	09/10/1998
030311374	San Jose	CA		12/02/1998	6.850	161,913	0	0	28,245,000	10/23/1997
030311382	Laurinburg	NC		12/18/1998	7.000	3,062,033	0	0	4,383,000	10/27/1998
030311470	Dallas	TX		12/22/1998	6.450	17,400,000	0	0	28,480,000	08/18/1998
030311489	Dayton	OH		12/28/1998	7.230	1,024,785	0	0	1,450,000	08/13/1998
030311498	Anaheim	CA		12/30/1998	6.875	11,001,266	0	0	15,065,000	07/31/1998
030311512	Pittsburgh	PA		12/30/1998	7.000	2,824,102	0	0	3,960,000	09/11/1998
030311521	Merger Island	WA		01/05/1999	7.875	2,952,910	0	0	5,356,000	01/29/1998
030311530	Austin	TX		01/08/1999	7.375	18,933,765	0	0	30,500,000	12/04/1998
030311549	Phoenix	AZ		01/08/1999	7.375	4,186,203	0	0	7,800,000	12/10/1998
030311618	Nashville	TN		01/22/1999	6.750	3,664,955	0	0	5,157,000	11/16/1998
030311627	Renton	WA		01/28/1999	7.000	1,417,022	0	0	3,000,000	01/06/1999
030311645	Phoenix	AZ		02/05/1999	6.750	8,850,000	0	0	11,075,000	10/15/1998
030311654	Phoenix	AZ		06/21/1999	6.830	10,500,000	0	0	13,150,000	10/15/1998
030311663	Piscataway	NJ		03/05/1999	7.000	4,763,716	0	0	10,600,000	10/14/1997
030311672	Bothell	WA		05/03/1999	7.000	4,066,979	0	0	12,000,000	10/17/1997
030311681	Columbus	OH		02/22/1999	7.000	1,974,220	0	0	4,900,000	12/22/1998
030311690	Rancho Cucamonga	CA		07/02/1999	7.280	2,967,060	0	0	4,113,720	11/25/1998
030311705	Indianapolis	IN		05/17/1999	6.875	2,300,000	0	0	3,800,000	06/01/1998
030311714	Temecula	CA		06/10/1999	7.540	5,439,645	0	0	9,500,000	03/19/1999
030311723	Mountain View	CA		03/08/1999	7.000	3,616,090	0	0	9,000,000	12/21/1998
030311732	Pittsburgh	PA		04/28/1999	6.500	1,783,360	0	0	7,020,000	10/13/1998
030311741	Kent	WA		06/16/1994	8.250	4,718,642	0	0	10,435,000	04/12/1994
030311750	Tucson	AZ		06/30/1994	7.875	2,041,268	0	0	5,160,000	04/11/1994
030311769	Santa Maria	CA		10/14/1994	7.700	1,885,218	0	0	5,070,000	05/31/1994
030311778	Kent	WA		09/12/1994	8.875	667,628	0	0	1,750,000	07/08/1994
030311787	Florence	KY		10/04/1994	8.625	1,025,070	0	0	4,150,000	07/15/1994
030311796	Louisville	KY		11/08/1994	8.500	1,733,466	0	0	7,246,000	08/30/1994
030311801	Louisville	KY		11/08/1994	8.500	1,083,415	0	0	4,323,000	08/30/1994
030311810	Columbus	OH		07/29/1999	7.340	19,307,887	0	0	28,740,000	01/06/1999
030311829	Snellville	GA		10/01/1999	6.840	5,584,217	0	0	9,000,000	06/19/1998
030311838	Seattle	WA		04/07/1999	7.320	1,364,311	0	0	2,080,000	02/08/1999
030311847	Willoughby	OH		02/29/2000	8.780	3,280,841	0	0	7,400,000	05/05/1997
030311856	Carlsbad	CA		11/12/1999	7.400	7,021,080	0	0	15,700,000	03/23/1998
030311865	North Versailles	PA		03/30/1999	7.250	2,351,017	0	0	5,780,000	01/13/1999
030311925	Brandywine	MD		05/05/1999	7.250	9,702,021	0	0	13,290,000	02/16/1999
030311934	Livermore	CA		05/28/1999	7.375	18,275,411	0	0	24,300,000	03/04/1999

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030311943	San Francisco	CA		05/10/1999	6.880	16,600,000	0	0	31,900,000	04/01/1999
030311961	Golden	CO		06/17/1999	7.650	3,382,322	0	0	6,800,000	11/16/1998
030311970	New Kensington	PA		06/21/1999	7.580	3,790,090	0	0	6,840,000	06/02/1999
030311989	East Rochester	PA		06/21/1999	7.580	2,368,806	0	0	4,406,000	05/12/1999
030311998	Mira Loma	CA		06/28/1999	7.500	3,314,211	0	0	5,200,000	04/26/1999
030312004	Farmers Branch	TX		07/13/1999	7.530	3,557,257	0	0	4,700,000	05/26/1999
030312013	Franklin Township	NJ		06/30/1999	4.230	9,625,000	0	0	15,700,000	06/01/1999
030312031	Springfield	VA		12/30/1999	9.625	3,244,208	0	0	4,223,743	07/21/1999
030312059	Louisville	KY		07/15/1999	7.960	2,855,101	0	0	3,326,172	05/26/1999
030312068	Louisville	KY		07/15/1999	6.000	1,093,422	0	0	1,273,828	05/26/1999
030312077	Durham	NC		09/01/1999	7.340	4,483,320	0	0	6,400,000	06/04/1999
030312086	Tallahassee	FL		09/22/1999	7.820	5,953,555	0	0	7,850,000	06/01/1989
030312100	Richmond	CA		10/01/1999	7.270	13,168,910	0	0	20,240,000	06/04/1999
030312119	Chico	CA		09/29/1999	7.770	5,752,757	0	0	12,400,000	07/09/1999
030312128	Burbank	CA		08/26/1999	7.500	2,058,868	0	0	3,690,000	06/02/1999
030312137	Springfield	VA		12/30/1999	7.540	17,494,176	0	0	22,776,257	07/21/1999
030312146	Bellaire	TX		12/17/1999	8.250	11,858,565	0	0	18,073,171	06/18/1999
030312155	Garden Grove	CA		10/28/1999	7.940	4,414,764	0	0	7,000,000	07/08/1999
030312164	Charlotte	NC		09/30/1999	7.990	4,582,226	0	0	6,400,000	08/30/1999
030312173	Charlotte	NC		09/30/1999	7.990	1,933,126	0	0	2,725,000	07/12/1999
034000018	Mount Holly	NJ		08/29/1996	7.950	2,712,913	0	0	4,956,250	05/24/1996
034000027	Naugatuck	CT		09/10/1996	8.500	5,608,129	0	0	8,360,000	03/29/1996
034000072	Garden Grove	CA		10/03/1996	8.000	3,688,846	0	0	5,592,453	06/21/1996
034000081	Rancho Cucamonga	CA		10/03/1996	8.000	2,232,722	0	0	3,722,368	06/20/1996
034000090	Vista	CA		10/03/1996	8.000	6,115,718	0	0	10,185,000	06/22/1996
034000123	Jacksonville	FL		11/20/1996	8.250	2,766,840	0	0	5,357,486	10/21/2002
034000132	Puyallup	WA		10/24/1996	8.180	4,178,895	0	0	5,678,731	08/06/1996
034000150	Tukwila	WA		01/31/1997	7.800	13,968,492	0	0	22,678,647	08/16/1996
034000169	San Jose	CA		11/21/1996	7.950	8,349,064	0	0	11,590,250	08/29/1996
034000178	Newport News	VA		05/29/1997	8.700	1,783,161	0	0	2,366,111	05/20/1996
034000196	Boca Raton	FL		12/05/1996	6.900	7,054,317	0	0	12,249,585	10/07/1996
034000201	Tallahassee	FL		12/30/1996	8.250	2,532,612	0	0	4,299,783	09/18/1996
034000229	Rialto	CA		12/16/1996	8.440	2,999,036	0	0	4,832,449	09/30/1996
034000247	Woodlawn	MD		01/30/1997	8.460	2,138,939	0	0	3,591,176	10/10/1996
034000265	Vista	CA		03/27/1997	8.125	1,002,534	0	0	1,539,614	10/25/1996
034000316	Brooklyn	OH		01/30/1997	8.300	14,208,724	0	0	22,152,155	11/01/1996
034000325	Rocky River	OH		01/30/1997	8.300	10,453,866	0	0	17,903,846	11/01/1996
034000343	Apex	NC		02/12/1997	8.250	2,274,080	0	0	3,230,769	01/30/1996
034000361	Vashon	WA		05/01/1997	7.910	3,466,673	0	0	6,020,000	01/13/1997
034000370	Kissimmee	FL		02/26/1998	7.875	3,613,237	0	0	5,295,000	12/17/1996
034000389	Buffalo	NY		06/03/1997	7.875	1,313,202	0	0	4,058,824	09/30/1996
034000403	Jacksonville	FL		09/15/1997	7.920	4,332,945	0	0	6,292,250	11/20/1996
034000412	Portland	OR		04/14/1997	7.800	1,492,859	0	0	2,083,556	01/10/1997
034000421	West Jordan	UT		05/12/1997	8.330	7,518,946	0	0	11,300,000	07/07/1999
034000430	Grand Blanc Twp	MI		05/22/1997	7.770	2,398,831	0	0	4,326,000	02/24/1997
034000449	Portland	OR		05/29/1997	6.560	92,274	0	0	222,727	03/17/1997
034000458	Orlando	FL		06/05/1997	7.580	13,702,964	0	0	17,949,820	02/26/1997
034000476	Lake Wylie	SC		11/19/1997	7.970	2,545,924	0	0	3,652,000	03/14/1997
034000485	Moncks Corner	SC		08/08/1997	8.150	1,999,917	0	0	2,930,000	03/23/1997
034000509	Fairfield	OH		06/30/1997	8.700	7,538,017	0	0	12,380,000	04/11/1997
034000518	Marietta	GA		07/18/1997	8.550	6,365,970	0	0	9,325,000	06/12/1997
034000527	Allen	TX		08/14/1997	8.410	1,522,042	0	0	2,158,095	05/02/1997
034000536	Richardson	TX		08/14/1997	8.410	1,568,165	0	0	2,189,324	05/02/1997
034000545	West Jordan	UT		07/20/1998	8.660	3,725,087	0	0	5,193,000	06/09/1997
034000554	Lansing	MI		11/25/1997	8.500	3,937,158	0	0	7,156,000	06/26/1997
034000563	Lexington	KY		10/30/1997	8.125	922,504	0	0	1,666,500	05/17/1997
034000581	Worthington	OH		08/11/1997	7.670	11,300,000	0	0	16,357,343	07/10/1997
034000590	Cincinnati	OH		09/30/1997	8.125	3,922,854	0	0	6,190,019	01/25/2002
034000605	Pinellas Park	FL		10/08/1997	7.950	1,792,147	0	0	2,506,000	07/17/1997
034000614	New Hanover Cty	NC		08/13/1998	8.690	1,928,969	0	0	2,584,344	05/21/1997
034000632	Jacksonville	FL		10/01/1997	7.990	3,194,426	0	0	5,248,780	07/02/1997
034000641	Towson	MD		09/02/1997	7.800	3,904,367	0	0	7,190,000	07/30/1997

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
034000669	Robertsdale	AL		11/04/1997	7.970	2,404,652	0	0	3,850,000	07/11/1997
034000678	Marysville	WA		04/30/1998	8.170	4,269,896	0	0	6,108,000	08/20/1997
034000687	Orange Park	FL		01/16/1998	7.670	1,813,942	0	0	2,610,950	07/21/1997
034000696	Cleveland	OH		04/30/1998	8.530	8,041,704	0	0	14,918,001	07/09/1997
034000701	Las Vegas	NV		09/17/1997	8.200	2,859,605	0	0	4,366,829	05/05/1997
034000710	Fernandina Beach	FL		05/29/1998	7.870	1,488,462	0	0	2,113,937	07/21/1997
034000729	Secaucus	NJ		10/01/1997	8.125	3,810,091	0	0	8,663,342	07/09/1997
034000738	Piscataway	NJ		10/29/1997	8.000	1,731,805	0	0	2,388,525	07/09/1997
034000783	Layton	UT		10/27/1997	8.240	7,020,214	0	0	9,849,841	05/07/1997
034000792	Tampa	FL		10/08/1997	8.110	3,910,595	0	0	7,410,136	05/29/1997
034000807	Rocky River	OH		01/28/1998	7.700	5,813,231	0	0	8,078,496	09/04/1997
034000825	Portland	OR		12/18/1998	7.990	2,142,758	0	0	2,823,214	05/01/1998
034000843	Bellevue	WA		11/12/1997	8.000	587,518	0	0	978,086	10/06/1997
034000852	Gurnee	IL		12/23/1997	7.580	8,230,997	0	0	12,736,977	04/01/1999
034000861	Florence	KY		03/10/1998	7.400	11,073,675	0	0	21,460,994	10/11/2000
034000870	Taylor	MI		12/12/1997	8.530	2,942,780	0	0	4,325,061	04/04/1997
034000889	Muskegon	MI		01/16/1998	7.340	2,355,053	0	0	4,117,737	09/03/1997
034000903	Rancho Santa	CA		12/31/1997	7.370	1,282,219	0	0	1,752,593	11/07/1997
034000912	St Petersburg	FL		01/30/1998	7.750	4,365,530	0	0	6,453,398	08/29/1997
034000949	Raleigh	NC		06/29/1998	6.950	4,824,539	0	0	7,834,000	02/23/1998
034000958	Boston	MA		07/28/1998	6.870	1,164,469	0	0	3,790,000	04/21/1998
034000967	Cary-Apex	NC		08/31/1998	7.330	1,135,905	0	0	1,750,000	04/15/1998
034000976	Anaheim	CA		07/30/1998	6.990	3,611,086	0	0	5,265,000	04/16/1998
034000985	Boise	ID		06/19/1998	7.280	2,235,149	0	0	3,497,500	04/11/1998
034000994	Elyria	OH		07/09/1998	7.250	1,953,138	0	0	5,900,000	04/16/1998
034001000	Charleston	SC		07/15/1998	7.470	10,135,797	0	0	19,022,000	05/07/1998
034001019	Monroeville	PA		09/01/1998	7.190	8,573,989	0	0	12,065,000	05/22/1998
034001028	Oklahoma City	OK		07/27/1998	6.930	2,163,271	0	0	3,126,880	04/09/1998
034001037	Mission Viejo	CA		08/13/1998	6.880	4,279,750	0	0	12,360,000	05/06/1998
034001046	Rancho Bernardo	CA		08/17/1998	7.460	163,755	0	0	251,572	05/11/1998
034001055	Evandale	OH		11/12/1998	7.350	6,099,349	0	0	14,153,785	04/27/2000
034001064	Davison	MI		09/30/1998	6.690	6,631,763	0	0	12,190,000	06/18/1998
034001082	Cincinnati	OH		09/29/1998	7.200	2,005,053	0	0	4,060,000	06/23/1998
034001091	Palo Alto	CA		10/08/1998	6.740	7,127,704	0	0	21,090,000	08/17/1998
034001115	San Diego	CA		12/02/1998	6.720	1,675,535	0	0	2,835,000	09/10/1998
034001124	Danvers	MA		12/18/1998	7.420	10,062,583	0	0	17,920,000	05/06/1998
034001133	Twinsburg	OH		12/23/1998	6.850	2,800,418	0	0	5,096,026	07/10/1998
034001142	Reston	VA		12/15/1998	6.750	18,741,222	0	0	24,214,075	11/16/1998
034001151	Pinebrook	NJ		12/17/1998	7.000	5,364,103	0	0	8,350,000	09/23/1998
034001160	Greenburgh	NY		12/29/1998	6.750	6,000,000	0	0	9,168,293	12/11/1998
034001179	Bellevue	WA		12/30/1998	7.000	8,386,618	0	0	12,681,818	12/09/1998
034001188	Richmond	VA		01/06/1999	6.875	2,524,805	0	0	3,750,000	10/01/1998
034001197	Sarasota	FL		12/31/1998	7.200	607,936	0	0	854,730	11/30/1998
034002001	Colorado Springs	CO		01/08/1999	7.375	5,119,892	0	0	7,504,257	12/08/1998
034002010	Knoxville	TN		03/10/1999	6.500	963,684	0	0	2,050,000	09/28/1998
034002038	Ft. Thomas	KY		05/03/1999	6.900	7,054,604	0	0	9,591,176	01/18/1999
034002047	Kansas City	MO		03/29/1999	7.375	11,816,308	0	0	17,849,057	12/23/1998
034002056	Pittsburgh	PA		03/25/1999	6.770	4,681,361	0	0	11,451,000	07/15/1998
034002065	Pico Rivera	CA		03/01/1999	6.875	3,828,054	0	0	9,104,000	12/03/1998
034002074	Plainfield	IN		05/17/1999	6.875	11,625,000	0	0	16,692,308	08/25/1998
034002083	Murray	UT		04/27/1999	7.160	2,089,947	0	0	2,900,000	09/04/1998
034002107	Marietta	GA		12/22/1999	6.800	4,407,986	0	0	7,202,632	08/15/1998
034002116	Lakeland	FL		04/01/1999	7.000	4,447,063	0	0	7,775,974	02/02/1999
034002125	Phoenix	AZ		06/29/1999	7.350	5,150,554	0	0	7,456,429	04/15/1999
034002143	Foothill Ranch	CA		06/30/1999	7.020	5,111,554	0	0	9,296,458	04/16/1999
034002152	Norwalk	CA		06/28/1999	7.500	473,459	0	0	728,571	04/22/1999
034002161	Buffalo	NY		08/31/1999	8.140	2,847,652	0	0	5,376,923	06/29/1999
034002170	Salt Lake City	UT		12/28/1999	7.460	4,807,937	0	0	7,077,778	10/01/1999
034002189	Kansas City	MO		08/10/1999	7.630	895,801	0	0	1,346,154	06/03/1999
034002198	Montgomery	AL		08/27/1999	7.490	8,926,228	0	0	12,710,204	06/02/1999
034002203	Orlando	FL		08/27/1999	7.490	19,410,737	0	0	27,472,326	06/03/1999
034002212	Tampa	FL		08/27/1999	7.490	7,963,682	0	0	10,416,760	11/29/2001

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
034002221	Fishers	IN		08/25/1999	7.820	3,816,114	0	0	5,433,962	06/22/1999
034002230	Clearwater	FL		09/22/1999	7.840	5,694,238	0	0	9,416,693	06/21/1999
034002267	Fremont	CA		09/02/1999	7.560	5,006,590	0	0	10,000,000	07/02/1999
034100013	Irving	TX		12/26/1996	7.860	6,277,913	0	0	9,957,500	10/29/1996
034100022	Tigard	OR		02/21/1997	7.750	4,073,343	0	0	5,725,000	12/10/1996
034100031	Pace	FL		06/19/1997	8.150	1,663,983	0	0	2,490,000	03/14/1997
034100040	Boulder County	CO		11/05/1997	7.620	1,218,752	0	0	1,990,000	06/30/1997
034100059	Geneseo	NY		01/31/1995	8.850	4,048,751	0	0	6,500,000	10/26/1994
034100077	Myrtle Beach	SC		04/01/1992	9.500	4,382,211	0	0	12,562,500	11/15/1999
034100086	Ft. Oglethorpe	GA		01/31/1995	8.850	2,634,816	0	0	5,850,000	10/28/1994
034100095	Jacksonville	FL		12/13/1995	7.580	3,859,536	0	0	6,849,240	06/20/1995
034100100	Pensacola	FL		12/31/1998	9.000	1,774,256	0	0	1,900,000	02/23/2001
034100128	Irondale	AL		01/31/1995	8.850	3,560,177	0	0	6,050,000	10/24/1994
034100137	Birmingham	AL		01/31/1995	8.850	6,233,253	0	0	12,100,000	10/24/1994
034100155	Lexington	KY		01/31/1995	8.850	4,508,464	0	0	7,500,000	10/15/1994
034100164	Heath	OH		03/13/1996	7.875	3,333,689	0	0	5,580,000	11/29/1995
034100173	Ypsilanti	MI		01/31/1995	8.850	3,310,567	0	0	5,350,000	10/20/1994
034100182	Overland Park	KS		09/27/1995	7.750	3,745,270	0	0	8,637,500	06/08/1995
034100191	New Iberia	LA		01/31/1995	8.850	2,987,918	0	0	5,922,500	10/24/1994
034100206	Carrollton	TX		10/19/1995	8.000	2,389,601	0	0	3,762,500	07/19/1995
034100224	Houston	TX		03/12/1997	7.940	3,629,344	0	0	6,470,000	09/09/1996
034100251	Birmingham	AL		10/29/1998	7.220	4,596,239	0	0	6,950,000	12/08/1997
034100260	Carol Stream	IL		05/06/1998	6.530	5,500,000	0	0	8,805,000	01/27/1998
034100279	Colorado Springs	CO		06/04/1998	6.750	4,115,112	0	0	6,255,000	02/05/1998
034100288	Salt Lake City	UT		04/02/1998	7.000	1,515,559	0	0	2,745,000	01/28/1998
034100297	Austin	TX		05/29/1998	6.760	4,540,525	0	0	10,925,000	05/11/1998
034100311	Beaverton	OR		09/23/1998	6.910	2,879,884	0	0	4,185,315	07/13/1998
034100320	Kent	WA		09/28/1998	7.090	1,835,109	0	0	3,317,650	09/29/1999
034100339	Houston	TX		09/29/1998	6.410	7,000,000	0	0	10,920,000	08/27/1998
034100348	Lincoln	NE		10/02/1998	7.040	4,402,386	0	0	6,518,966	05/22/1998
034100357	Dallas	TX		01/28/1999	6.450	11,727,000	0	0	19,525,000	08/21/1998
034100366	Cincinnati	OH		10/20/1998	6.750	4,638,922	0	0	9,111,000	08/28/1998
034100375	Austin	TX		02/05/1999	7.000	1,737,065	0	0	3,000,000	11/20/1998
034100384	Dallas	TX		04/08/1999	6.625	9,627,296	0	0	15,670,000	09/29/1999
034100393	Greensboro	NC		07/29/1999	6.820	7,218,797	0	0	12,781,000	08/31/1998
034100408	Erlanger	KY		08/31/1999	7.910	4,501,992	0	0	10,500,000	03/15/1999
034100426	Houston	TX		08/12/1999	7.760	3,100,000	0	0	5,500,000	06/09/1999
034100435	San Diego	CA		11/08/1999	7.430	3,017,500	0	0	6,125,000	07/10/1999
034100444	Hayward	CA		02/16/2000	7.390	2,617,500	0	0	5,525,000	07/26/1999
034100453	Hayward	CA		12/22/1999	7.390	1,058,554	0	0	2,250,000	07/26/1999
034100462	Boynton Beach	FL		10/13/1999	7.430	1,375,000	0	0	2,550,000	07/19/1999
034100471	Boca Raton	FL		11/01/1999	7.390	1,852,879	0	0	3,825,000	05/29/1999
034200027	Columbiana	AL		01/16/1998	7.875	1,664,883	0	0	2,467,500	07/16/1997
034200036	Bala Cynwyd	PA		01/23/1998	7.370	689,401	0	0	1,297,000	08/26/1997
034200054	Duluth	GA		06/01/1998	7.150	949,488	0	0	1,408,333	11/07/1997
034200063	Englewood	CO		07/01/1997	5.000	17,302,398	0	0	31,647,967	10/31/1996
034200072	Tampa	FL		01/29/1998	8.650	11,918,348	0	0	19,495,903	07/31/1997
034200081	Seaside	CA		01/29/1998	8.650	13,334,542	0	0	21,764,204	07/31/1997
034200090	Charleston	WV		01/29/1998	8.650	12,422,849	0	0	20,298,756	07/31/1997
034200105	Cary	NC		05/21/1998	7.970	18,627,842	0	0	33,027,418	01/26/1998
034200114	Portland	OR		10/07/1998	7.970	16,902,785	0	0	28,156,500	01/23/1998
034200123	San Antonio	TX		04/09/1999	7.050	4,000,000	0	0	6,062,500	02/25/1999
333300379	Gastonia	NC		06/29/1989	10.500	567,697	0	0	1,543,211	02/03/1989
333301307	Smyrna	TN		10/27/1994	9.125	748,213	0	0	1,103,701	06/22/1999
0599999 - Mortgages in good standing - Commercial Mortgages - All Other						6,938,962,396	0	0	12,064,138,472	XXX
0799999 - Total - Mortgages in Good Standing						6,939,302,246	0	0	12,065,417,572	XXX
RESTRUCTURED MORTGAGES:										
COMMERCIAL MORTGAGES-ALL OTHER										
030299273	Brookline	MA		05/21/1987	6.000	1,202,990	0	0	1,900,000	03/16/1993
030299580	Newark	DE		04/20/1988	8.500	9,585,605	0	0	14,100,000	10/28/1987
030309401	Solon	OH		09/12/1996	8.980	8,744,003	0	0	10,212,000	06/26/1996

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

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General Interrogatory:

1. Mortgages in good standing	\$	0	unpaid taxes	\$	25,506	interest due and unpaid
2. Restructured mortgages	\$	0	unpaid taxes	\$	0	interest due and unpaid
3. Mortgages with overdue interest over 90 days not in process of foreclosure	\$	0	unpaid taxes	\$	0	interest due and unpaid
4. Mortgages in process of foreclosure	\$	0	unpaid taxes	\$	131,638	interest due and unpaid

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Year

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Loan Number	City	State	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss)on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
MORTGAGES CLOSED BY REPAYMENT												
001000036	Colorado Springs	CO		09/02/1999	6,943,378	.0	.0	6,881,469	6,916,246	.0	(4,986)	(4,986)
001000043	Atlantic Beach	FL		06/29/1999	7,364,882	.0	.0	7,275,444	7,316,306	.0	.0	.0
001000044	Atlantic Beach	FL		06/29/1999	4,375,609	.0	.0	4,326,645	4,352,513	.0	.0	.0
001000045	Rosemont	IL		07/12/1999	24,014,824	.0	.0	24,030,566	24,311,761	.0	36,339	36,339
001000051	Cincinnati	OH		11/10/1999	1,000,000	.0	.0	1,000,000	1,006,775	.0	.0	.0
001000085	Irvine	CA		09/30/1999	1,276,668	.0	.0	1,264,716	1,291,770	.0	.0	.0
001000088	Boston	MA		10/26/1999	33,094,643	.0	.0	32,792,632	33,534,529	.0	(97,378)	(97,378)
001000131	Upland	CA		01/07/2000	5,372,631	.0	.0	5,306,721	5,501,899	.0	8,861	8,861
001000142	Boxborough	MA		01/31/2000	5,892,559	.0	.0	5,847,637	6,056,693	.0	(14,610)	(14,610)
001000174	Cambridge	MA		02/28/2000	34,150,000	.0	.0	34,150,000	34,523,843	.0	.0	.0
001000190	Kearns	UT		03/10/2000	4,875,100	.0	.0	4,860,956	4,891,655	.0	.0	.0
001000208	Houston	TX		04/18/2000	4,800,000	.0	.0	4,800,000	4,864,753	.0	.0	.0
001000261	Springfield	VA		08/09/2000	10,937,531	.0	.0	10,858,984	11,535,098	.0	(27,757)	(27,757)
001000315	Columbus	OH		07/17/2000	13,300,000	.0	.0	12,600,000	12,616,881	.0	.0	.0
001000329	Peoria	AZ		08/30/2000	9,300,000	.0	.0	9,300,000	8,316,868	.0	.0	.0
001000345	Pearland	TX		09/14/2000	11,500,000	.0	.0	11,500,000	11,673,333	.0	.0	.0
001000356	Columbus	OH		02/09/2001	11,000,000	.0	.0	10,435,897	10,459,821	.0	.0	.0
001000357	Columbus	OH		11/30/2000	11,878,000	.0	.0	11,276,582	11,291,689	.0	.0	.0
001000360	Columbus	OH		06/04/2001	11,457,654	.0	.0	16,887,608	16,910,843	.0	.0	.0
001000636	Highland Park	TX		10/23/2001	5,000,000	.0	.0	5,000,000	5,009,718	.0	.0	.0
001000649	Tempe	AZ		07/05/2001	1,242,071	.0	.0	1,230,582	1,256,583	.0	.0	.0
030285862	Reno	NV		02/15/1977	26,799	.0	.0	8,990	9,046	.0	.0	.0
030286001	Columbus	OH		11/07/1977	709,468	.0	.0	679,004	690,850	.0	.0	.0
030286432	Houston	TX		09/13/1978	14,505	.0	.0	14,066	13,623	.0	.0	.0
030287259	Brooklyn Center	MN		11/17/1978	17,674	.0	.0	16,677	16,846	.0	.0	.0
030287319	Bellevue	NE		11/17/1978	24,713	.0	.0	23,975	24,143	.0	.0	.0
030287460	Chapel Hill	NC		11/17/1978	28,350	.0	.0	25,994	26,233	.0	.0	.0
030288714	Crab Orchard	WV		02/08/1979	6,866	.0	.0	4,346	4,394	.0	.0	.0
030289077	Nashville	TN		02/27/1979	32,942	.0	.0	32,090	32,061	.0	.0	.0
030292881	Burke	VA		07/24/1979	2,851	.0	.0	892	894	.0	.0	.0
030294030	San Jose	CA		04/08/1980	3,428,206	.0	.0	3,359,733	3,406,489	.0	.0	.0
030295980	Elizabeth City	NC		01/28/1981	1,752,382	.0	.0	1,742,623	939,693	.0	(842,623)	(842,623)
030296174	Matthews	NC		07/15/1981	2,249,486	.0	.0	2,216,316	1,373,720	.0	(866,316)	(866,316)
030301421	Killingly	CT		07/01/2000	6,828,758	.0	.0	6,780,490	6,824,156	.0	.0	.0
030302239	Los Angeles	CA		03/28/1991	11,993,468	.0	.0	11,897,663	11,984,228	.0	.0	.0
030302326	Columbia	SC		05/30/1991	10,608,699	.0	.0	10,556,128	10,693,547	.0	.0	.0
030302537	Charlotte	NC		07/27/1992	5,350,575	.0	.0	5,252,645	5,244,278	.0	.0	.0
030302826	Salem	OR		02/28/1992	5,108,575	.0	.0	5,072,414	5,072,414	.0	.0	.0
030302922	Raleigh	NC		03/30/1992	2,089,831	.0	.0	2,038,695	2,055,833	.0	.0	.0
030303029	Schererville	IN		12/17/1991	8,472,160	.0	.0	8,414,971	8,414,971	.0	.0	.0
030303074	Carlisle	PA		01/09/1992	9,444,522	.0	.0	5,955,029	5,999,741	.0	.0	.0
030303134	Brook Park	OH		12/04/1991	5,983,979	.0	.0	5,894,357	5,941,839	.0	.0	.0
030303203	High Point	NC		08/13/1992	3,816,338	.0	.0	3,777,759	3,811,070	.0	.0	.0
030303221	Raleigh	NC		03/18/1992	8,588,521	.0	.0	8,544,223	8,613,383	.0	.0	.0
030303258	Elk Grove	CA		02/06/1992	2,627,945	.0	.0	2,589,319	2,610,557	.0	.0	.0
030303309	Dallas	TX		02/27/1992	4,409,314	.0	.0	4,388,201	4,388,201	.0	342	342
030303318	Cheswick	PA		09/24/1992	2,250,856	.0	.0	2,156,864	2,173,888	.0	.0	.0
030303336	Perris	CA		09/15/1999	8,546,824	.0	.0	8,522,051	8,553,329	.0	.0	.0
030303414	La Puente	CA		05/28/1992	6,368,030	.0	.0	6,377,609	6,396,590	.0	.0	.0
030303450	Phoenix	AZ		08/04/1992	3,754,720	.0	.0	3,630,721	3,639,949	.0	.0	.0
030303469	San Diego	CA		07/01/1992	9,619,854	.0	.0	9,470,004	9,550,923	.0	.0	.0
030303496	Caln Township	PA		09/07/1999	7,479,444	.0	.0	7,370,777	7,429,808	.0	.0	.0
030303616	Westerville	OH		01/01/2002	10,271,317	.0	.0	10,147,279	10,038,268	.0	.0	.0
030303625	Highland Park	TX		09/15/1999	26,162,352	.0	.0	25,861,336	25,975,050	.0	.0	.0
030303643	Selden	NY		03/01/1993	16,896,178	.0	.0	16,477,149	16,615,651	.0	.0	.0
030303661	Lacey	WA		07/13/1992	3,382,892	.0	.0	3,335,177	3,352,911	.0	654	654
030303670	N. Hollywood	CA		08/31/1992	5,480,761	.0	.0	5,419,705	5,428,116	.0	.0	.0
030303712	Burlington	KY		08/07/1992	6,925,896	.0	.0	6,851,038	6,868,724	.0	.0	.0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Year

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Loan Number	City	State	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss)on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
030303749	Irving	TX		10/01/1992	9,798,602	.0	.0	9,617,544	9,692,563	.0	.0	.0
030303785	Santa Rosa	CA		12/09/1992	3,553,494	.0	.0	3,174,816	3,187,732	.0	.0	.0
030303794	Columbus	OH		08/27/1992	1,290,227	.0	.0	1,224,008	1,194,613	.0	.0	.0
030303923	Dade County	FL		02/16/1993	2,274,502	.0	.0	2,209,714	2,210,806	.0	.0	.0
030303932	Auburn	WA		11/25/1992	4,520,317	.0	.0	4,458,390	4,498,627	.0	.0	.0
030304135	Houston	TX		12/02/1992	1,479,938	.0	.0	1,402,069	1,418,909	.0	.0	.0
030304144	Hopkinton	MA		12/23/1992	1,575,954	.0	.0	1,548,272	1,632,538	.0	.0	.0
030304213	Dallas	TX		12/20/1993	11,085,454	.0	.0	10,903,946	10,929,111	.0	.0	.0
030304286	North Highlands	CA		01/15/1993	7,000,617	.0	.0	6,920,189	7,024,994	.0	3,976	3,976
030304424	Woodstock	GA		10/18/1993	2,628,781	.0	.0	2,413,237	2,628,095	.0	.0	.0
030305012	Irving	TX		09/15/1999	9,666,564	.0	.0	9,572,776	9,627,117	.0	16,871	16,871
030305076	North Highlands	CA		02/03/1994	1,833,563	.0	.0	1,813,056	1,841,105	.0	948	948
030305512	Colonie	NY		02/03/1994	8,597,438	.0	.0	8,192,942	8,811,715	.0	.0	.0
030305627	Milford	MA		03/01/1994	9,000,529	.0	.0	8,964,291	8,982,667	.0	.0	.0
030305810	White Oak	PA		09/02/1999	4,198,122	.0	.0	4,006,456	4,428,546	.0	.0	.0
030306366	Las Vegas	NV		02/28/1995	9,056,088	.0	.0	9,089,941	9,118,426	.0	.0	.0
030306577	Cincinnati	OH		09/10/1999	14,289,758	.0	.0	14,289,758	14,392,144	.0	.0	.0
030307298	Phoenix	AZ		11/30/1995	3,166,902	.0	.0	3,129,378	3,146,636	.0	13,645	13,645
030307312	Columbus	OH		08/16/1995	105,126	.0	.0	9,040	9,106	.0	.0	.0
030307349	Bucks County	PA		06/30/1995	2,243,265	.0	.0	2,221,499	2,221,499	.0	.0	.0
030307692	Dunwoody	GA		09/15/1999	7,628,836	.0	.0	7,519,316	7,529,867	.0	.0	.0
030308226	Cincinnati	OH		02/29/1996	2,599,417	.0	.0	2,599,417	2,615,773	.0	.0	.0
030308446	Bothell	WA		01/30/1996	6,562,660	.0	.0	6,565,926	7,420,691	.0	33,655	33,655
030308455	Bothell	WA		01/30/1996	913,053	.0	.0	818,462	879,974	.0	3,827	3,827
030308611	Fishers	IN		06/07/1996	10,127,457	.0	.0	10,051,853	10,094,571	.0	23,751	23,751
030308859	Bellmore	NY		05/31/1996	5,096,812	.0	.0	4,993,565	5,010,033	.0	.0	.0
030309043	San Diego	CA		08/02/1996	2,546,463	.0	.0	2,450,173	2,870,104	.0	.0	.0
030309552	Raleigh	NC		05/29/1997	2,300,249	.0	.0	2,293,551	2,309,630	.0	.0	.0
030310171	Kearns	UT		06/26/1997	5,757,673	.0	.0	5,741,136	5,777,662	.0	.0	.0
030310300	La Mirada	CA		08/21/1997	3,865,818	.0	.0	3,776,570	3,983,904	.0	.0	.0
030310391	Fort Walton Beach	FL		10/01/1997	13,710,487	.0	.0	13,678,373	13,777,101	.0	.0	.0
030310406	Fort Walton Beach	FL		03/17/1998	2,333,975	.0	.0	2,328,092	2,343,411	.0	.0	.0
030310451	Dallas	TX		10/10/1997	3,544,079	.0	.0	3,484,172	3,491,487	.0	.0	.0
030310626	Highland Park	TX		01/15/1998	3,807,028	.0	.0	3,754,467	3,767,917	.0	.0	.0
030310951	Indianapolis	IN		08/11/1998	2,136,240	.0	.0	2,107,416	2,212,766	.0	.0	.0
030311003	Cleveland	OH		06/12/1998	1,983,159	.0	.0	1,966,404	1,977,977	.0	.0	.0
030311172	Raleigh	NC		09/16/1999	4,668,712	.0	.0	4,588,325	4,595,577	.0	59,110	59,110
030311416	Baltimore	MD		09/07/2000	25,078,692	.0	.0	25,078,692	25,329,451	.0	.0	.0
030311425	Linthicum	MD		09/07/2000	11,774,060	.0	.0	11,774,060	11,891,309	.0	.0	.0
030311434	Glen Burnie	MD		09/07/2000	2,485,467	.0	.0	2,485,467	2,510,121	.0	.0	.0
030311443	Lancaster	PA		09/06/2000	3,900,290	.0	.0	3,900,290	3,938,980	.0	.0	.0
030311452	Jekyll Island	GA		09/06/2000	3,141,502	.0	.0	3,141,502	3,172,665	.0	.0	.0
030311636	Scottsdale	AZ		12/01/1998	956,966	.0	.0	955,558	960,664	.0	.0	.0
030311916	Dedham	MA		01/01/1999	4,762,041	.0	.0	4,762,041	4,802,165	.0	.0	.0
030311952	Cleveland	OH		05/01/1999	5,896,876	.0	.0	5,850,342	5,887,575	.0	.0	.0
030312040	Newark	DE		04/01/2000	9,380,000	.0	.0	9,200,434	9,485,929	.0	.0	.0
030312095	Temple Terrace	FL		04/01/1999	4,939,490	.0	.0	4,841,752	4,870,403	.0	.0	.0
034000036	Columbus	OH		06/30/1997	9,378,350	.0	.0	9,320,668	9,376,103	.0	.0	.0
034000054	Washington	NC		02/20/1997	2,557,214	.0	.0	2,499,876	2,516,461	.0	.0	.0
034000105	Indianapolis	IN		11/07/1996	661,780	.0	.0	610,978	612,619	.0	.0	.0
034000283	Charlotte	NC		12/16/1996	1,891,593	.0	.0	1,885,082	1,890,781	.0	.0	.0
034000292	Charlotte	NC		12/16/1996	2,306,821	.0	.0	2,298,880	2,312,276	.0	.0	.0
034000623	Arlington Heights	IL		08/25/1997	2,027,511	.0	.0	1,995,766	2,011,354	.0	.0	.0
034000650	Greenville	SC		09/23/1997	5,281,874	.0	.0	5,272,171	5,313,858	.0	.0	.0
034000921	San Jose	CA		03/02/1998	1,745,238	.0	.0	27,814	27,980	.0	.0	.0
034002258	Horsham	PA		04/01/1999	4,559,457	.0	.0	4,539,768	4,925,496	.0	(16,499)	(16,499)
034100068	Middleton	RI		12/13/2000	2,389,589	.0	.0	2,318,963	(95,924)	.0	(95,924)	(95,924)
034100119	Temple Terrace	FL		12/12/2000	2,134,504	.0	.0	2,095,840	2,216,343	.0	(7,841)	(7,841)
0199999 - Mortgages closed by repayment					713,728,281	.0	.0	705,267,227	712,355,071	.0	(1,771,955)	(1,771,955)
001000567	North Canton	OH		06/20/2001	8,024,766	.0	.0	7,834,521	8,538,385	.0	703,864	703,864

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Year

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1	Location		4	5	6	7	8	9	10
	2	3							
Number of Units and Description	City	State	Name of Vendor	Date Acquired	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment
Cottage View Terrace, LP 100%.....	Columbus.....	OH.....	Cottage View Terrace.....	09/18/2000.....	1,776,892.....		1,637,297.....	38,719.....	
Monona Shores Redevelopment, LLC 100%.....	Madison.....	WI.....	Monona Shores Redevelopment, LLC.....	11/06/2000.....	1,991,367.....		1,199,817.....	(275,752).....	
National Equity Fund 1996 5.409%.....	Chicago.....	IL.....	National Equity Fund 1996.....	04/27/1999.....	5,585,640.....		2,305,852.....	(178,116).....	
National Equity Fund 1997 2.7754%.....	Chicago.....	IL.....	National Equity Fund 1997.....	04/21/2000.....	1,933,109.....		995,535.....	265,152.....	
Nationwide Affordable Housing Fund I 50%.....	Columbus.....	OH.....	Nationwide Affordable Housing Fund I.....	12/20/1999.....	14,058,854.....		12,170,866.....	(677,334).....	
Nationwide Affordable Housing Fund VII 100%.....	Columbus.....	OH.....	Nationwide Affordable Housing Fund VII.....	10/04/2002.....	1,050,431.....		1,050,431.....	0.....	
Nationwide Community Development Corp. 66%.....	Columbus.....	OH.....	Nationwide Community Development Corp.....	11/03/2000.....	35,120,025.....		29,322,980.....	(3,437,724).....	
Ohio Equity Fund for Housing VIII, LLP 8.2562%.....	Columbus.....	OH.....	Ohio Equity Fund for Housing VIII, LLP.....	04/07/2000.....	2,032,249.....		862,940.....	(321,179).....	
Ohio Equity Fund for Housing IX, LLP 7.34559%.....	Columbus.....	OH.....	Ohio Equity Fund for Housing IX, LLP.....	12/31/1999.....	525,068.....		(306,713).....	(287,587).....	
Ohio Equity Fund for Housing , LLP 7/13571%.....	Columbus.....	OH.....	Ohio Equity Fund for Housing , LLP.....	12/31/2000.....	0.....		(490,256).....	(369,502).....	
Provident Tax Credit Fund IV 6.524%.....	Columbus.....	OH.....	Provident Tax Credit Fund IV.....	12/31/1998.....	3,000,000.....		1,835,201.....	(335,256).....	
Russell Emerging Fund 100%.....	Columbus.....	OH.....	Russell Emerging Fund.....	10/16/2001.....	2,242,034.....		2,076,841.....	(113,353).....	
Saratoga Place 100%.....	Newport.....	KY.....	Saratoga Place.....	05/10/2000.....	376,654.....		208,484.....	(46,703).....	
Trillium 49%.....	Madison.....	WI.....	Trillium.....	01/14/1999.....	836,401.....		623,628.....	(59,878).....	
YMCA Housing 19.1489%.....	Columbus.....	OH.....	YMCA Housing.....	07/18/1995.....	1,186,331.....		489,853.....	(110,934).....	
0599999 - Fixed or Variable Rate - Mortgage Loans					71,715,055.....		53,982,757.....	(5,909,446).....	
Zais Matrix III 5%.....	New York.....	NY.....	Zais Matrix III.....	07/16/2002.....	9,704,845.....		9,906,286.....	201,440.....	
0799999 - Joint Venture Interests - Fixed Income					9,704,845.....		9,906,286.....	201,440.....	
Legg Mason Real Estate Corp. 6.47%.....	Los Angeles.....	CA.....	Legg Mason Real Estate Corp.....	12/04/2002.....	1,250,000.....		1,250,000.....	0.....	
Nationwide Life Tax Credit Fund I .01%.....	Columbus.....	OH.....	Nationwide Life Tax Credit Fund I.....	03/27/2002.....	1,000.....		272.....	(728).....	
Nationwide Life Tax Credit Partnership 2002 - A .01%.....			Nationwide Life Tax Credit Partnership 2002 - A.....	12/31/2002.....	1,000.....		1,000.....	0.....	
Nationwide Life Tax Credit Partnership 2002 - B .01%.....			Nationwide Life Tax Credit Partnership 2002 - B.....	12/31/2002.....	1,000.....		1,000.....	0.....	
NW-Parmer, Ltd. 99%.....	Dallas.....	TX.....	NW-Parmer, Ltd.....	01/09/1992.....	11,593,000.....		11,678,144.....	1,872,374.....	
NW-Parmer, Ltd. - NPL .976%.....	Dallas.....	TX.....	NW-Parmer, Ltd. - NPL.....	01/09/1992.....	0.....		144,280.....	29,231.....	
Virginia Street Associates - NPL 48.8%.....	Charlotte.....	NC.....	Virginia Street Associates - NPL.....	12/22/1983.....	6,156,694.....		8,556,321.....	1,075,576.....	
0999999 - Joint Venture Interests - Real Estate					19,002,694.....		21,631,017.....	2,976,452.....	
Arden Institutional Advisers, LP 1.11%.....	New York.....	NY.....	Arden Institutional Advisers, LP.....	11/30/2001.....	10,000,000.....		10,187,923.....	187,923.....	
Brentwood Assoc Private Equity III, L.P. 0.218554%.....	Los Angeles.....	CA.....	Brentwood Assoc Private Equity III, L.P.....	06/29/1999.....	683,557.....		631,106.....	(18,198).....	
J. W. Childs Equity Partners II, L.P. 0.1016%.....	Boston.....	MA.....	J. W. Childs Equity Partners II, L.P.....	06/26/1998.....	861,647.....		951,339.....	6,764.....	
Columbia Capital Equity Partners II, L.P. 0.439627%.....	Alexandria.....	VA.....	Columbia Capital Equity Partners II, L.P.....	06/10/1999.....	848,685.....		213,042.....	(122,891).....	
The Defenders Fund, LLC 2.14%.....	Garden City.....	NY.....	The Defenders Fund, LLC.....	08/31/2000.....	10,000,000.....		11,431,233.....	294,106.....	
Fox Paine Capital Fund, L.P. 0.2022%.....	Foster City.....	CA.....	Fox Paine Capital Fund, L.P.....	04/22/1998.....	1,000,001.....		792,506.....	(347,234).....	
Greenwich Street Capital Partners II, L.P. 0.0781%.....	New York.....	NY.....	Greenwich Street Capital Partners II, L.P.....	10/30/1998.....	914,017.....		771,948.....	(43,426).....	
Mesirow Balanced Equity Fund, L.P. 5.71%.....	Chicago.....	IL.....	Mesirow Balanced Equity Fund, L.P.....	12/29/2000.....	10,000,000.....		10,909,641.....	109,530.....	
Palisade Holdings, LLC 19%.....	Palisades.....	CA.....	Palisade Holdings, LLC.....	03/10/2000.....	0.....		0.....	159,694.....	
Quellos Appreciation Fund II, LLC 2.5%.....	Seattle.....	WA.....	Quellos Appreciation Fund II, LLC.....	07/31/2001.....	10,000,000.....		10,527,365.....	400,465.....	
Structured Equity, LLC 20.588%.....	Farmington.....	CT.....	Structured Equity, LLC.....	08/31/2000.....	1,860,629.....		2,056,983.....	(618,999).....	
UBS Global Equity Arbitrage Limited Class A Shares 0.32%.....	Chicago.....	IL.....	UBS Global Equity Arbitrage Limited Class A Shares.....	12/29/2000.....	781,969.....		478,836.....	(1,040,732).....	
1099999 - Joint Venture Interests - Other					46,950,505.....		48,951,921.....	(1,032,998).....	
9999999 Totals					147,373,100.....		134,471,981.....	(3,764,552).....	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Year

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
US Governments Issuer Obligations (10) United States																				
23957#-AA-9...	Daybrook Fisheries Inc Title XI Prom Nt.....		.6.380	MJSD...	08/22/2010			2,874,855	2,874,855	.0.0000	2,874,855	2,874,855	9,171	183,416				1.....	01/03/1996...	6.431
312924-RG-0...	FHLMC MT Nt.....		.4.200	MN.....	11/07/2005	11/07/2003	100.000	9,026,101	9,000,000	101.8640	9,167,760	9,060,300	56,700	378,000	(29,748)			1.....	10/30/2001...	3.849
3133MG-YH-3...	Federal Home Loan Bk Tap Nt Ser NE11.....		.5.750	FA.....	08/15/2011			55,576,595	50,000,000	110.6250	55,312,500	55,578,000	1,086,111		(1,405)			1.....	12/30/2002...	4.194
3133MJ-X4-7...	Federal Home Loan Bk Tap Nt Ser 2U05.....		.3.625	MN.....	11/15/2005			20,660,932	20,000,000	.0.0000	20,660,932	20,664,000	92,639		(3,068)			1.....	12/26/2002...	2.425
3134A1-QB-9...	FHLMC Nt.....		.6.765	MS.....	03/12/2007			981,558	1,000,000	.0.0000	972,550	972,550	20,483	67,650	3,641			1.....	06/07/2000...	7.283
3134A3-EM-4...	FHLMC Nt LS.....		.5.750	MS.....	03/15/2009			46,914,830	50,000,000	112.2810	56,140,500	45,822,200	846,528	2,875,000	385,702			1.....	12/27/1999...	6.994
3134A4-CX-0...	FHLMC Reference Nt LS.....		.5.250	JJ.....	01/15/2006			53,555,679	51,000,000	108.6250	55,398,750	53,637,460	1,234,625	787,500	(89,122)			1.....	12/19/2002...	3.481
3134A4-QD-9...	FHLMC Reference Nt LS.....		.5.125	JJ.....	07/15/2012			272,762,451	275,000,000	106.4380	292,704,500	272,680,750	6,459,635		81,701			1.....	07/17/2002...	5.234
313586-OR-3...	Fannie Mae Strips LS.....		.0.000	MATR.....	07/05/2014			82,218,190	150,000,000	56.0230	84,034,500	82,138,366			79,824			1.....	12/30/2002...	5.292
313586-RC-5...	Fannie Mae Deb Zero Cpn.....		.0.000	MATR.....	10/09/2019			12,505,209	50,000,000	.0.0000	12,505,209	3,250,000			991,750			1.....	11/03/1986...	8.436
31359M-HK-2...	FNMA Benchmark Nt LS.....		.5.500	MS.....	03/15/2011			10,263,940	10,000,000	109.5940	10,959,400	10,274,900	161,944	275,000	(10,960)			1.....	07/18/2002...	5.102
31359M-LZ-4...	FNMA Benchmark Nt LS.....		.5.000	JJ.....	01/15/2007			26,954,601	25,000,000	108.4060	27,101,500	26,960,500	576,389		(5,899)			1PE.....	12/26/2002...	2.932
31359M-MP-5...	FNMA Benchmark Nt LS.....		.5.250	AO.....	04/15/2007			15,517,160	15,000,000	109.4690	16,420,350	15,571,350	166,250	435,313	(54,190)			1.....	06/27/2002...	4.359
31359M-NP-4...	FNMA Benchmark Nt LS.....		.4.250	JJ.....	07/15/2007			6,077,835	6,000,000	105.4380	6,326,280	6,084,420	112,625		(6,585)			1.....	07/26/2002...	3.935
31364F-AN-1...	FNMA MT Nt.....		.6.590	MS.....	09/17/2007			5,848,122	6,000,000	.0.0000	5,848,122	5,783,280	114,227	395,400	26,240			1.....	06/05/2000...	7.234
31771J-WR-7...	FICO Strips.....		.0.000	MATR.....	05/02/2015			5,125,612	10,005,000	.0.0000	5,125,612	5,116,357			9,255			1Z.....	12/18/2002...	5.496
491798-AA-2...	Kenya (Republic of) AID Sr Nt.....		10.000	AO.....	10/15/2018			4,093,083	3,764,706	.0.0000	4,093,083	4,112,941	79,477	376,471	(12,962)			1.....	10/18/2001...	8.355
742651-CH-3...	Private Export Funding Corp Nt.....		.6.310	MS.....	09/30/2004			3,945,170	4,000,000	107.6560	4,306,240	3,875,200	63,801	252,400	28,564			1PE.....	06/08/2000...	7.161
912810-DC-9...	U S Treasury Bd LS.....		10.750	FA.....	02/15/2003			3,983,379	4,000,000	101.1250	4,045,000	3,060,962	162,418	430,000	129,204			1.....	05/29/1984...	14.393
912828-AJ-9...	U S Treasury Nt LS.....		.4.375	FA.....	08/15/2012			4,042,933	4,000,000	104.5310	4,181,240	4,043,125	66,101		(192)			1.....	12/03/2002...	4.238
912833-DF-4...	U S Treasury Strip.....		.0.000	MATR.....	02/15/2014			1,904,232	5,000,000	60.6290	3,031,450	530,985			158,309			1.....	04/14/1988...	8.871
912833-KF-6...	U S Treasury Strip LS.....		.0.000	MATR.....	11/15/2015			1,477,192	5,000,000	54.1680	2,708,400	349,050			133,501			1.....	10/08/1987...	9.700
912833-KG-4...	U S Treasury Strip.....		.0.000	MATR.....	02/15/2016			3,213,478	10,000,000	53.3210	5,332,100	956,900			266,319			1.....	12/30/1988...	8.841
912833-KL-3...	U S Treasury Strip LS.....		.0.000	MATR.....	02/15/2017			4,954,051	15,000,000	.0.0000	4,954,051	2,099,850			373,777			1.....	01/22/1992...	8.001
912833-KQ-2...	U S Treasury Strip.....		.0.000	MATR.....	02/15/2018			8,973,884	25,000,000	.0.0000	8,973,884	5,877,600			580,077			1.....	03/25/1999...	6.804
Total United States								663,451,071	806,644,561	XXX	703,187,777	641,375,901	11,309,124	6,456,149	3,033,732	0	0	XXX	XXX	XXX
0199999 - Total Bonds - U.S. Government - Issuer Obligations								663,451,071	806,644,561	XXX	703,187,777	641,375,901	11,309,124	6,456,149	3,033,732	0	0	XXX	XXX	XXX
Single Class Mortgage (SC) United States																				
36210U-WX-7...	GNMA PTC # 502962.....		.6.000	MTLY.....	04/15/2014			2,795,448	2,837,642	.0.0000	2,795,448	2,791,309	14,188	170,259	652			1.....	05/25/1999...	6.469
36210Y-R2-3...	GNMA PTC # 506405.....		.6.000	MTLY.....	04/15/2014			2,676,593	2,718,178	.0.0000	2,676,593	2,673,795	13,591	163,091	584			1.....	05/25/1999...	6.559
36211E-SP-4...	GNMA PTC # 510926.....		.6.000	MTLY.....	05/15/2014			1,548,843	1,574,005	.0.0000	1,548,843	1,548,304	7,870	94,440	(592)			1.....	05/25/1999...	6.787
36214T-4B-5...	GNMA PTC # 116118.....		.8.250	MTLY.....	02/15/2014			39,015	56,922	.0.0000	39,015	39,347	391	4,696	(561)			1.....	07/23/1984...	57.150
36225A-ZZ-6...	GNMA PTC # 780760.....		.6.000	MTLY.....	04/15/2013			16,644,153	17,498,564	.0.0000	16,644,153	16,467,789	87,493	1,049,914	65,996			1.....	02/28/2000...	7.127
36225B-EW-4...	GNMA PTC # 781049.....		.6.500	MTLY.....	06/15/2014			4,968,314	5,046,435	.0.0000	4,968,314	4,966,008	27,335	328,018	(1,036)			1.....	06/11/1999...	7.195
36225B-GC-6...	GNMA PTC # 781095.....		.6.500	MTLY.....	08/15/2014			13,919,773	14,215,904	.0.0000	13,919,773	13,904,931	77,003	924,034	4,849			1.....	10/13/1999...	7.304
36225B-HC-5...	GNMA I Pool # 781127.....		.7.000	MTLY.....	01/15/2015			4,733,062	4,771,258	.0.0000	4,733,062	4,727,273	27,832	333,988	1,719			1.....	12/21/1999...	7.207
Total United States								47,325,201	48,718,907	XXX	47,325,201	47,118,756	255,703	3,068,439	71,610	0	0	XXX	XXX	XXX
0299999 - Total Bonds - U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities								47,325,201	48,718,907	XXX	47,325,201	47,118,756	255,703	3,068,439	71,610	0	0	XXX	XXX	XXX
0399996 - Bonds - U.S. Government								710,776,272	855,363,469	XXX	750,512,978	688,494,657	11,564,827	9,524,588	3,105,342	0	0	XXX	XXX	XXX
0399999 - Total - U.S. Government Bonds								710,776,272	855,363,469	XXX	750,512,978	688,494,657	11,564,827	9,524,588	3,105,342	0	0	XXX	XXX	XXX
All other Governments Issuer Obligations (10) Other Country																				
455780-AG-1...	Indonesia (Republic of) AID Sr Nt.....		.8.900	JD.....	06/01/2021			4,025,618	3,700,000	.0.0000	4,025,618	4,033,000	27,442	329,300	(10,750)			1.....	10/18/2001...	7.467
Total Other Country								4,025,618	3,700,000	XXX	4,025,618	4,033,000	27,442	329,300	(10,750)	0	0	XXX	XXX	XXX
0499999 - Total Bonds - All Other Government - Issuer Obligations								4,025,618	3,700,000	XXX	4,025,618	4,033,000	27,442	329,300	(10,750)	0	0	XXX	XXX	XXX
1099997 - Bonds - All Other Governments - Canada								0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX
1099998 - Bonds - All Other Governments - Other Countries								4,025,618	3,700,000	XXX	4,025,618	4,033,000	27,442	329,300	(10,750)	0	0	XXX	XXX	XXX
1099999 - Total - All Other Government Bonds								4,025,618	3,700,000	XXX	4,025,618	4,033,000	27,442	329,300	(10,750)	0	0	XXX	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
State, Territories and Possessions																				
Issuer Obligations (10)																				
Canada																				
110709-BA-9...	British Col Prov Deb.....		7.000	JJ.....	01/15/2003			5,000,811	5,000,000	100.1340	5,006,700	5,061,300	161,389	350,000	(20,919)			1.....	11/12/1999...	6.560
803854-FG-8...	Saskatchewan Prov CDA Deb.....		8.000	FA.....	02/01/2013			3,710,939	3,500,000	128.7810	4,507,335	3,808,885	116,667	280,000	(13,893)			1PE.....	09/29/1993...	7.151
803854-FJ-2...	Saskatchewan Prov CDA Nt.....		6.625	JJ.....	07/15/2003			7,501,679	7,560,000	102.6860	7,763,062	6,857,461	230,948	500,850	102,111			1.....	09/21/1994...	8.121
803854-FK-9...	Saskatchewan Prov CDA Nt.....		8.000	JJ.....	07/15/2004			10,057,017	10,000,000	108.8120	10,881,200	10,259,800	368,889	800,000	(33,728)			1.....	04/20/1995...	7.600
Total Canada								26,270,446	26,060,000	XXX	28,158,297	25,987,446	877,892	1,930,850	33,571		0	XXX	XXX	XXX
1199999 - Total Bonds - States, Territories and Possessions - Issuer Obligations								26,270,446	26,060,000	XXX	28,158,297	25,987,446	877,892	1,930,850	33,571		0	XXX	XXX	XXX
1799996 - Bonds - States, Territory, Poss - United States								0	0	XXX	0	0	0	0	0		0	XXX	XXX	XXX
1799997 - Bonds - States, Territory, Poss - Canada								26,270,446	26,060,000	XXX	28,158,297	25,987,446	877,892	1,930,850	33,571		0	XXX	XXX	XXX
1799998 - Bonds - States, Territory, Poss - Other Countries								0	0	XXX	0	0	0	0	0		0	XXX	XXX	XXX
1799999 - Total - States, Territories and Possessions								26,270,446	26,060,000	XXX	28,158,297	25,987,446	877,892	1,930,850	33,571		0	XXX	XXX	XXX
Political Subdivisions of States																				
Issuer Obligations (10)																				
United States																				
Illinois																				
484080-LN-4...	Kane McHenry Cook DeKalb IL 60 Cnty Sch Dist 300 Txbld.....		4.800	JD.....	12/01/2005			1,498,210	1,500,000	0.0000	1,498,210	1,498,080	48,000		130			1PE.....	05/22/2002...	4.781
Total Illinois								1,498,210	1,500,000	XXX	1,498,210	1,498,080	48,000	0	130		0	XXX	XXX	XXX
Total United States								1,498,210	1,500,000	XXX	1,498,210	1,498,080	48,000	0	130		0	XXX	XXX	XXX
Canada																				
683234-HG-6...	Ontario Prov CDA Global Bd.....		7.375	JJ.....	01/27/2003			9,007,939	9,000,000	100.3530	9,031,770	9,813,440	283,938	663,750	(110,245)			1.....	09/24/1993...	6.088
Total Canada								9,007,939	9,000,000	XXX	9,031,770	9,813,440	283,938	663,750	(110,245)		0	XXX	XXX	XXX
1899999 - Total Bonds - Political Subdivisions - Issuer Obligations								10,506,149	10,500,000	XXX	10,529,980	11,311,520	331,938	663,750	(110,115)		0	XXX	XXX	XXX
2499996 - Bonds - Political Subdivision - United States								1,498,210	1,500,000	XXX	1,498,210	1,498,080	48,000	0	130		0	XXX	XXX	XXX
2499997 - Bonds - Political Subdivision - Canada								9,007,939	9,000,000	XXX	9,031,770	9,813,440	283,938	663,750	(110,245)		0	XXX	XXX	XXX
2499998 - Bonds - Political Subdivision - Other Countries								0	0	XXX	0	0	0	0	0		0	XXX	XXX	XXX
2499999 - Total - Political Subdivisions Bonds								10,506,149	10,500,000	XXX	10,529,980	11,311,520	331,938	663,750	(110,115)		0	XXX	XXX	XXX
Special Revenue & Assessment																				
Issuer Obligations (10)																				
United States																				
California																				
13066Y-BH-1...	California St Wtr Res Pwr Rev Taxable Muni Ser E.....		4.330	MN.....	05/01/2006			11,999,121	12,000,000	0.0000	11,999,121	11,999,040	86,600		81			2PE.....	11/07/2002...	4.332
Total California								11,999,121	12,000,000	XXX	11,999,121	11,999,040	86,600	0	81		0	XXX	XXX	XXX
Utah																				
95640E-BN-4...	West Valley Cty UT Mun Bid Rev Event Ctr Txbld.....		7.625	MN.....	05/01/2016	05/01/2006	102.000	2,177,064	2,000,000	0.0000	2,177,064	2,199,560	25,417	76,250	(22,496)			1PE.....	05/20/2002...	5.250
95640E-DK-8...	West Valley Cty UT Mun Bid Rev Ls Sp Ob Txbld.....		7.670	MN.....	05/01/2006			4,991,846	5,000,000	0.0000	4,991,846	4,988,000	63,917	383,500	2,073			1PE.....	08/09/2000...	7.726
Total Utah								7,168,910	7,000,000	XXX	7,168,910	7,187,560	89,333	459,750	(20,422)		0	XXX	XXX	XXX
United States																				
31393G-QA-5...	FHLMC REMIC Ser 2535 PA.....		5.000	MTLY.....	06/15/2029	08/01/2008	100.000	25,710,361	25,000,000	0.0000	25,710,361	25,710,938	104,167		(576)			1.....	12/19/2002...	4.080
Total United States								44,878,392	44,000,000	XXX	44,878,392	44,897,538	280,100	459,750	(20,918)		0	XXX	XXX	XXX
2599999 - Total Bonds - Special Revenue - Issuer Obligations								44,878,392	44,000,000	XXX	44,878,392	44,897,538	280,100	459,750	(20,918)		0	XXX	XXX	XXX
Single Class Mortgage (SC)																				
United States																				
3128HG-AN-2...	FHLMC Gold PC.....		6.820	MTLY.....	05/01/2004			14,483,358	14,483,358	0.0000	14,483,358	14,483,358	82,314	987,765				1.....	06/25/1997...	6.832
3128HG-AP-7...	FHLMC Gold PC.....		6.850	MTLY.....	07/01/2006			19,839,027	19,873,448	0.0000	19,839,027	19,863,180	113,444	1,440,625	(4,728)			1.....	06/25/1997...	6.894
3128HJ-AD-8...	FHLMC Gold PC.....		7.450	MTLY.....	05/01/2021			9,748,974	10,174,832	0.0000	9,748,974	9,674,288	63,169	2,374,266	14,864			1.....	06/25/1997...	8.145
31340L-DR-5...	Federal Home Loan Mtg Corp Ser 18-0112.....		8.000	MTLY.....	09/01/2008			20,583	23,841	0.0000	20,583	19,926	159	1,907	(1,428)			1.....	01/18/1984...	18.354
31340L-LT-2...	Federal Home Loan Mtg Corp Ser 18-0338.....		8.000	MTLY.....	07/01/2009			23,415	26,726	0.0000	23,415	21,447	178	2,138	758			1.....	07/07/1983...	13.473
31340M-5P-6...	Federal Home Loan Mtg Corp Ser 18-1754.....		7.000	MTLY.....	02/01/2008			20,386	25,015	0.0000	20,386	19,606	146	1,751	(1)			1.....	05/09/1983...	25.344

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21	
			4	5									14	15							
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest	
31340M-UT-0	Federal Home Loan Mtg Corp Ser 18-1494		.8.500	MTLY	09/01/2010			24.490	28.280	.0.0000	24.490	23.755	200	2.404	(.868)			1	05/11/1983	16.319	
31340N-B4-4	Federal Home Loan Mtg Corp Ser 18-1859		.7.500	MTLY	12/01/2008			22.117	25.980	.0.0000	22.117	20.784	162	1.949	692			1	05/10/1983	16.563	
31340N-EB-5	Federal Home Loan Mtg Corp Ser 18-1930		.9.500	MTLY	12/01/2010			7.517	8.606	.0.0000	7.517	7.573	68	817	(.368)			1	06/26/1983	29.566	
31340P-TY-4	Federal Home Loan Mtg Corp Ser 18-3267		.8.000	MTLY	04/01/2008			4.091	4.692	.0.0000	4.091	3.613	31	375	.77			1	08/08/1983	14.446	
31340P-V3-9	Federal Home Loan Mtg Corp Ser 18-3334		.8.000	MTLY	03/01/2008			328	350	.0.0000	328	289	2	28	.34			1	05/25/1983	10.398	
31340Q-LV-6	Federal Home Loan Mtg Corp Ser 18-3940		10.000	MTLY	12/01/2004			5.085	6.067	.0.0000	5.085	4.990	51	607	(.477)			1	08/22/1983	44.366	
31360A-KJ-4	FNMA PTC Pool # 297		13.750	MTLY	11/01/2011			7.587	7.520	.0.0000	7.587	7.642	86	1.034	(.29)			1	11/15/1984	13.472	
31362W-QN-9	FNMA Pool # 73361		6.445	MTLY	01/01/2006			12,246,860	11,387,912	.0.0000	12,246,860	12,263,358	61,163		(16,498)			1	12/03/2002	1.575	
31384V-QL-9	FNMA Pool #535159		.7.000	MTLY	01/01/2030			18,756,047	19,346,284	.0.0000	18,756,047	18,725,087	112,853	1,354,240	10,900			1	12/28/1999	7.386	
Total United States								75,209,866	75,422,911	XXX	75,209,866	75,138,877	434,027	6,169,906	2,928		0	0	XXX	XXX	XXX
2699999 - Total Bonds - Special Revenue - Single Class Mortgage-Backed/Asset-Backed Securities								75,209,866	75,422,911	XXX	75,209,866	75,138,877	434,027	6,169,906	2,928		0	0	XXX	XXX	XXX
Defined Multi-Class Residential (DR)																					
United States																					
312903-BG-5	FHLMC REMIC Ser 179-A		.9.300	MTLY	07/15/2021	05/15/2003		100.000	273.311	.0.0000	273.311	281.828	1,135	25.534	(1,923)			1	12/16/1991	8.280	
312903-HR-1	FHLMC REMIC Ser 113-C		.8.500	MTLY	05/15/2021	02/15/2020		100.000	115.453	.0.0000	115.453	117.974	434	9.771	(.243)			1	03/04/1992	8.018	
312904-AU-9	FHLMC REMIC Ser 181-E		7.000	MTLY	08/15/2021	07/15/2015		100.000	3,043.193	.0.0000	3,043.193	3,013.673	9,241	207,928	(13,553)			1	07/15/1998	5.515	
312904-F7-5	FHLMC REMIC Ser 1022-J		.6.000	MTLY	12/15/2020	10/01/2017		100.000	1,718.239	.0.0000	1,718.239	1,715.252	8,686	104,234	2,289			1	04/16/1998	6.559	
312904-N2-7	FHLMC REMIC Ser 1030-F		9.000	MTLY	12/15/2020	12/01/2020		100.000	983.299	.0.0000	983.299	984.598	6,983	41,898	(1,298)			1	06/05/2002	8.292	
312905-RA-2	FHLMC REMIC Ser 1070-H		.7.500	MTLY	04/15/2021	05/01/2015		100.000	5,369.899	.0.0000	5,369.899	5,401.924	32,878	394,541	(11,889)			1	10/28/1998	6.303	
312905-TE-2	FHLMC REMIC Ser 1072-G		.7.000	MTLY	05/15/2006	05/01/2006		100.000	995.958	.0.0000	995.958	1,004.724	5,790	69,484	(2,131)			1	07/17/1997	6.435	
312905-YJ-5	FHLMC REMIC Ser 1077-E		9.000	MTLY	05/15/2021	05/01/2021		100.000	1,600.238	.0.0000	1,600.238	1,618.966	11,983	143,797	(1,715)			1	04/02/1991	8.869	
312906-E5-5	FHLMC REMIC Ser 1116-XA		.8.400	MTLY	08/15/2021	06/01/2015		100.000	2,442.980	.0.0000	2,442.980	2,410.044	17,530	210,360	9,128			1	06/24/1991	8.977	
312906-LL-2	FHLMC REMIC Ser 1110-Z		8.500	MTLY	07/15/2021	07/01/2021		100.000	5,890.538	.0.0000	5,890.538	5,904.819	40,227	482,725	132,238			1	10/17/1995	8.074	
312907-VE-5	FHLMC REMIC Ser 1164-H		.7.000	MTLY	11/15/2006	11/01/2006		100.000	11,237.699	.0.0000	11,380.640	10,674.685	66,387	796,645	57,825			1	03/02/1995	8.104	
312908-MG-8	FHLMC REMIC Ser 1198-J		.7.000	MTLY	02/15/2007	02/01/2007		100.000	2,020.096	.0.0000	2,044.798	1,928.181	11,928	143,136	5,124			1	08/30/1994	8.032	
312908-WD-4	FHLMC REMIC Ser 1202-F		7.000	MTLY	02/15/2007	02/01/2007		100.000	1,317.846	.0.0000	1,341.127	1,237.609	7,823	93,879	5,144			1	10/13/1994	8.568	
312909-ZE-7	FHLMC REMIC Ser 1258-EA		.8.000	MTLY	04/15/2007	03/01/2004		100.000	470.255	.0.0000	470.255	490.222	3,120	37,439	(3,944)			1	10/31/1997	6.260	
312910-MJ-8	FHLMC REMIC Ser 1295-JB		.4.500	MTLY	03/15/2007	07/01/2003		100.000	606.718	.0.0000	613.977	606.718	483,219	2,302	27,629	10,341		1	08/29/1994	8.858	
312910-Q5-4	FHLMC REMIC Ser 1319-G		.7.750	MTLY	07/15/2007	07/01/2007		100.000	4,166.025	.0.0000	4,143.066	4,249.232	26,757	321,088	(9,868)			1	03/19/1997	7.094	
312910-ZP-0	FHLMC REMIC Ser 1313-G		7.250	MTLY	06/15/2007	01/01/2006		100.000	640.893	.0.0000	645.441	616.598	3,900	46,794	1,033			1	05/18/1992	8.007	
312911-2L-3	FHLMC REMIC Ser 1360-VD		7.500	MTLY	08/15/2005	04/01/2003		100.000	8,120.722	.0.0000	8,156.896	7,826.786	50,981	611,767	57,003			1	10/26/1994	8.273	
312911-4X-5	FHLMC REMIC Ser 1364-J		.6.500	MTLY	09/15/2007	01/01/2003		100.000	6,010.320	.0.0000	6,010.320	5,590.872	32,651	391,813	39,188			1	09/30/1992	7.609	
312911-ER-7	FHLMC REMIC Ser 1344-D		6.000	MTLY	08/15/2007	08/01/2007		100.000	5,754.777	.0.0000	5,858.518	5,397.160	29,293	351,511	(3,515)			1	09/10/1992	7.153	
312911-KC-3	FHLMC REMIC Ser 1353-C		.5.500	MTLY	08/15/2007	08/01/2007		100.000	1,243.985	.0.0000	1,284.408	1,066.437	5,887	70,642	9,897			1	07/15/1994	8.386	
312911-T8-3	FHLMC REMIC Ser 1369-H		.6.500	MTLY	09/15/2007	09/01/2007		100.000	17,067.699	.0.0000	17,458.516	15,444.788	94,567	1,134,804	92,209			1	09/23/1994	8.490	
312912-P9-3	FHLMC REMIC Ser 1380-K		6.750	MTLY	10/15/2007	04/01/2003		100.000	1,117.173	.0.0000	1,120.737	1,092.543	6,304	75,650	(94)			1	10/13/1992	7.194	
312912-PR-3	FHLMC REMIC Ser 1389-PK		.6.500	MTLY	06/15/2007	11/01/2003		100.000	5,266.762	.0.0000	5,305.920	4,823.413	28,740	344,885	51,669			1	07/26/1994	8.083	
312912-RN-0	FHLMC REMIC Ser 1387-E		.7.000	MTLY	10/15/2007	10/01/2007		100.000	2,965.313	.0.0000	2,973.374	2,965.476	17,345	208,136	(12)			1	10/03/1996	7.101	
312912-YW-2	FHLMC REMIC Ser 1404-FA		.4.500	MTLY	11/15/2007	11/01/2007		100.000	12,646.927	.0.0000	13,212.023	11,007.266	49,545	594,541	(16,115)			1	05/05/1995	7.397	
312913-CV-6	FHLMC REMIC Ser 1417-H		.7.000	MTLY	11/15/2007	11/01/2005		100.000	10,404.279	.0.0000	10,465.775	10,404.279	10,202.495	61,050	732,604	8,310		1	10/08/1992	7.428	
312913-DW-3	FHLMC REMIC Ser 1416-PN		7.000	MTLY	06/15/2003	03/01/2003		100.000	709.366	.0.0000	710.495	737.138	4,145	49,735	(2,817)			1	11/09/1993	6.361	
312913-K8-8	FHLMC REMIC Ser 1452-PK		.6.500	MTLY	08/15/2007	03/01/2004		100.000	3,163.465	.0.0000	3,164.805	3,222.974	17,143	205,712	(15,519)			1	06/01/1998	6.071	
312913-LL-8	FHLMC REMIC Ser 1409-H		.6.500	MTLY	11/15/2007	02/01/2007		100.000	13,751.150	.0.0000	14,004.417	12,888.440	75,857	910,287	32,721			1	03/10/1995	7.939	
312913-N5-1	FHLMC REMIC Ser 1451-H		.7.000	MTLY	06/15/2007	02/01/2003		100.000	3,583.122	.0.0000	3,583.964	3,427.182	20,965	251,577	8,505			1	11/17/1992	7.774	
312913-ZE-9	FHLMC REMIC Ser 1437-HD		.7.000	MTLY	12/15/2022	12/01/2022		100.000	4,386.962	.0.0000	4,270.530	4,386.962									

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21	
			4	5									14	15							
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest	
312916-B3-2	FHLMC REMIC Ser 1549-FA		.7 000	MTLY	07/15/2008	07/01/2008	100 000	6 791 438	6 922 455	.0 0000	6 791 438	6 300 516	40 381	484 572	91 270			1		10/31/1994	8 508
312916-JT-7	FHLMC REMIC Ser 13-PL		.7 000	MTLY	08/25/2022	08/01/2005	100 000	5 169 963	5 000 000	.0 0000	5 169 963	5 281 250	29 167	350 000	(103 262)			1		10/19/2001	4 926
312916-PW-3	FHLMC REMIC Ser 1538-H		.6 500	MTLY	04/15/2008	07/01/2005	100 000	25 150 885	25 521 372	.0 0000	25 150 885	22 777 824	138 241	1 658 889	339 328			1		09/30/1994	8 359
312916-T2-5	FHLMC REMIC Ser 1543-PL		.7 000	MTLY	07/15/2003	07/01/2003	100 000	625 075	626 204	.0 0000	625 075	636 478	3 653	43 834	(984)			1		05/19/1993	6 771
312916-ZU-6	FHLMC REMIC Ser 1562-H		.7 000	MTLY	03/15/2004	05/01/2003	100 000	4 276 638	4 278 853	.0 0000	4 276 638	4 454 560	24 960	299 519	(22 563)			1		07/30/1993	6 372
313399-DM-6	FHLMC REMIC Ser 2348 JE		.6 500	MTLY	11/15/2014	04/01/2005	100 000	3 159 102	3 094 000	.0 0000	3 159 102	3 202 290	16 759	201 110	(38 792)			1		09/20/2001	5 288
313399-HU-4	FHLMC REMIC Ser 2351 PX		.6 500	MTLY	07/15/2030	01/01/2006	100 000	5 055 722	5 000 000	.0 0000	5 055 722	5 071 875	27 083	162 500	(16 153)			1		06/04/2002	5 912
313399-TB-3	FHLMC REMIC Ser 2345 PU		.6 500	MTLY	12/15/2014	04/01/2005	100 000	11 257 995	11 000 000	.0 0000	11 257 995	11 427 969	59 583	715 000	(152 354)			1		09/19/2001	5 157
313399-U9-6	FHLMC REMIC Ser 2345 VD		.7 000	MTLY	07/15/2021	08/01/2006	100 000	3 136 348	3 000 000	.0 0000	3 136 348	3 160 547	17 500	105 000	(24 199)			1		06/19/2002	5 230
31339D-TT-5	FHLMC REMIC Ser 2412 PT		.6 500	MTLY	08/15/2030	12/01/2005	100 000	15 402 546	15 000 000	.0 0000	15 402 546	15 480 469	81 250	406 250	(77 923)			1		07/10/2002	5 262
31339G-SB-3	FHLMC REMIC Ser 2374 QE		.6 000	MTLY	04/15/2027	11/01/2005	100 000	6 150 907	6 000 000	.0 0000	6 150 907	6 179 063	30 000	150 000	(28 156)			1Z		07/11/2002	4 879
31339G-A3-5	FHLMC REMIC Ser 2371 DF		.6 000	MTLY	05/15/2015	07/01/2006	100 000	8 296 060	8 000 000	.0 0000	8 296 060	8 327 500	40 000	160 000	(31 440)			1		08/19/2002	4 753
31339G-BX-8	FHLMC REMIC Ser 2369 VH		.6 500	MTLY	10/15/2013	09/01/2004	100 000	15 343 698	15 000 000	.0 0000	15 343 698	15 576 563	81 250	975 000	(225 319)			1		11/08/2001	4 955
31339G-BZ-3	FHLMC REMIC Ser 2369 ZH		.6 500	MTLY	04/15/2030	03/01/2005	100 000	13 235 008	12 942 744	.0 0000	13 235 008	13 283 145	70 107	276 669	(48 136)			1		12/01/2002	4 283
31339G-PR-6	FHLMC REMIC Ser 2368 QE		.6 500	MTLY	05/15/2028	02/01/2005	100 000	7 164 699	7 000 000	.0 0000	7 164 699	7 270 156	37 917	455 000	(100 463)			1		10/17/2001	5 093
31339G-Y9-6	FHLMC REMIC Ser 2387 PC		.6 000	MTLY	02/15/2027	01/01/2006	100 000	10 255 919	10 000 000	.0 0000	10 255 919	10 296 875	50 000	250 000	(40 956)			1		07/19/2002	4 962
31339L-F4-7	FHLMC REMIC Ser 2394 GD		.6 000	MTLY	05/15/2030	02/01/2008	100 000	17 251 684	17 000 000	.0 0000	17 251 684	17 276 250	85 000	340 000	(24 566)			1		08/06/2002	5 600
31339L-H6-0	FHLMC REMIC Ser 2392 PG		.6 000	MTLY	08/15/2027	03/01/2006	100 000	10 306 532	10 000 000	.0 0000	10 306 532	10 350 000	50 000	200 000	(43 468)			1		08/01/2002	4 800
31339L-PD-6	FHLMC REMIC Ser 2393 C		.5 500	MTLY	12/15/2031	11/01/2031	100 000	19 819 251	20 819 030	.0 0000	19 819 251	19 807 179	95 421	572 523	12 072			1		06/13/2002	6 005
31339M-AQ-8	FHLMC REMIC Ser 2388 LE		.6 000	MTLY	07/15/2030	05/01/2008	100 000	38 078 820	37 447 343	.0 0000	38 078 820	38 138 551	187 237	810 947	(59 732)			1		08/05/2002	5 557
31339M-DT-2	FHLMC REMIC Ser 2389 EG		.6 000	MTLY	07/15/2027	04/01/2006	100 000	25 793 507	25 000 000	.0 0000	25 793 507	25 902 344	125 000	500 000	(108 837)			1		08/01/2002	4 794
31339M-RS-9	FHLMC REMIC Ser 2401 VF		.6 500	MTLY	01/15/2019	10/01/2005	100 000	8 205 735	8 000 000	.0 0000	8 205 735	8 245 000	43 333	216 667	(39 265)			1		07/10/2002	5 330
31339V-AA-6	FHLMC REMIC Ser MH-1A Hsg Ctf		10 150	MTLY	06/15/2006	12/15/2003	100 000	25 685	25 903	.0 0000	25 685	25 692	117	2 629	107			1		03/02/1989	10 362
31339W-BZ-8	FHLMC REMIC Ser 2423 ME		.7 000	MTLY	05/15/2023	02/01/2005	100 000	12 304 763	12 000 000	.0 0000	12 304 763	12 435 000	70 000	630 000	(130 237)			1		03/20/2002	5 446
31339W-NF-9	FHLMC REMIC Ser 2439 LF		.6 000	MTLY	08/15/2027	06/01/2006	100 000	10 883 646	10 583 000	.0 0000	10 883 646	10 923 640	52 915	264 575	(39 994)			1		07/25/2002	4 987
31339W-RC-2	FHLMC REMIC Ser 2442 PE		.6 000	MTLY	07/15/2028	09/01/2006	100 000	5 113 849	5 000 000	.0 0000	5 113 849	5 129 688	25 000	125 000	(15 838)			1		07/18/2002	5 195
3133T0-4R-2	FHLMC REMIC Ser 1588-PG		.6 000	MTLY	11/15/2020	02/01/2003	100 000	307 243	308 225	.0 0000	307 243	282 074	1 541	18 493	2 143			1		09/08/1994	7 649
3133T0-VC-5	FHLMC REMIC Ser 1560-PN		.7 000	MTLY	12/15/2012	12/01/2007	100 000	3 016 548	3 000 000	.0 0000	3 016 548	3 033 750	17 500	210 000	(8 314)			1		07/21/1999	6 852
3133T1-KR-2	FHLMC REMIC Ser 1594-J		.6 000	MTLY	10/15/2008	02/01/2008	100 000	5 803 469	6 000 000	.0 0000	5 803 469	5 046 563	30 000	360 000	162 317			1		01/12/1995	8 591
3133T2-H8-6	FHLMC REMIC Ser 1624-J		.6 000	MTLY	12/15/2008	12/01/2008	100 000	3 119 002	3 174 401	.0 0000	3 119 002	2 991 377	15 872	190 464	4 223			1		08/09/1995	6 977
3133T2-MM-9	FHLMC REMIC Ser 1610-PT		.6 500	MTLY	06/15/2004	06/01/2004	100 000	2 594 863	2 607 522	.0 0000	2 594 863	2 562 705	14 124	169 489	3 988			1		04/09/1996	6 920
3133T2-QX-1	FHLMC REMIC Ser 1609-FA		.6 500	MTLY	02/15/2022	02/01/2009	100 000	10 907 137	10 804 000	.0 0000	10 907 137	11 077 145	58 522	702 260	39 604			1		09/20/1993	6 142
3133T2-YE-4	FHLMC REMIC Ser 1643-E		.6 500	MTLY	05/15/2023	09/01/2006	100 000	1 902 377	1 881 234	.0 0000	1 902 377	1 920 328	10 190	122 280	(11 179)			1		05/11/2001	5 811
3133T3-KD-9	FHLMC REMIC Ser 1628-KB		.6 250	MTLY	12/15/2003	12/01/2003	100 000	1 127 023	1 128 505	.0 0000	1 127 023	1 141 262	5 878	70 532	(1 247)			1		01/18/1994	6 098
3133T3-KF-4	FHLMC REMIC Ser 1628-KZ		.6 250	MTLY	12/15/2023	12/01/2023	100 000	13 955 609	13 151 045	.0 0000	13 955 609	13 960 275	68 495	203 363	(4 666)			1Z		12/01/2002	5 828
3133T4-6F-8	FHLMC REMIC GNMA Ser 32-PM		.6 500	MTLY	10/25/2023	08/01/2006	100 000	3 048 760	3 105 000	.0 0000	3 048 760	3 011 001	16 819	201 825	21 993			1		07/15/1999	7 097
3133T4-KH-8	FHLMC REMIC Ser 1688-U		.6 000	MTLY	03/15/2004	03/01/2004	100 000	5 290 315	5 342 572	.0 0000	5 290 315	4 850 889	26								

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21	
			4	5									14	15							
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest	
3133TK-5S-5	FHLMC REMIC Ser 2136-A		.6 000	MTLY	03/15/2029	02/01/2019	100 000	5 708 964	5 902 431	.0 0000	5 708 964	5 534 451	29 512	354 146	128 853			1		08/13/1999	8.161
3133TK-VE-7	FHLMC REMIC Ser 2159-VA		.6 500	MTLY	10/15/2006	05/01/2003	100 000	4 599 413	4 604 871	.0 0000	4 599 413	4 655 057	24 943	299 317	(32 616)			1		05/21/1999	6.082
3133TM-MN-3	FHLMC Ser 2200 C1 PB		.7 100	MTLY	01/20/2022	02/01/2004	100 000	4 551 869	4 528 103	.0 0000	4 551 869	4 639 183	26 791	321 495	(66 230)			1		04/20/2001	5.639
3133TN-HV-9	FHLMC REMIC Ser 2215 C1 PG		.6 500	MTLY	02/15/2030	09/01/2006	100 000	13 969 545	14 000 000	.0 0000	13 969 545	13 972 188	75 833	704 167	(2 643)			1		03/21/2002	6.572
3133TN-SK-1	FHLMC REMIC Ser 2230 PN		.7 000	MTLY	03/15/2029	10/01/2004	100 000	11 352 761	11 254 109	.0 0000	11 352 761	11 549 529	65 649	787 788	(169 215)			1		06/21/2001	5.795
3133TP-ZB-8	FHLMC REMIC Ser 2263-VC		.7 000	MTLY	08/15/2016	02/01/2004	100 000	999 458	1 000 000	.0 0000	999 458	1 003 438	5 833	70 000	(2 668)			1		12/20/2000	6.869
3133TR-MY-8	FHLMC REMIC Ser 2285 VB		.6 500	MTLY	10/15/2016	06/01/2010	100 000	2 075 753	2 000 000	.0 0000	2 075 753	2 080 000	10 833	54 167	(4 247)			1		07/19/2002	5.842
3133TS-JU-8	FHLMC REMIC Ser 2306 PK		.6 000	MTLY	01/15/2030	01/01/2008	100 000	1 501 368	1 500 000	.0 0000	1 501 368	1 501 875	7 500	37 500	(507)			1		07/18/2002	5.976
3133TS-SS-3	FHLMC REMIC Ser 2303 VD		.7 000	MTLY	06/15/2014	07/01/2005	100 000	2 084 932	2 000 000	.0 0000	2 084 932	2 105 000	11 667	70 000	(20 068)			1		06/04/2002	5.029
3133TT-TA-9	FHLMC REMIC Ser 2330 PD		.6 500	MTLY	01/15/2030	08/01/2005	100 000	10 151 357	10 000 000	.0 0000	10 151 357	10 194 531	54 167	325 000	(43 175)			1		06/21/2002	5.612
3133TT-WY-3	FHLMC REMIC Ser 2326 PW		.6 500	MTLY	11/15/2029	06/01/2005	100 000	29 945 386	30 000 000	.0 0000	29 945 386	29 957 067	162 500	1 462 500	(11 681)			1		03/01/2002	6.540
3133TU-A5-7	FHLMC REMIC Ser 2325 VJ		.7 000	MTLY	06/01/2031	12/01/2004	100 000	4 084 536	4 039 090	.0 0000	4 084 536	4 127 445	23 561	282 736	(39 251)			1		06/14/2001	6.253
3133TU-LK-2	FHLMC REMIC Ser 2358 OD		.6 000	MTLY	05/15/2027	12/01/2005	100 000	8 893 568	8 687 000	.0 0000	8 893 568	8 929 965	43 435	217 175	(36 397)			1		07/18/2002	4.956
3133TU-P4-4	FHLMC REMIC Ser 2363 BW		.6 500	MTLY	05/15/2017	06/01/2006	100 000	7 290 392	7 000 000	.0 0000	7 290 392	7 328 125	37 917	189 583	(37 733)			1		07/23/2002	5.064
3133TU-VB-1	FHLMC REMIC Ser 2357 OE		.6 500	MTLY	12/15/2027	11/01/2004	100 000	6 120 005	6 000 000	.0 0000	6 120 005	6 210 000	32 500	390 000	(84 158)			1		10/17/2001	5.140
3133TV-3J-3	FHLMC REMIC Ser 2353 PC	LS	.6 500	MTLY	10/15/2031	12/01/2005	100 000	12 285 922	12 000 000	.0 0000	12 285 922	12 450 000	65 000	780 000	(147 295)			1Z		09/25/2001	5.294
313400-BK-8	FHLMC REMIC Ser 83-B3		12.500	MS	09/30/2013	03/30/2013	100 000	51 175	47 103	.0 0000	51 175	49 753	1 488	5 888	(271)			1		07/16/1987	9.855
31340Y-BH-1	FHLMC REMIC Ser 6-C		.9 050	MTLY	06/15/2019	02/15/2018	100 000	606 486	588 425	.0 0000	606 486	620 819	2 367	53 252	(3 408)			1		06/09/1992	7.165
31340Y-DB-2	FHLMC REMIC Ser 12-A		.9 250	MTLY	11/15/2019	04/15/2018	100 000	1 645 680	1 655 389	.0 0000	1 645 680	1 648 256	6 805	153 123	(398)			1		10/24/1990	9.326
31340Y-HG-7	FHLMC REMIC Ser 24-B		.9 500	MTLY	01/15/2005	01/15/2004	100 000	15 963	15 938	.0 0000	15 963	16 715	.67	1 514	(106)			1		03/04/1992	7.318
31340Y-KF-5	FHLMC REMIC Ser 31-E		.7 550	MTLY	05/15/2020	04/15/2015	100 000	4 691 070	4 696 377	.0 0000	4 691 070	4 745 542	15 759	354 576	(2 548)			1		11/19/1992	7.383
31340Y-OS-1	FHLMC REMIC Ser 46-B		.7 800	MTLY	09/15/2020	09/15/2017	100 000	1 203 368	1 204 643	.0 0000	1 203 368	1 204 639	4 176	93 962	(693)			1		09/10/1992	7.641
31340Y-X6-1	FHLMC REMIC Ser 85-C		.8 600	MTLY	01/15/2021	10/15/2019	100 000	1 386 949	1 415 164	.0 0000	1 386 949	1 346 175	5 409	121 704	3 132			1		08/23/1990	9.488
31358E-RK-0	FNMA REMIC Ser 1990-72B		.9 000	MTLY	07/25/2020	07/01/2020	100 000	1 200 139	1 214 854	.0 0000	1 200 139	1 186 191	9 111	109 337	1 587			1		05/23/1990	9.533
31358F-MC-0	FNMA REMIC Ser 1990-131G		.8 750	MTLY	11/25/2005	11/01/2005	100 000	924 055	912 023	.0 0000	924 055	956 247	6 650	79 802	(7 303)			1		10/01/1997	6.348
31358G-4P-9	FNMA REMIC Ser 1991-64H		.8 500	MTLY	06/25/2006	06/01/2006	100 000	788 485	777 887	.0 0000	788 485	809 937	5 510	66 120	(4 977)			1		07/24/1997	6.620
31358G-VK-0	FNMA REMIC Ser 1991-48H		.7 000	MTLY	05/25/2006	05/01/2006	100 000	406 973	411 256	.0 0000	406 973	400 974	2 399	28 788	789			1		04/12/1995	7.723
31358G-X4-4	FNMA REMIC Ser 1991-56G		.8 600	MTLY	06/25/2021	02/01/2019	100 000	2 053 623	2 075 548	.0 0000	2 053 623	2 038 418	14 875	178 497	2 098			1		04/22/1991	9.045
31358H-GT-6	FNMA REMIC Ser 1991-73A		.8 000	MTLY	07/25/2021	06/01/2021	100 000	1 092 932	1 111 399	.0 0000	1 092 932	1 067 638	7 409	88 912	2 772			1		05/23/1991	8.802
31358H-H4-0	FNMA REMIC Ser 1991-98J		.8 000	MTLY	08/25/2021	07/01/2021	100 000	1 744 803	1 726 685	.0 0000	1 744 803	1 779 834	11 511	138 135	(5 926)			1		08/25/1992	7.236
31358J-HU-8	FNMA REMIC Ser 1991-113 ZE		.7 500	MTLY	09/25/2021	09/01/2021	100 000	562 075	549 483	.0 0000	562 075	565 453	3 434	41 211	(2 268)			1		12/03/1998	6.083
31358K-VL-9	FNMA REMIC Ser 1991-170E		.8 000	MTLY	12/25/2006	12/01/2006	100 000	529 780	522 919	.0 0000	529 780	546 267	3 486	41 834	(2 793)			1		10/01/1997	6.332
31358L-AZ-9	FNMA REMIC Ser 1992-1E		.7 500	MTLY	01/25/2007	01/01/2007	100 000	1 480 925	1 468 960	.0 0000	1 480 925	1 512 799	9 181	110 172	(5 105)			1		10/01/1997	6.366
31358M-HX-5	FNMA REMIC Ser 1992-35H		.8 000	MTLY	02/25/2022	05/01/2010	100 000	6 235 209	6 272 137	.0 0000	6 235 209	6 224 618	41 814	501 771	2 463			1		01/29/1992	8.176
31358M-Q4-9	FNMA GNMA REMIC G1992-42 Z		.7 000	MTLY	07/25/2022	03/01/2022	100 000	5 245 192	5 278 398	.0 0000	5 245 192	5 242 109	30 791	369 488	948			1		11/19/1999	7.192
31358M-RN-6	FNMA REMIC Ser 1992-48HB		.7 000	MTLY	04/25/2007	04/01/2007	100 000	3 538 085	3 541 973	.0 0000	3 538 085	3 556 362	20 662	247 938	(3 168)			1		06/24/1999	6.770
31358M-SY-1	FNMA REMIC Ser 1992-53G		.7 000	MTLY	04/25/2007	04/01/2007	100 000	7 588 379	7 737 970	.0 0000	7 588 379	7 091 124	45 138	541 658	32 210			1		02/02/1995	8.540
31358N-SB-4	FNMA REMIC Ser 1992-124 PZ		.7 000	MTLY	07/25/2022	07/															

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2		3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
				4	5									14	15						
CUSIP Identification	Description		*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
31359A-G3-7	FNMA REMIC Ser	1993-97H		5.500	MTLY	05/25/2023	05/01/2006	100.000	12,374,412	12,598,926	0.0000	12,374,412	11,260,167	57,745	692,941	83,081			1	05/26/1993	7.010
31359A-G4-5	FNMA REMIC Ser	1993-97N		5.000	MTLY	05/25/2023	05/01/2006	100.000	10,324,940	10,555,212	0.0000	10,324,940	9,102,221	43,980	527,761	90,959			1	05/27/1993	6.938
31359A-KB-4	FNMA REMIC Ser	1993-656B		7.000	MTLY	01/25/2004	09/01/2003	100.000	1,410,803	1,415,151	0.0000	1,410,803	1,436,600	8,255	99,061	(2,532)			1	05/26/1993	6.765
31359A-QU-6	FNMA REMIC Ser	G-1993-22MB		7.350	MTLY	05/25/2004	07/01/2003	100.000	2,435,334	2,438,083	0.0000	2,435,334	2,550,464	14,933	179,199	(14,324)			1	05/11/1993	6.605
31359B-5F-0	FNMA REMIC Ser	1993-154G		6.000	MTLY	11/25/2007	12/01/2003	100.000	3,957,070	4,015,668	0.0000	3,957,070	3,422,102	20,078	240,940	102,275			1	01/10/1995	8.567
31359B-DN-4	FNMA REMIC Ser	1993-115G		5.500	MTLY	07/25/2023	11/01/2021	100.000	20,343,153	20,958,186	0.0000	20,343,153	19,095,003	96,058	1,152,700	(34,790)			1	06/09/1993	6.789
31359B-HK-6	FNMA REMIC Ser	1993-110GA		6.500	MTLY	11/25/2022	09/01/2004	100.000	8,923,602	8,978,547	0.0000	8,923,602	8,758,292	48,634	583,605	20,827			1	05/27/1993	6.902
31359B-P2-7	FNMA REMIC Ser	1993-133KB		7.000	MTLY	02/25/2004	02/01/2004	100.000	1,393,972	1,394,814	0.0000	1,393,972	1,447,120	8,136	97,637	(4,587)			1	08/30/1993	6.402
31359B-ZJ-9	FNMA REMIC Ser	1993-119G		6.500	MTLY	01/25/2023	03/01/2005	100.000	11,434,998	11,495,000	0.0000	11,434,998	11,354,562	62,265	747,175	8,715			1	06/11/1993	6.710
31359B-ZK-6	FNMA REMIC Ser	1993-119GA		6.500	MTLY	07/25/2023	11/01/2021	100.000	4,798,454	4,831,937	0.0000	4,798,454	4,768,518	26,173	314,076	(295)			1	06/17/1993	6.715
31359D-BB-8	FNMA REMIC Ser	1993-147U		7.000	MTLY	08/25/2003	08/01/2003	100.000	670,577	672,248	0.0000	670,577	693,991	3,921	47,057	(2,014)			1	08/30/1993	6.470
31359D-FS-7	FNMA REMIC Ser	1993-139GA		7.000	MTLY	08/25/2023	02/01/2012	100.000	21,402,992	21,160,170	0.0000	21,402,992	21,892,162	123,434	1,481,212	50,656			1	07/16/1993	6.557
31359D-YL-1	FNMA REMIC Ser	G1993-31PK		6.650	MTLY	06/25/2021	04/01/2004	100.000	3,530,797	3,500,000	0.0000	3,530,797	3,594,063	19,396	232,750	(49,094)			1	05/09/2001	5.480
31359E-AT-8	FNMA REMIC Ser	1993-167GA		7.000	MTLY	09/25/2023	11/01/2012	100.000	9,794,374	9,712,017	0.0000	9,794,374	9,967,171	56,653	679,841	21,221			1	09/30/1993	6.672
31359E-GY-1	FNMA REMIC Ser	1993-183 J		6.500	MTLY	11/25/2022	06/01/2005	100.000	3,297,537	3,295,000	0.0000	3,297,537	3,327,950	17,848	214,175	(19,153)			1	04/28/1999	6.267
31359E-JS-1	FNMA REMIC Ser	1993-194PL		6.200	MTLY	05/25/2007	02/01/2003	100.000	948,899	953,659	0.0000	948,899	911,936	4,927	59,127	3,617			1	08/22/1995	7.015
31359E-LJ-8	FNMA REMIC Ser	1993-204ZA		6.500	MTLY	10/25/2023	07/01/2021	100.000	9,301,378	9,905,977	0.0000	9,301,378	8,968,121	53,657	621,780	304,178			1	12/01/2002	8.594
31359E-PX-3	FNMA REMIC Ser	1993-188J		6.000	MTLY	07/25/2008	11/01/2005	100.000	8,417,550	8,693,707	0.0000	8,417,550	7,363,841	43,469	521,623	100,065			1	11/09/1994	8.522
31359E-WD-9	FNMA REMIC Ser	1993-203PJ		6.500	MTLY	10/25/2025	06/01/2005	100.000	11,605,410	11,610,573	0.0000	11,605,410	11,882,696	62,891	754,687	(28,756)			1	10/29/1993	6.207
31359E-YL-9	FNMA REMIC Ser	1993-199PF		6.500	MTLY	10/25/2023	06/01/2014	100.000	12,042,928	12,011,004	0.0000	12,042,928	12,216,817	65,060	780,715	7,285			1	01/02/1996	6.292
31359F-BJ-6	FNMA REMIC Ser	1993-224PJ		6.500	MTLY	11/25/2023	07/01/2005	100.000	15,108,392	15,102,205	0.0000	15,108,392	15,530,158	81,804	981,643	(46,264)			1	11/30/1993	6.141
31359F-DE-5	FNMA REMIC Ser	1993-202M		6.500	MTLY	11/25/2023	07/01/2014	100.000	23,482,139	23,270,786	0.0000	23,482,139	23,897,899	126,050	1,512,601	92,534			1	09/08/1993	6.190
31359G-6B-7	FNMA REMIC Ser	1994-48CD		5.500	MTLY	06/25/2007	04/01/2003	100.000	1,226,028	1,232,780	0.0000	1,226,028	1,160,547	5,650	67,803	5,472			1	03/02/1994	6.571
31359G-AM-8	FNMA REMIC Ser	1993-225VE		6.050	MTLY	11/25/2012	09/01/2003	100.000	3,530,832	3,564,741	0.0000	3,530,832	3,271,207	17,972	215,667	21,890			1	03/28/1995	7.670
31359G-P3-4	FNMA REMIC Ser	1994-37L		6.500	MTLY	03/25/2024	03/01/2024	100.000	5,045,366	5,000,000	0.0000	5,045,366	5,077,148	27,083	325,000	(17,962)			1	12/07/1998	6.321
31359G-WW-2	FNMA REMIC Ser	1994-31 ZB		6.500	MTLY	03/25/2023	09/01/2005	100.000	8,496,050	8,376,958	0.0000	8,496,050	8,527,382	45,375	354,311	(31,332)			1	12/01/2002	5.206
31359K-DN-4	FNMA REMIC Ser	1996-21PE		6.000	MTLY	12/25/2008	04/01/2003	100.000	2,153,052	2,165,155	0.0000	2,153,052	2,053,852	10,826	129,909	9,657			1	05/10/1996	7.074
31359K-ZR-1	FNMA Ser	1996-45 CI K		7.000	MTLY	09/25/2021	09/01/2021	100.000	4,767,794	4,681,899	0.0000	4,767,794	4,775,537	27,311	327,733	(4,217)			1	03/30/2001	6.801
31359L-CN-3	FNMA REMIC Ser	G-1994-10PC		6.500	MTLY	06/17/2008	04/01/2004	100.000	7,890,797	8,000,000	0.0000	7,890,797	6,982,500	43,333	520,000	231,027			1	11/01/1994	8.683
31359N-G5-4	FNMA REMIC Ser	1997-13E		7.000	MTLY	01/18/2015	03/01/2004	100.000	1,006,508	1,000,000	0.0000	1,006,508	1,027,344	5,833	70,000	(17,919)			1	05/10/2001	5.669
31359P-AN-6	FNMA REMIC Ser	1997-24VD		7.000	MTLY	04/18/2004	04/01/2004	100.000	1,260,683	1,264,641	0.0000	1,260,683	1,261,627	7,377	88,525	(174)			1	04/15/1997	7.073
31359P-DS-2	FNMA REMIC Ser	1997-63VA		7.000	MTLY	10/20/2003	02/01/2003	100.000	1,543,609	1,549,342	0.0000	1,543,609	1,543,532	9,038	108,454	19			1	04/11/1997	7.105
31359Q-KW-3	FNMA REMIC Ser	1997-63PC		6.500	MTLY	03/18/2026	05/01/2004	100.000	8,359,115	8,376,734	0.0000	8,359,115	8,431,706	45,374	544,488	(28,309)			1	05/11/1998	6.353
31359Q-UN-2	FNMA REMIC Ser	1997-56 Z		7.000	MTLY	09/18/2027	05/01/2026	100.000	7,864,263	7,719,287	0.0000	7,864,263	7,860,397	45,029	436,176	3,866			1	12/01/2002	6.847
31359S-3A-6	FNMA Grantor Tr	REMIC Ser 2001-23 CI PD		7.000	MTLY	11/25/2027	02/01/2004	100.000	9,637,539	9,549,863	0.0000	9,637,539	9,818,453	55,708	668,490	(167,325)			1	07/18/2001	5.615
31359T-CS-5	FNMA REMIC Ser	1998-170		6.500	MTLY	09/18/2007	05/01/2003	100.000	4,227,410	4,237,000	0.0000	4,227,410	4,266,791	22,950	275,405	(19,528)			1	04/20/1998	6.348
31359T-HK-7	FNMA REMIC Ser	1998-29VA		7.000	MTLY	10/20/2004	01/01/2003	100.000	3,249,413	3,259,853	0.0000	3,249,413	3,335,237	19,016	228,190	(34,566)			1	03/23/1998	6.135
31359T-HS-0	FNMA REMIC Ser	1998-29VD		7.00																	

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SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21	
			4	5									14	15							
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest	
31371K-U9-0	FNMA Pool # 254508		.5 000	MTLY	11/01/2012			30,432,574	29,508,282	.0 0000	30,432,574	30,439,637	122,951	122,951	(7,063)			1		10/31/2002	4.306
313920-ML-1	FNMA Ser 2001-36 CI PH		.7 000	MTLY	09/25/2024	10/01/2004	100 000	2,029,345	2,000,000	.0 0000	2,029,345	2,065,938	11,667	140,000	(34,000)			1		08/22/2001	5.542
313921-NM-6	FNMA Ser 2001-52 EC		.6 500	MTLY	07/25/2027	07/01/2004	100 000	30,287,116	30,000,000	.0 0000	30,287,116	30,646,875	162,500	1,950,000	(340,623)			1		09/21/2001	5.498
313921-T2-4	FNMA Ser 2001-61 CI VT		.6 000	MTLY	03/25/2018	07/01/2009	100 000	12,742,668	12,332,000	.0 0000	12,742,668	12,757,839	61,660	123,320	(15,171)			1		10/04/2002	5.322
31392A-F5-2	FNMA Ser 2001-73 CI PG		.6 000	MTLY	09/25/2031	11/01/2017	100 000	13,567,141	13,250,000	.0 0000	13,567,141	13,572,969	66,250	198,750	(5,828)			1		09/25/2002	5.733
31392A-P9-3	FNMA Ser 2001-69 CI QE		.6 000	MTLY	07/25/2028	03/01/2006	100 000	15,411,536	15,036,384	.0 0000	15,411,536	15,475,728	75,182	375,910	(64,193)			1Z		07/19/2002	4.918
31392A-SM-1	FNMA Ser 2001-74 CI PC		.6 000	MTLY	01/25/2027	11/01/2005	100 000	25,606,958	25,000,000	.0 0000	25,606,958	25,714,844	125,000	625,000	(107,886)			1		07/19/2002	4.910
31392B-GT-7	FNMA Ser 2001-72 CI NH		.6 000	MTLY	04/25/2030	11/01/2011	100 000	3,097,853	3,000,000	.0 0000	3,097,853	3,101,250	15,000	45,000	(3,397)			1		09/23/2002	5.431
31392B-WQ-5	FNMA REMIC Ser 2002-4 CI VB		.6 500	MTLY	07/25/2020	12/01/2005	100 000	3,883,445	3,888,122	.0 0000	3,883,445	3,886,907	21,061	210,607	(3,462)			1		02/13/2002	6.460
31392C-HW-7	FNMA REMIC Ser 2002-18 LD		.6 500	MTLY	11/25/2028	04/01/2005	100 000	8,655,863	8,387,600	.0 0000	8,655,863	8,711,309	45,433	227,164	(55,446)			1		07/22/2002	4.830
31392C-N7-5	FNMA REMIC Ser 2002-34 CI VB		.6 000	MTLY	07/25/2019	03/01/2010	100 000	5,164,252	5,000,000	.0 0000	5,164,252	5,170,313	25,000	75,000	(6,061)			1		09/25/2002	5.380
31392D-AH-5	FHLMC REMIC Ser 2002-28 VA		.6 500	MTLY	07/25/2014	09/01/2004	100 000	9,903,840	9,622,567	.0 0000	9,903,840	10,007,470	52,122	312,733	(103,630)			1		06/12/2002	2.794
31392D-E8-1	FHLMC FNMA REMIC Ser 2002-W6 CI 1A4		.5 350	MTLY	07/25/2036	09/01/2008	100 000	22,698,109	22,660,000	.0 0000	22,698,109	22,704,076	101,026	505,129	(5,967)			1		07/01/2002	5.280
31392D-J4-5	FHLMC FNMA Whole Loan 2002-W5 A74		.6 250	MTLY	08/25/2030	01/01/2012	100 000	4,148,773	4,000,000	.0 0000	4,148,773	4,150,625	20,833	20,833	(1,852)			1		11/19/2002	5.658
31392D-U9-1	FHLMC REMIC Ser 2002-48 CI AD		.6 000	MTLY	04/25/2030	11/01/2007	100 000	7,587,894	7,457,000	.0 0000	7,587,894	7,601,479	37,285	149,140	(13,586)			1		08/02/2002	5.486
31392E-4S-6	FNMA Ser 2002-72 CI DA		.5 500	MTLY	11/25/2017	04/01/2017	100 000	7,458,394	7,252,833	.0 0000	7,458,394	7,461,352	33,242	66,484	(2,958)			1		10/03/2002	5.149
31392E-EU-0	FNMA REMIC Ser 2002-55 CI QB		.5 500	MTLY	08/25/2012	08/01/2005	100 000	16,964,655	16,363,400	.0 0000	16,964,655	17,061,401	74,999	299,996	(96,746)			1		08/15/2002	3.610
31392E-PP-0	FNMA REMIC Ser 2002-55 CI ON		.6 000	MTLY	05/25/2031	08/01/2008	100 000	14,683,939	14,500,000	.0 0000	14,683,939	14,699,375	72,500	290,000	(15,436)			1		08/20/2002	5.652
31392E-LU-2	FNMA REMIC Ser 2002-58 CI PE		.6 000	MTLY	05/25/2031	12/01/2008	100 000	20,117,862	20,000,000	.0 0000	20,117,862	20,129,688	100,000	400,000	(11,826)			1		08/08/2002	5.835
31392E-UE-8	FNMA REMIC Ser 2002-59 CI UM		.5 500	MTLY	03/25/2011	05/01/2005	100 000	10,387,751	10,000,000	.0 0000	10,387,751	10,450,000	45,833	183,333	(62,249)			1		08/15/2002	3.512
31392F-KK-2	FHLMC REMIC Ser 2002-76 CI PF		.5 500	MTLY	07/25/2027	05/01/2009	100 000	20,730,320	20,193,000	.0 0000	20,730,320	20,745,152	92,551	185,103	(14,833)			1		10/03/2002	4.966
31392F-TN-7	FHLMC Ser 2002-74 CI KL		.4 500	MTLY	02/25/2017	07/01/2011	100 000	42,542,550	42,165,592	.0 0000	42,542,550	42,554,644	158,121	158,121	(12,094)			1		11/01/2002	4.249
31392K-FL-5	FHLMC REMIC Ser 2451 JE		.6 500	MTLY	01/15/2028	03/01/2005	100 000	6,200,223	6,000,000	.0 0000	6,200,223	6,245,625	32,500	162,500	(45,402)			1		07/12/2002	4.697
31392M-4W-9	FHLMC REMIC Ser 2448 QM		.6 500	MTLY	05/15/2031	03/01/2006	100 000	9,280,097	9,000,000	.0 0000	9,280,097	9,330,469	48,750	243,750	(50,372)			1Z		07/22/2002	5.076
31392M-5N-8	FHLMC REMIC Ser 2448 TU		.6 000	MTLY	10/15/2027	03/01/2006	100 000	7,148,543	7,000,000	.0 0000	7,148,543	7,170,625	35,000	175,000	(22,082)			1Z		07/18/2002	5.206
31392M-DF-6	FHLMC REMIC Ser 2448 VG		.6 500	MTLY	02/15/2013	10/01/2005	100 000	16,937,273	16,349,538	.0 0000	16,937,273	17,069,338	88,560	531,360	(132,065)			1		06/12/2002	3.794
31392M-EH-1	FHLMC SPC Ser T-41 CI 1A3		.5 730	MTLY	03/25/2024	07/01/2006	100 000	17,991,002	18,000,000	.0 0000	17,991,002	17,999,946	85,950	601,650	(8,944)			1PE		05/16/2002	5.663
31392M-KQ-4	FHLMC REMIC Ser 2461 VD		.6 500	MTLY	04/15/2018	07/01/2006	100 000	6,212,944	6,000,000	.0 0000	6,212,944	6,240,000	32,500	162,500	(27,056)			1		07/23/2002	5.297
31392M-TS-1	FHLMC REMIC Ser 2463 VH		.6 500	MTLY	08/15/2019	06/01/2006	100 000	15,540,339	15,000,000	.0 0000	15,540,339	15,614,063	81,250	406,250	(73,723)			1		07/23/2002	5.200
31392P-E6-8	FHLMC REMIC Ser 2456 QF		.6 000	MTLY	04/15/2028	08/01/2006	100 000	10,217,299	10,000,000	.0 0000	10,217,299	10,247,656	50,000	250,000	(30,357)			1		07/18/2002	5.231
31392P-S3-0	FHLMC REMIC Ser 2484 PD		.6 000	MTLY	01/15/2031	09/01/2008	100 000	22,045,335	21,732,368	.0 0000	22,045,335	22,071,936	108,662	434,647	(26,601)			1		08/02/2002	5.661
31392P-T7-0	FHLMC REMIC Ser 2476 PD		.6 000	MTLY	07/15/2031	07/01/2009	100 000	25,211,689	25,000,000	.0 0000	25,211,689	25,231,250	125,000	625,000	(19,561)			1		07/25/2002	5.818
31392P-VF-9	FHLMC REMIC Ser 2473 VK		.6 500	MTLY	10/15/2018	03/01/2006	100 000	12,270,386	12,000,000	.0 0000	12,270,386	12,316,875	65,000	325,000	(46,489)			1		07/17/2002	5.489
31392R-3U-3	FHLMC REMIC Ser 2471 EG		.6 000	MTLY	08/15/2027	06/01/2006	100 000	11,218,486	11,000,000	.0 0000	11,218,486	11,247,500	55,000	275,000	(29,014)			1		07/18/2002	5.304
31392R-4A-6	FHLMC REMIC Ser 2471 EH		.6 000	MTLY	02/15/2031	10/01/2008	100 000	72,042,334	71,265,000	.0 0000	72,042,334	72,113,723	356,325	1,596,625	(71,389)			1		08/06/2002	5.742
31392R-4K-4	FHLMC REMIC Ser 2471 VA		.6 000	MTLY	09/15/2011	08/01/2007	100 000	11,062,676	10,530,231	.0 0000	11,062,676	11,104,457	52,651	210,605	(41,781)			1		08/22/2002	3.734
31392R-CF-6	FHLMC REMIC Ser 2469 PC		.6 000	MTLY	01/15/202/																

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21	
			4	5									14	15							
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest	
31392V-P8-9	FHLMC REMIC Ser 2496 QN		.6 000	MTLY	05/15/2031	08/01/2012	100 000	29,074,349	28,350,500	.0 0000	29,074,349	29,094,701	141,753	425,258	(20,351)			1	09/12/2002	5.623	
31392V-SN-3	FHLMC REMIC Ser 2496 BK		.5 500	MTLY	09/15/2017	03/01/2017	100 000	22,675,037	22,000,000	.0 0000	22,675,037	22,687,500	100,833	302,500	(12,463)			1	09/24/2002	5.161	
31392X-6L-7	FHLMC REMIC Ser 2517 PT		.5 000	MTLY	10/15/2026	08/01/2007	100 000	20,384,159	20,000,000	.0 0000	20,384,159	20,393,750	83,333	83,333	(9,591)			1	11/21/2002	4.452	
31392X-6X-1	FHLMC REMIC Ser 2517 BH		.5 500	MTLY	10/15/2017	06/01/2017	100 000	8,223,471	8,000,000	.0 0000	8,223,471	8,226,250	36,667	73,333	(2,779)			1	10/02/2002	5.194	
31393F-4B-9	FHLMC Ser 2528 KM		.5 500	MTLY	10/15/2022	10/01/2022	100 000	13,040,452	13,000,000	.0 0000	13,040,452	13,040,625	59,583		(173)			1	12/05/2002	5.519	
31393F-EK-8	FHLMC FSPC Ser T-53 CI A4		.3 776	MTLY	10/15/2009	08/01/2007	100 000	39,800,305	40,000,000	.0 0000	39,800,305	39,800,000	125,867	125,867	305			1	11/07/2002	3.817	
383739-RL-5	Government Natl Mtg Assn REMIC Ser 2001-6 PM		.6 500	MTLY	06/16/2030	09/01/2007	100 000	6,242,813	6,000,000	.0 0000	6,242,813	6,242,813	32,500	162,500				1	07/23/2002	6.247	
38373R-DP-1	Government Natl Mtg Assn Ser 2001-26 CI PB		.6 500	MTLY	07/16/2030	07/01/2007	100 000	4,232,910	4,205,000	.0 0000	4,232,910	4,241,794	22,777	227,771	(8,884)			1	02/07/2002	6.278	
38373T-Q5-7	GNMA Ser 2002-4 CI VG		.6 500	MTLY	11/16/2017	03/01/2007	100 000	5,719,212	5,500,000	.0 0000	5,719,212	5,742,344	29,792	148,958	(23,132)			1	07/23/2002	5.318	
38373V-AB-6	GNMA Ser 2002-59 CI BE		.6 000	MTLY	10/20/2029	03/01/2007	100 000	7,175,726	7,000,000	.0 0000	7,175,726	7,191,406	35,000	140,000	(15,680)			12	08/08/2002	5.236	
38373V-FJ-4	GNMA Ser 2002-57 CI PD		.6 000	MTLY	06/20/2031	10/01/2009	100 000	14,904,657	14,559,706	.0 0000	14,904,657	14,923,699	72,799	218,396	(19,042)			12	08/29/2002	5.513	
38373V-HZ-6	GNMA Ser 2002-60 CI PE		.6 000	MTLY	07/20/2031	11/01/2009	100 000	6,131,432	6,000,000	.0 0000	6,131,432	6,138,750	30,000	90,000	(7,318)			1	08/29/2002	5.550	
38373V-PX-2	GNMA Ser 2002-64 CI VH		.6 000	MTLY	04/16/2020	04/01/2012	100 000	6,892,212	6,661,000	.0 0000	6,892,212	6,894,135	33,305		(1,923)			12	11/26/2002	5.513	
38373V-QX-1	GNMA Ser 2002-67 CI VB		.6 000	MTLY	08/20/2019	06/01/2012	100 000	41,299,433	40,000,000	.0 0000	41,299,433	41,331,250	200,000	600,000	(31,817)			12	09/13/2002	5.550	
38373W-4P-0	Government Natl Mtg Assn Ser 2002-33 CI VH		.6 500	MTLY	02/20/2013	11/01/2005	100 000	8,991,584	8,654,058	.0 0000	8,991,584	9,062,421	46,876	281,257	(70,837)			12	06/13/2002	3.632	
38373W-Q7-6	Government Natl Mtg Assn Ser 2002-30 CI VA		.6 500	MTLY	02/20/2013	11/01/2005	100 000	1,999,818	1,923,422	.0 0000	1,999,818	2,015,836	10,419	62,511	(16,018)			12	06/13/2002	3.584	
38373X-GK-6	GNMA REMIC Ser 2002-42 CI PD		.6 000	MTLY	10/20/2028	02/01/2007	100 000	9,049,901	8,800,000	.0 0000	9,049,901	9,076,375	44,000	176,000	(26,474)			12	08/01/2002	5.140	
38373X-JY-3	GNMA REMIC Ser 2002-46 CI PE		.6 000	MTLY	05/20/2029	07/01/2007	100 000	14,893,198	14,497,000	.0 0000	14,893,198	14,931,910	72,485	362,425	(38,712)			12	07/26/2002	5.213	
38373X-K8-8	GNMA REMIC Ser 2002-55 CI PC		.6 000	MTLY	06/20/2029	11/01/2006	100 000	12,385,438	12,000,000	.0 0000	12,385,438	12,433,125	60,000	300,000	(47,687)			12	07/26/2002	4.879	
38373X-P3-4	GNMA Ser 2002-48 CI VG		.6 500	MTLY	12/16/2012	11/01/2006	100 000	6,112,111	5,829,687	.0 0000	6,112,111	6,143,944	31,577	157,887	(31,833)			12	07/12/2002	3.898	
38373X-VQ-6	GNMA Ser 2002-49 CI VB		.6 500	MTLY	06/20/2032	01/01/2007	100 000	2,074,865	2,000,000	.0 0000	2,074,865	2,082,813	10,833	54,167	(7,947)			12	07/23/2002	5.382	
38373Y-NW-0	GNMA Ser 2002-88 CI GW		.5 500	MTLY	09/20/2019	08/01/2016	100 000	10,029,677	10,000,000	.0 0000	10,029,677	10,029,688	45,833		(10)			1	12/05/2002	5.496	
3837HO-YE-7	Government Natl Mtg Assn Ser 1996-24 CI D		.7 500	MTLY	11/16/2026	08/01/2026	100 000	9,701,254	9,214,430	.0 0000	9,701,254	9,721,224	57,590	691,082	(7,104)			12	10/29/2001	6.973	
3837H1-JQ-5	Government Natl Mtg Assn REMIC Ser 1998-9 ZA		.6 500	MTLY	04/20/2028	03/01/2027	100 000	13,138,774	12,826,655	.0 0000	13,138,774	13,134,875	69,478	341,814	3,899			12	12/01/2002	6.285	
3837H1-SP-7	Government Natl Mtg Assn REMIC Ser 1998-18 VH		.6 500	MTLY	07/20/2005	08/01/2004	100 000	2,112,656	2,103,656	.0 0000	2,112,656	2,144,250	11,395	136,738	(9,242)			1	08/21/1998	5.859	
3837H4-YA-7	Government Natl Mtg Assn CMO Ser 2000-28 CI VB		.7 500	MTLY	04/20/2019	09/01/2004	100 000	8,094,532	8,000,000	.0 0000	8,094,532	8,281,250	50,000	600,000	(157,150)			12	05/11/2001	5.977	
911760-DP-8	Vendee Mtg Tr REMIC Ser 1994-1 2J		.6 500	MTLY	02/15/2013	10/01/2008	100 000	12,589,221	13,000,000	.0 0000	12,589,221	12,329,688	70,417	845,000	82,500			1	10/26/1999	7.540	
911760-GT-7	Vendee Mtg Tr REMIC Ser 1995-3 1Z		.7 250	MTLY	09/15/2025	09/01/2025	100 000	17,619,682	16,925,641	.0 0000	17,619,682	17,599,409	102,259	989,416	20,273			1	12/01/2002	6.844	
911760-LQ-7	Vendee Mtg Tr REMIC Ser 1998-2 CI 16		.6 750	MTLY	06/15/2028	05/01/2028	100 000	12,336,779	12,000,000	.0 0000	12,336,779	12,344,063	67,500	405,000	(7,284)			1	06/10/2002	6.528	
Total United States								2,646,038,939	2,611,409,101	XXX	2,646,038,939	2,632,473,877	13,526,933	99,818,637	(3,654,809)		0	0	XXX	XXX	XXX
2799999 - Total Bonds - Special Revenue - Defined Multi-Class Residential Mortgage-Backed Securities								2,646,038,939	2,611,409,101	XXX	2,646,038,939	2,632,473,876	13,526,933	99,818,638	(3,654,808)		0	0	XXX	XXX	XXX
Other Multi-Class Residential (OR)																					
United States																					
3133TC-AU-2	FHLMC Structured Ser FSPC T-9 A6		.6 564	MTLY	03/25/2029	08/01/2012	100 000	11,033,366	11,374,646	.0 0000	11,033,366	10,944,542	62,219	808,851	25,936			1	01/28/2000	7.266	
3133TD-6W-1	FHLMC Structured Ser T-10 A5 PT		.6 410	MTLY	05/25/2029	01/01/2006	100 000	764,693	764,693	.0 0000	764,693	764,693	4,085	49,017				1	03/18/1998	6.475	
3133TH-RR-0	FHLMC T-15 A4		.6 120	MTLY	11/25/2026	06/01/2005	100 000	6,415,658	6,415,658	.0 0000	6,415,658	6,415,658	32,720	392,638				1	01/13/1999	6.104	
3133TM-SL-1	FHLMC Ser 2022 CI A-6		.7 050	MTLY	11/25/2029	01/01/2014	100 000	1,963,571	1,963,571	.0 0000	1,963,571	1,963,571	11,536	138,432				1	11/16/1999	7.082	
3133TT-4Q-1	FHLMC REMIC Ser 2319 PG		.6 500	MTLY	04/15/2030	08/01/2005	100 000	4,006,503	3,981,000	.0 0000	4,006,503	4,017,078	21,564	129,383	(10,575)			1	05/31/2002	6.050	
31392U-AR-5	FHLMC Str Pass Thru Sec FSPC T-47 A5		.3 794	MTLY	10/27/2031	06/01/2006	100 000	19,812,266	20,000,000	.0 0000	19,812,266	19,800,000	63,233	252,933	12,266			1	08/22/2002	4.055	
Total United States								43,996,057	44,499,568	XXX	43,996,057	43,905,542	195,357	1,771,254	27,627		0	0	XXX	XXX	XXX
2899999 - Total Bonds - Special Revenue - Other Multi-Class Residential Mortgage-Backed Securities								43,996,057	44,499,568	XXX	43,996,057	43,905,542	195,357	1,771,254	27,627		0	0	XXX	XXX	XXX
Other Multi-Class Commercial (OC)																					
United States																					
31359X-FH-7	FNMA REMIC Ser 1999-62 A6		.7 790	MTLY	04/04/2031	11/01/2017	100 000	6,591,684	6,500,000	.0 0000	6,591,684	6,614,063	42,196	506,350	(7,842)			1	12/01/1999	7.673	
31392V-XR-8	FHLMC Str Pass Thr Sec Ser T50 CI A5		.3 251	MTLY	10/27/2031	02/01/2008	100 000	12,454,294	12,575,000	.0 0000	12,454,294	12,449,250	34,068	68,135	5,044			1	09/24/2002	3.474	
31392V-XT-4	FHLMC Str Pass-Thr Sec Ser T50 CI A7		.3 548	MTLY	10/27/2031	11/01/2006	100 000	24,727,935	25,000,000	.0 0000	24,727,935	24,717,188	73,917	147,833	10,748			1	10/29/2002	3.807	
Total United States								43,773,913	44,075,000	XXX	43,773,913	43,780,501	150,180	722,319	7,950		0				

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
010280-AX-6	Alabama Gas Corp MT Nt Ser A		7.340	MN	09/20/2006			3,215,681	3,000,000	0.0000	3,215,681	3,242,970	36,700	110,100	(27,289)			1PE	06/18/2002	5.190
017363-AB-8	Allegheny Energy Supp Stat Tr Nt		8.130	MN	11/15/2007			24,000,000	24,000,000	66.5000	15,960,000	24,000,000	249,320	1,880,740				4	11/20/2001	8.130
018522-AC-6	Alliete Inc Sr Nt		7.800	FA	02/15/2008			8,973,108	9,000,000	111.4480	10,030,320	8,965,890	265,200	702,000	4,121			2	02/15/2001	7.872
02003X-AA-8	Alltel OH Ltd Ptrship Sr Nt		8.000	FA	08/15/2010			5,964,694	6,000,000	120.1940	7,211,640	5,957,580	181,333	480,000	3,241			1	08/16/2000	8.105
02012*-AF-9	Alltel PA Inc Deb		9.350	JD	06/15/2004			760,000	760,000	0.0000	760,000	760,000	3,158	71,060				1	11/12/1974	9.348
02360X-AE-7	AmerenEnergy Generating Co Sr Nt Ser C		7.750	MN	11/01/2005			18,883,644	18,500,000	109.7530	20,304,305	19,062,050	238,958	1,433,750	(119,858)			2	06/19/2001	6.927
037735-BL-0	Appalachian Pwr Co 1st Mtg Bd		6.800	MS	03/01/2006			1,240,143	1,200,000	109.3790	1,312,548	1,250,532	27,200	81,600	(10,389)			2PE	01/25/2002	5.630
040555-CA-0	Arizona Pub Svc Co Nt		7.625	FA	08/01/2005			2,173,624	2,000,000	108.6010	2,172,020	2,177,486	63,542		(3,862)			2	12/09/2002	4.049
041237-AC-2	Arkla Inc Deb		8.900	JD	12/15/2006			7,875,728	8,100,000	92.5590	7,497,279	7,497,453	32,040	720,900	44,489			3	05/29/1987	9.760
04775H-BV-8	Atlanta Gas Lt Co MT Nt		5.900	MN	10/06/2003			4,972,592	5,000,000	0.0000	4,972,592	4,786,660	49,167	295,000	34,078			1PE	06/04/1998	6.658
04830Q-CA-6	Atlantic City Elec Co 1st Mtg MT Nt Ser D		6.190	MS	01/17/2006			2,420,923	2,500,000	0.0000	2,420,923	2,375,100	51,583	154,750	22,516			1PE	11/20/2000	7.374
059165-CB-4	Baltimore Gas & Elec Co 1st & Ref Mtg		6.125	JJ	07/01/2003			993,613	1,000,000	101.8480	1,018,480	919,760	30,625	61,250	12,095			1PE	04/25/1995	7.450
05916L-AH-8	Baltimore Gas & Elec Co MT Nt Ser D		6.900	MN	02/01/2005			5,213,019	5,000,000	0.0000	5,213,019	5,264,700	57,500	172,500	(51,681)			1PE	06/12/2002	4.730
077858-AA-6	Bell Atlantic - NJ Inc Deb LS		5.875	FA	02/01/2004			3,868,758	3,750,000	103.6070	3,885,263	3,875,340	91,797		(6,582)			1PE	12/09/2002	2.881
100599-BN-8	Boston Edison Co Deb		7.800	MN	05/15/2010			2,449,237	2,150,000	121.0560	2,602,704	2,461,514	21,428	83,850	(12,277)			1	08/09/2002	5.479
10075E-AG-3	Boston Gas Co MT Nt Tr #00007		9.050	AO	09/01/2021			7,450,295	7,500,000	0.0000	7,450,295	7,441,950	169,688	678,750	1,011			1PE	08/30/1991	9.125
12561W-AA-3	Cleco Corp Nt		8.750	JD	06/01/2005			2,018,451	2,000,000	110.4890	2,209,780	2,033,400	14,583	175,000	(6,644)			2	07/14/2000	8.320
130789-K@-8	California Wtr Svc Co Sr Nt		7.280	MN	11/01/2025			10,000,000	10,000,000	0.0000	10,000,000	10,000,000	121,333	728,000				1	08/23/1995	7.280
14414C-AA-2	Carolina Power & Light Sr Nr Ser D		6.650	AO	04/01/2008			3,253,922	3,000,000	0.0000	3,253,922	3,256,578	49,875		(2,656)			2	12/09/2002	4.804
14733X-AH-5	Cascade Nat Gas MT Nt		7.950	AO	02/04/2013			1,962,945	2,000,000	0.0000	1,962,945	1,948,980	39,750	159,000	2,309			2PE	03/22/1995	8.225
15361G-AH-8	Central Hudson Gas & Elec Corp MT Nt Ser D		6.640	JJ	03/28/2012			1,103,588	1,000,000	0.0000	1,103,588	1,103,830	33,200		(242)			1PE	12/17/2002	5.214
153663-BL-2	Central IL Public Service Co 1st Mtg Bd		6.625	JD	06/15/2011			2,241,281	2,000,000	107.7720	2,155,440	2,247,340	5,889	66,250	(6,060)			1	09/18/2002	4.867
16371*-AD-9	Chemical Bk (OE Pwr) Sec Tr Nt		7.680	MTLY	10/21/2005			15,844,106	15,844,106	0.0000	15,844,106	15,844,106	33,801	1,216,827				2	05/20/1994	7.804
172474-AG-3	Cinergy Corp Nt		6.250	MS	09/01/2004			9,999,087	10,000,000	103.4200	10,342,000	9,998,700	208,333	605,903	387			2	09/06/2001	6.256
172476-AA-1	Cinergy Global Resources Sr Nt		6.200	MN	11/03/2008			1,083,368	1,060,000	112.2000	1,189,320	1,086,065	10,588	65,720	(2,697)			1	02/21/2002	5.750
186108-BV-7	Cleveland Elec Illuminating Co 1st Mtg Bond Ser D		7.430	MN	11/01/2009			1,175,055	1,125,000	107.7270	1,211,929	1,177,909	13,931	41,794	(2,853)			2	06/19/2002	6.610
186118-AJ-4	Cleveland Elec Illuminating Co Nt Ser B		7.130	JJ	07/01/2007			2,673,229	2,500,000	112.8680	2,821,700	2,701,775	89,125	89,125	(28,546)			1PE	02/14/2002	5.376
202795-EL-0	Commonwealth Edison Co 1st Mtg Bd		8.375	AO	10/15/2006			4,540,668	3,900,000	117.4170	4,579,263	4,582,227	68,954	163,313	(41,559)			1	09/24/2002	3.685
202795-EV-8	Commonwealth Edison Co 1st Mtg		8.000	MN	05/15/2008			2,255,982	1,905,000	120.4560	2,294,687	2,258,244	19,473		(2,262)			1	12/13/2002	4.137
202795-FL-9	Commonwealth Edison Co Deb Ser 93		7.000	JJ	07/01/2005			1,858,212	1,725,000	110.3480	1,903,503	1,877,450	60,375		(19,238)			1	08/23/2002	3.736
209111-CV-3	Consolidated Edison Co NY Inc Deb Ser 1997-B		6.450	JD	12/01/2007			219,936	207,000	113.3210	234,574	221,126	1,113	6,676	(1,190)			1	06/19/2002	5.000
209111-DD-2	Consolidated Edison Co NY Inc Deb Ser B		7.150	JD	12/01/2009			1,761,558	1,542,000	117.8270	1,816,892	1,767,595	9,188	55,127	(6,037)			1	10/04/2002	4.713
209111-DE-0	Consolidated Edison Co NY Inc Deb		8.125	MN	05/01/2010			8,915,228	7,750,000	122.5060	9,494,215	8,960,770	104,948	233,594	(45,542)			1PE	11/08/2002	5.591
209615-BP-7	Consolidated Nat Gas Co Deb		7.375	AO	04/01/2005			5,124,557	5,000,000	104.2500	5,212,500	5,321,600	92,188	368,750	(50,233)			2PE	08/27/1998	6.170
210371-AA-8	Constellation Energy MT Nt LS		7.875	AO	04/01/2005			9,039,606	9,000,000	0.0000	9,039,606	9,074,720	177,188	708,750	(15,610)			2PE	07/07/2000	7.658
210518-AJ-2	Consumers Energy Co Sr Remktd Secd Nt Ser B		6.500	JD	06/15/2018	06/15/2005	100.000	11,526,537	11,470,000	91.9840	10,550,565	11,540,736	33,136	745,550	(14,199)			2	04/03/2002	6.280
210518-BF-2	Consumers Energy Co Sr Sec Nt (new)		6.200	MN	05/01/2008			4,218,830	4,250,000	98.9970	4,207,373	4,200,867	43,917	263,500	4,775			3	12/21/1998	6.364
210518-BL-9	Consumers Energy Co 1st Mtg Bond		6.250	MS	09/15/2006			3,380,816	3,500,000	98.3550	3,442,425	3,363,415	64,410	109,375	17,401			3	05/17/2002	7.317
250847-DR-8	Detroit Edison Co 1st Mtg Bd		5.050	AO	10/01/2005			4,994,823	5,000,000	105.9210	5,296,050	4,992,800	63,125	246,188	1,677			1PE	10/02/2001	5.091
25085J-AZ-6	Detroit Edison Co Secd MT Nt Tr #00024		7.400	JD	01/15/2003			12,006,401	12,000,000	0.0000	12,006,401	13,136,400	39,467	888,000	(154,759)			1PE	10/28/1993	6.050
25085J-BG-7	Detroit Edison Co Secd MT Nt Tr #00031		6.760	MS	03/17/2003			8,010,016	8,000,000	0.0000	8,010,016	8,348,720	159,236	540,800	(46,816)			1PE	10/27/1993	6.140
264399-DL-7	Duke Energy Corp Sr Nt		5.375	JJ	01/01/2009			1,358,117	1											

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
362335-AB-7	GTE Hawaiian Tel Inc 1st Mtg Bd Ser BB	LS	.6.750	FA	02/15/2005			3,963,951	4,000,000	107.6270	4,305,080	3,932,680	102,000	270,000	15,208			1PE	11/21/2000	7.216
37311*-AA-4	Georgia Alltel Telecom Inc Sr Nt Ser A		.8.050	AO	10/01/2009			2,864,000	2,864,000	.0.0000	2,864,000	2,864,000	57,638	230,552				1	11/01/1994	8.052
373334-FF-3	Georgia Pwr Co Sr Nt Ser G		.6.200	FA	02/01/2006			11,983,242	11,335,000	109.6870	12,433,021	12,042,379	292,821	227,385	(59,137)			1	11/26/2002	4.200
37333H-AA-0	Georgia Power Cap Tr VI Trust Pfd/Jr Sub Nt		.4.875	MN	11/01/2042			2,983,663	3,000,000	99.9550	2,998,650	2,983,650	22,344		13			2	10/30/2002	4.906
40247P-AA-1	Gulf Power Cap Tr IV Tr Preferred Jr Sub Nt		.5.600	MN	11/30/2042			3,998,720	4,000,000	.0.0000	3,998,720	3,998,720	11,200					2PE	12/05/2002	5.602
402550-BZ-9	Gulf States Utils Co 1st Mtg Ser A		.8.250	AO	04/01/2004			1,020,912	1,015,000	106.0200	1,076,103	1,049,723	20,934	83,738	(4,360)			2PE	04/07/1994	7.750
41987Q-AH-6	Hawaiian Electric Inds MT Nt		.6.660	AO	12/05/2005			4,688,978	4,500,000	.0.0000	4,688,978	4,702,770	67,433	66,600	(13,792)			2	11/12/2002	5.094
41987Q-AZ-6	Hawaiian Electric Inds MT Nt Ser C		.7.560	AO	04/10/2006			20,904,268	20,000,000	.0.0000	20,904,268	21,026,750	340,200	945,000	(122,482)			2	06/28/2002	6.008
442164-BT-5	Houston Ltg & Pwr Co MT Coll Nt	LS	.6.500	MN	04/21/2003			9,486,067	9,500,000	.0.0000	9,486,067	9,353,980	102,917	617,500	44,543			2	02/09/2000	7.006
44949R-AD-4	IES Utilities Sr Nt		.6.750	MS	03/15/2011			6,486,671	6,500,000	104.2090	6,773,585	6,484,530	129,188	438,750	1,181			2	03/06/2001	6.783
451380-AU-3	Idaho Power Corp 1st Mtg Bond		.8.000	MS	03/15/2004			1,068,855	1,031,000	106.6170	1,099,221	1,108,181	24,286	82,480	(29,930)			1PE	08/31/2001	4.815
45138L-AH-6	Idaho Power Corp 1st Mtg MT Nt		.7.380	AO	12/01/2007			11,178,817	10,970,000	.0.0000	11,178,817	11,202,967	202,397	699,993	(24,150)			1PE	04/25/2002	6.911
45138L-AJ-2	Idaho Power Corp 1st Mtg MT Nt Ser C		.6.600	AO	03/02/2011			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	82,500	330,000				1PE	02/27/2001	6.602
45138L-AK-9	Idaho Power Corp 1st Mtg Bd		.4.750	AO	11/15/2012			2,968,728	3,000,000	.0.0000	2,968,728	2,968,440	18,208		288			1PE	11/12/2002	4.885
452092-BP-3	Illinois Pwr Co Sec Nt		.6.750	MS	03/15/2005			2,260,873	2,220,000	94.5000	2,097,900	2,283,092	44,123	149,850	(16,934)			4	08/30/2001	5.846
45458*-BC-5	Indiana-American Wtr Co Gen Mtg Bd		.6.900	JJ	07/01/2009			2,976,159	3,000,000	.0.0000	2,976,159	2,967,137	103,500	207,000	2,805			2	07/01/1999	7.055
45475Q-AR-4	Indiana Gas Co MT Nt		.7.080	MS	10/05/2029			4,021,696	4,000,000	.0.0000	4,021,696	4,023,560	83,387	283,200	(267)			2	02/23/2001	7.035
45489H-AN-7	Indiana Michigan Pwr Co MT Nt		.6.100	FA	11/01/2003			990,088	1,000,000	.0.0000	990,088	929,950	25,417	61,000	11,292			2	07/29/1996	7.365
462613-AB-6	Ipalco Enterprises Inc Sr Sec Nt		.7.375	MN	11/14/2008			5,000,000	5,000,000	88.0000	4,400,000	5,000,000	47,118	184,375				3	05/31/2002	7.370
476556-BQ-7	Jersey Central Pwr & Lt Co 1st Mtg		.6.375	MN	05/01/2003			4,977,537	5,000,000	100.7500	5,037,500	4,583,450	53,125	318,750	64,844			2	03/29/1995	7.783
484168-AA-7	Kaneb Pipe Line Op Ptnrshp LP Sr Nt		.7.750	FA	02/15/2012			14,981,081	15,000,000	110.4640	16,569,600	14,980,000	439,167	561,875	1,081			2PE	02/15/2002	7.770
491674-AR-8	KU Energy Corp 1st Mtg Bd Ser P		.7.920	MN	05/15/2007			5,076,085	5,000,000	114.9680	5,748,400	5,105,100	50,600	396,000	(14,234)			1PE	11/14/2000	7.505
49337E-AB-6	Keyspan Gas East MT Nt		.6.900	JJ	01/15/2008			12,102,360	12,000,000	.0.0000	12,102,360	12,116,640	381,800	759,000	(14,994)			1	02/08/2002	6.694
50185K-AC-1	LG & E Cap Co MT Nt		.6.205	MN	05/01/2004			7,000,000	7,000,000	.0.0000	7,000,000	7,000,000	72,392	434,350				2PE	05/04/1999	6.205
52966*-AG-8	Lexington Tel Co Sr Nt		.7.860	MS	09/01/2009			2,220,000	2,220,000	.0.0000	2,220,000	2,220,000	58,164	174,492				1	09/23/1994	7.861
557497-AP-9	Madison Gas & Elec Co MT Nt		.7.490	MS	09/20/2007			4,996,326	5,000,000	.0.0000	4,996,326	4,995,150	124,833	374,500	.684			1PE	09/15/2000	7.510
5574AO-AA-5	Madison Gas & Electric Co MT Nt		.6.580	AO	04/01/2012			3,333,297	3,000,000	.0.0000	3,333,297	3,335,970	49,350		(2,673)			1PE	11/22/2002	5.060
57564E-BQ-9	Massachusetts Elec Co 1st Mtg MT Nt Ser U		.8.520	MS	11/30/2004			3,580,971	3,500,000	.0.0000	3,580,971	3,694,215	99,400	298,200	(37,946)			1PE	10/05/1999	7.210
594457-BK-8	Michigan Cons Gas Co Secd Remarketable Nt		.6.200	JD	06/30/2038	06/30/2003	100.000	1,000,000	1,000,000	101.7920	1,017,920	1,000,000	.172	62,000				2PE	06/18/1998	6.200
59562E-AG-0	MidAmerican Energy Co Nt		.6.375	JD	06/15/2006			9,811,980	10,000,000	.0.0000	9,811,980	9,699,140	28,333	637,500	50,476			1PE	05/07/2002	6.991
598326-AA-4	Midwest Ind Trans Sys Opr Inc Sr Nt		.8.750	JD	06/01/2012			13,353,114	13,000,000	.0.0000	13,353,114	13,364,370	94,792	1,137,500	(14,710)			2	05/20/2002	8.317
604110-AP-1	Minnesota Pwr & Lt Co 1st Mtg Bd		.7.500	FA	08/01/2007	08/01/2005		5,273,494	5,000,000	109.4830	5,474,150	5,337,500	156,250	187,500	(64,006)			2PE	04/29/2002	5.210
604110-AS-5	Minnesota Pwr & Lt Co 1st Mtg Bd		.7.000	FA	02/15/2007			10,570,576	10,000,000	109.8010	10,980,100	10,720,400	264,444	700,000	(120,234)			2PE	09/25/2001	5.436
624284-AJ-4	Mountain Sts Tel & Tel Co Deb		.6.000	FA	08/01/2007			2,479,616	2,756,000	89.0000	2,452,840	2,045,172	68,900	165,360	47,263			4	09/25/1986	8.700
63618E-AV-3	National Fuel Gas Co MT Nt Ser D		.6.303	MN	05/27/2008			1,463,685	1,445,000	.0.0000	1,463,685	1,467,036	15,180	91,078	(2,836)			1PE	10/16/2001	6.020
63618E-AW-1	National Fuel Gas Co MT Nt		.6.000	MS	03/01/2009			2,216,334	2,300,000	.0.0000	2,216,334	2,197,972	46,000	138,000	10,642			1PE	03/28/2001	6.731
63618E-AX-9	National Fuel Gas Co MT Nt		.6.820	FA	08/01/2004			2,521,953	2,500,000	.0.0000	2,521,953	2,522,255	71,042	136,400	(4,256)			1	08/06/2002	6.220
63618E-BA-8	National Fuel Gas Co MT Nt		.6.700	MN	11/21/2011			4,997,186	5,000,000	.0.0000	4,997,186	4,997,150	55,833	317,319	10			1	11/15/2001	6.709
637432-CA-1	National Rural Utilities Coll Nt		.6.200	FA	02/01/2008			8,531,535	8,500,000	106.1250	9,020,625	8,539,515	219,583	527,000	(5,147)			1PE	03/26/2001	6.114
637432-CQ-6	National Rural Utilities Coll Tr Nt		.6.000	MN	05/15/2006			11,605,021	11,500,000	109.0910	12,545,465	11,629,060	88,167	690,000	(24,039)			1	02/07/2002	5.698
653522-CA-8	Niagara Mohawk Pwr Corp 1st Mtg Bd		.8.000	JD	06/01/2004			4,075,603	3,819,000	107.4130	4,102,102	4,118,677	25,460	152,760	(43,074)			2	10/28/2002	3.107
653522-CV-2	Niagara Mohawk Pwr Corp 1st Mtg		.7.750	MN	05/15/2006			18,132,174	16,300,000	113.3290	18,472,627									

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
678858-BD-2	Oklahoma Gas & Elec Co Sr Nt.....		.7. 125	AO.....	10/15/2005			9,966,281	10,000,000	110.8020	11,080,200	9,944,300	150,417	712,500	10,570			1PE	10/18/2000	7.261
684065-AT-2	Orange & Rockland Utilis Inc Deb Ser F.....		.6. 500	JD.....	12/01/2027			5,258,393	5,000,000	107.3890	5,369,450	5,260,750	27,083	162,500	(2,357)			1PE	06/05/2002	6.094
69339N-AA-4	PJM Interconnection LLC Sr Nt.....		.7. 163	JD.....	12/15/2007			2,526,000	2,526,000	.0.0000	2,526,000	2,526,000	8,042	180,937				1PE	12/19/2000	7.163
69351U-AB-9	PPL Electric Utilities 1st Mtg Bd.....		.6. 250	FA.....	08/15/2009			3,247,839	3,000,000	111.8890	3,356,670	3,250,020	70,833	31,250	(2,181)			1PE	12/19/2002	4.771
69363F-BJ-0	PSI Energy Inc 1st Mtg Bd Ser B.....		.6. 370	FA.....	09/09/2008			4,182,031	4,000,000	.0.0000	4,182,031	4,192,680	96,258	127,400	(10,649)			1PE	08/06/2002	5.430
694308-FU-6	Pacific Gas & Elec Co Sr Nt.....LS		.7. 375	MN.....	11/01/2005			9,310,000	9,500,000	98.0000	9,310,000	9,484,325		1,449,740	(174,771)		467.083	6	10/26/2000	7.415
69487P-AQ-4	Pacific Telecom Inc MT Nt.....		.6. 760	MS.....	11/04/2003			3,015,908	3,000,000	.0.0000	3,015,908	3,088,110	67,600	202,800	(17,607)			2PE	06/01/1998	6.114
695114-BM-9	Pacificorp 1st Mtg Bd.....		.5. 650	MN.....	11/01/2006			7,323,799	7,283,000	106.0070	7,720,490	7,331,452	68,582	411,490	(7,653)			1	02/27/2002	5.486
69512E-GM-1	Pacificorp 1st Mtg Bd Ser H.....		.7. 000	JJ.....	07/15/2009			6,549,012	6,500,000	.0.0000	6,549,012	6,554,535	209,806	455,000	(5,523)			1	11/28/2001	6.855
70090*-AG-9	Park Water Co 1st Mtg Bd.....		.7. 590	FA.....	08/31/2025			10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	255,108	759,000				1	08/31/1995	7.590
70090*-AJ-3	Park Water Co 1st Mtg Bd.....		.7. 320	MN.....	05/01/2014			5,493,281	5,500,000	.0.0000	5,493,281	5,493,236	67,100	168,868	45			1	05/30/2002	7.336
709051-BZ-8	Pennsylvania Pwr & Lt Co Nt.....		.6. 550	MS.....	03/01/2006			2,062,521	2,000,000	110.5730	2,211,460	2,081,240	43,667	131,000	(17,542)			1PE	12/03/2001	5.460
711030-AC-0	Peoples Energy Corp Nt Ser A.....		.6. 900	JJ.....	01/15/2011			3,642,278	3,500,000	110.1410	3,854,935	3,649,100	111,358	120,750	(6,822)			1PE	06/19/2002	6.249
723484-AB-7	Pinnacle West Cap Corp Sr Nt.....		.6. 400	AO.....	04/01/2006			15,228,812	15,000,000	101.8100	15,271,500	15,279,990	240,000	960,000	(51,178)			2	02/28/2002	5.877
736508-BC-5	Portland General Elec Co Nt.....		.7. 875	MS.....	03/15/2010			3,973,240	4,000,000	90.8720	3,634,880	3,966,240	92,750	315,000	2,660			3	03/08/2000	7.999
737679-BR-0	Potomac Elec Pwr Co 1st Mtg.....		.6. 500	MS.....	03/15/2008			2,226,593	2,000,000	113.1910	2,263,820	2,235,740	38,278		(9,147)			1PE	10/03/2002	4.061
737679-CH-1	Potomac Elec Pwr Co 1st Mtg Bd.....		.6. 250	AO.....	10/15/2007			6,501,114	6,000,000	111.3660	6,681,960	6,530,400	79,167	187,500	(29,286)			1PE	09/04/2002	4.300
743263-AB-1	Progress Energy Inc Sr Nt.....		.6. 550	MS.....	03/01/2004			5,118,569	5,000,000	103.9320	5,196,600	5,175,350	109,167	163,750	(56,781)			2	05/29/2002	4.433
744448-AY-7	Public Svc Co CO 1st Mtg.....		.8. 125	MS.....	03/01/2004			15,084,305	15,000,000	104.1560	15,623,400	15,488,550	406,250	1,218,750	(66,982)			2PE	04/18/1995	7.610
744448-BB-6	Public Svc Co CO Coll Tr Ser 1.....		.6. 375	MN.....	11/01/2005			3,475,211	3,450,000	104.4980	3,605,181	3,502,233	36,656	219,938	(7,934)			2PE	04/16/1999	6.090
744533-AX-8	Public Svc Co OK 1st Mtg Bd Ser W.....		.6. 500	JD.....	06/01/2005			5,277,857	5,000,000	107.7860	5,389,300	5,327,600	27,083	162,500	(49,743)			2PE	07/11/2002	4.060
744567-CM-8	Public Svc Elec & Gas Co 1st Mtg.....		.8. 875	JD.....	06/01/2003			3,744,248	3,700,000	101.4690	3,754,353	3,924,738	27,365	328,375	(102,632)			1PE	03/07/2001	5.907
744567-FA-1	Public Svc Elec & Gas Co 1st Mtg.....		.6. 375	MN.....	05/01/2023			12,585,864	13,000,000	93.1250	12,106,250	12,569,840	138,125	828,750	9,415			1	04/27/2001	6.663
74533H-AJ-2	Puget Sound Pwr & Lt Co 1st Mtg Ser A MT Nt.....		.8. 060	AO.....	06/19/2006			14,193,429	14,000,000	.0.0000	14,193,429	14,288,360	238,218	1,128,400	(46,610)			2	11/06/2000	7.603
76822*-AG-1	River Fuel Co #2 Inc Lease Obl Ser C.....		.5. 860	JJ.....	01/15/2005			15,000,000	15,000,000	.0.0000	15,000,000	15,000,000	405,317	439,500				2	01/15/2002	5.860
777774-AE-0	Roseton Danskammer Dynegy Hldg PTC Ser 2001-A.....		.7. 270	MN.....	11/08/2010			3,500,000	5,000,000	.0.0000	3,500,000	3,500,000	53,515	363,500	(1,500,000)			5	10/16/2001	7.269
826418-AY-1	Sierra Pacific Power Co Sec GNR Nt Ser A.....		.8. 000	JD.....	06/01/2008			7,996,075	8,000,000	93.6670	7,493,360	7,994,165	53,333	640,000	1,910			3	02/01/2002	8.011
837004-BQ-2	South Carolina EI & Gas Co Nt.....		.6. 700	FA.....	02/01/2011			2,031,247	2,000,000	113.4300	2,268,600	2,035,840	55,833	134,000	(2,867)			1PE	03/29/2001	6.449
838515-AC-8	South Jersey Gas Co Deb Nt.....		.8. 600	FA.....	02/01/2010			15,312,301	15,400,000	105.8780	16,305,212	15,201,124	551,833	1,324,400	9,495			2PE	01/25/1995	8.795
842400-EF-6	Southern CA Edison Co Nt.....LS		.8. 950	MN.....	11/03/2003			6,996,780	7,000,000	99.2500	6,947,500	6,989,570	104,417	626,500	3,643			4	11/03/2000	7.257
84263P-AH-3	Southern Connecticut Gas Co Secd MT Nt.....		.7. 600	AO.....	09/25/2007			15,000,000	15,000,000	.0.0000	15,000,000	15,000,000	240,667	1,140,000				1PE	09/20/2000	7.599
84263P-AL-4	Southern Connecticut Gas Co Secd MT Nt.....		.6. 590	AO.....	09/26/2011			1,500,000	1,500,000	.0.0000	1,500,000	1,500,000	20,868	103,518				1	09/25/2001	6.590
843163-AP-1	Southern IN Gas & Elec Co 1st Mtg.....		.8. 875	JD.....	06/01/2016			1,548,480	1,600,000	132.4000	2,118,400	1,531,936	11,833	142,000	1,877			1PE	06/23/1987	9.300
84533T-HA-7	Southwestern Bell Cap Corp MT Nt.....		.6. 580	MS.....	11/30/2006			1,964,592	2,000,000	.0.0000	1,964,592	1,939,620	43,867	131,600	7,672			1PE	06/25/1999	7.110
845437-AR-3	Southwestern Elec Power 1st Mtg Bd Ser X.....		.7. 000	MS.....	09/01/2007			1,600,038	1,500,000	112.2390	1,683,585	1,608,570	35,000	52,500	(8,532)			2PE	07/11/2002	5.364
86765B-AB-5	Sunoco Logistics Ptnrs Op LP Nt.....		.7. 250	FA.....	02/15/2012			10,979,097	11,000,000	.0.0000	10,979,097	10,978,257	301,278	414,257	840			2PE	08/07/2002	7.279
872375-AC-4	TECO Energy Inc Nt.....		.7. 200	MN.....	05/01/2011			3,166,163	3,000,000	85.5000	2,565,000	3,184,510	36,000	216,000	(14,804)			2	09/21/2001	6.333
882389-CA-5	Texas Eastern Transmission Nt.....		.7. 300	JD.....	12/01/2010			11,949,580	12,000,000	110.5120	13,261,440	11,940,600	73,000	876,000	4,553			2	11/28/2000	7.371
882850-BJ-8	Texas Utils Elec Co 1st Mtg Bd.....		.8. 250	AO.....	04/01/2004			703,385	675,000	105.9320	715,041	719,111	13,922	27,844	(15,726)			2	04/09/2002	4.734
882850-CM-0	Texas Utils Elec Co Sec Facility Bd.....		.7. 460	JJ.....	01/01/2015			11,294,149	11,650,823	109.4810	12,755,438	11,234,718	434,576	869,151	10,698			2	11/03/2000	8.127
882850-CP-3	Texas Utils Elec Co 1st Mtg Bd.....		.6. 750	JJ.....	07/01/2005															

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
93936K-BA-6.....	Washington Natural Gas WA 1st Mtg Ser C.....		.7.020	JD.....	09/11/2007.....			5,020,286.....	5,000,000.....	.0.0000.....	5,020,286.....	5,025,450.....	15,600.....	351,000.....	(3,418).....			2PE.....	06/06/2001.....	6.920.....
95527P-AC-2.....	West Penn Pwr MT Nt Ser A.....		.6.375	JD.....	06/01/2004.....			2,005,017.....	2,000,000.....	.0.0000.....	2,005,017.....	2,010,340.....	10,625.....	127,500.....	(3,297).....			3.....	04/16/2001.....	6.187.....
959421-D#-2.....	Western Reserve Tel Co Sr Nt Ser A.....		.8.050	AO.....	10/01/2009.....			3,500,000.....	3,500,000.....	.0.0000.....	3,500,000.....	3,500,000.....	70,438.....	281,750.....				1.....	10/25/1994.....	8.051.....
976656-BM-9.....	Wisconsin Electric Power Co Deb.....		.6.625	MN.....	11/15/2006.....			3,310,375.....	2,988,000.....	111.4710.....	3,330,753.....	3,318,676.....	25,800.....	80,759.....	(8,302).....			1PE.....	12/31/2002.....	3.610.....
976826-BA-4.....	Wisconsin Pwr & Lt Co Nt.....		.7.000	JD.....	06/15/2007.....			3,069,961.....	3,000,000.....	110.6800.....	3,320,400.....	3,092,190.....	9,333.....	210,000.....	(13,195).....			1PE.....	03/27/2001.....	6.390.....
Total United States								1,014,703,382.....	1,003,184,929.....	XXX.....	1,027,649,776.....	1,014,079,512.....	17,209,603.....	60,153,255.....	(2,896,836).....	0.....	467,083.....	XXX.....	XXX.....	XXX.....
Canada																				
448814-CF-8.....	Hydro-Quebec Deb Ser FV.....		11.750	FA.....	02/01/2012.....			4,426,565.....	4,000,000.....	150.3660.....	6,014,640.....	4,654,240.....	195,833.....	470,000.....	(27,900).....			1.....	04/21/1988.....	9.940.....
448814-DW-2.....	Hydro-Quebec Deb Ser HS (FSA-TAGSS) LS.....		.9.400	FA.....	02/01/2021.....			7,943,089.....	8,000,000.....	142.2850.....	11,382,800.....	7,933,840.....	313,333.....	752,000.....	1,160.....			1.....	01/30/1991.....	9.483.....
669771-AR-8.....	Nova Gas Transmission Ltd Deb.....		.8.500	JD.....	12/15/2012.....			2,411,882.....	2,245,000.....	124.2490.....	2,789,390.....	2,489,189.....	8,481.....	190,825.....	(11,004).....			1.....	08/06/1993.....	7.430.....
669771-AV-9.....	Nova Gas Transmission Ltd Nt.....		.8.500	JD.....	12/08/2004.....			5,983,755.....	5,400,000.....	110.5950.....	5,972,130.....	6,001,614.....	29,325.....	29,325.....	(17,859).....			1.....	12/05/2002.....	2.723.....
893526-CB-7.....	TransCanada Pipelines Ltd Sub Deb.....		.9.125	AO.....	04/20/2006.....			6,653,430.....	6,000,000.....	114.8580.....	6,891,480.....	6,751,140.....	107,979.....	273,750.....	(97,710).....			2PE.....	06/11/2002.....	5.471.....
893526-CC-5.....	TransCanada Pipelines Ltd Deb.....		.8.625	MN.....	05/15/2012.....			1,241,240.....	1,000,000.....	124.0550.....	1,240,550.....	1,242,340.....	11,021.....		(1,100).....			1.....	12/09/2002.....	5.321.....
89352L-AD-2.....	TransCanada Pipelines Ltd MT Nt (Reset Put Securities).....		.6.430	MS.....	03/15/2029.....	03/15/2004.....	100.000.....	11,567,902.....	11,500,000.....	.0.0000.....	11,567,902.....	11,571,445.....	217,727.....	643,000.....	(3,543).....			1PE.....	12/04/2002.....	5.908.....
Total Canada								40,227,863.....	38,145,000.....	XXX.....	45,858,892.....	40,643,808.....	883,700.....	2,329,575.....	(157,956).....	0.....	0.....	XXX.....	XXX.....	XXX.....
Other Country																				
05257H-AA-9.....	Australian Gas Lt Co Sr Nt.....		.6.375	MN.....	11/15/2003.....			9,025,903.....	9,000,000.....	103.2920.....	9,296,280.....	9,149,940.....	73,313.....	573,750.....	(28,208).....			1PE.....	01/09/1998.....	6.030.....
125148-AB-2.....	CE Electric UK Funding Sr Nt 144A.....		.6.995	JD.....	12/30/2007.....			8,256,948.....	8,000,000.....	106.0630.....	8,485,040.....	8,294,640.....	1,554.....	559,600.....	(37,692).....			2PE.....	02/25/2002.....	6.237.....
126404-AB-8.....	CSW Investments Sr Nt.....		.7.450	FA.....	08/01/2006.....			4,212,527.....	4,000,000.....	105.1600.....	4,206,400.....	4,261,960.....	124,167.....	298,000.....	(49,433).....			2.....	01/15/2002.....	5.787.....
23330W-AC-6.....	DR Inv Powergen (EastMidlands) Sr Nt.....		.7.450	MN.....	05/15/2007.....			6,072,842.....	5,750,000.....	108.9790.....	6,266,293.....	6,131,513.....	54,737.....	428,375.....	(58,670).....			1.....	01/17/2002.....	5.971.....
40427G-AC-9.....	HQI Transelec Chile SA Sr Nt.....		.7.875	AO.....	04/15/2011.....			7,961,202.....	8,000,000.....	110.7690.....	8,861,520.....	7,956,017.....	133,000.....	630,000.....	3,206.....			2PE.....	09/07/2001.....	7.956.....
60369@-AC-0.....	Anglian Water Services Fin plc Sr Nt Ser C USS.....		.7.010	JJ.....	07/25/2008.....			25,000,000.....	25,000,000.....	.0.0000.....	25,000,000.....	25,000,000.....	759,417.....					1Z.....	09/19/2002.....	7.010.....
Total Other Country								60,529,422.....	59,750,000.....	XXX.....	62,115,533.....	60,794,070.....	1,146,187.....	2,489,725.....	(170,797).....	0.....	0.....	XXX.....	XXX.....	XXX.....
3299999 - Total Bonds - Public Utilities - Issuer Obligations								1,115,460,666.....	1,101,079,929.....	XXX.....	1,135,624,201.....	1,115,517,390.....	19,239,490.....	64,972,555.....	(3,225,589).....	0.....	467,083.....	XXX.....	XXX.....	XXX.....
Single Class Mortgage (SC) United States																				
247109-AZ-4.....	Delmarva Pwr & Lt Co 1st Mtg S F Bd.....		.6.950	JD.....	06/01/2008.....			2,935,416.....	2,768,000.....	109.1730.....	3,021,909.....	2,947,449.....	16,031.....	96,188.....	(12,033).....			1PE.....	07/09/2002.....	4.748.....
Total United States								2,935,416.....	2,768,000.....	XXX.....	3,021,909.....	2,947,449.....	16,031.....	96,188.....	(12,033).....	0.....	0.....	XXX.....	XXX.....	XXX.....
3399999 - Total Bonds - Public Utilities - Single Class Mortgage-Backed/Asset-Backed Securities								2,935,416.....	2,768,000.....	XXX.....	3,021,909.....	2,947,449.....	16,031.....	96,188.....	(12,033).....	0.....	0.....	XXX.....	XXX.....	XXX.....
Other Multi-Class Commercial (OC) United States																				
69350E-AG-5.....	PP&L Transition Bond Co LLC 1999-1 A7.....		.7.050	MJSD.....	06/25/2009.....	06/25/2007.....	100.000.....	2,000,054.....	2,000,000.....	.0.0000.....	2,000,054.....	1,999,898.....	2,350.....	141,000.....	(16).....			1.....	07/29/1999.....	7.111.....
69350E-AH-3.....	PP&L Transition Bond Co LLC 1999-1 A8.....		.7.150	MJSD.....	06/25/2009.....	12/25/2008.....	100.000.....	13,821,740.....	14,000,000.....	.0.0000.....	13,821,740.....	13,737,500.....	16,683.....	1,001,000.....	26,346.....			1PE.....	08/11/1999.....	7.513.....
Total United States								15,821,794.....	16,000,000.....	XXX.....	15,821,794.....	15,737,398.....	19,033.....	1,142,000.....	26,329.....	0.....	0.....	XXX.....	XXX.....	XXX.....
3799999 - Total Bonds - Public Utilities - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities								15,821,794.....	16,000,000.....	XXX.....	15,821,794.....	15,737,398.....	19,033.....	1,142,000.....	26,329.....	0.....	0.....	XXX.....	XXX.....	XXX.....
3899996 - Bonds - Public Utilities - United States								1,033,460,592.....	1,021,952,929.....	XXX.....	1,046,493,479.....	1,032,764,360.....	17,244,667.....	61,391,443.....	(2,882,540).....	0.....	467,083.....	XXX.....	XXX.....	XXX.....
3899997 - Bonds - Public Utilities - Canada								40,227,863.....	38,145,000.....	XXX.....	45,858,892.....	40,643,808.....	883,700.....	2,329,575.....	(157,956).....	0.....	0.....	XXX.....	XXX.....	XXX.....
3899998 - Bonds - Public Utilities - Other Countries								60,529,422.....	59,750,000.....	XXX.....	62,115,533.....	60,794,070.....	1,146,187.....	2,489,725.....	(170,797).....	0.....	0.....	XXX.....	XXX.....	XXX.....
3899999 - Total - Public Utilities Bonds								1,134,217,876.....	1,119,847,929.....	XXX.....	1,154,467,903.....	1,134,202,237.....	19,274,554.....	66,210,743.....	(3,211,293).....	0.....	467,083.....	XXX.....	XXX.....	XXX.....
Industrial & Miscellaneous Issuer Obligations (IO) United States																				
000000-00-0.....	Toyota Motor Cr Corp MT Nt.....		.5.750	A.....	04/30/2004.....			2,063,508.....	2,000,000.....	.0.0000.....	2,063,508.....	2,087,400.....	76,986.....		(23,892).....			1PE.....	06/25/2002.....	3.230.....
	Dentsply International Inc Unsubordinated Nt EUR.....																			
000000-00-0.....	Cost = 4,758,185 Par = 5,000,000.....		.5.750	D.....	12/13/2006.....			5,010,327.....	5,251,675.....	.0.0000.....	5,010,327.....	4,689,667.....	15,719.....	294,429.....	11,860.....	308,800.....		2PE.....	10/10/2002.....	7.004.....
000000-00-0.....	Ecolab Inc Nt EUR Cost = 8,655,411 Par = 9,000,000.....		.5.375	F.....	02/07/2007.....			9,106,908.....	9,453,015.....	.0.0000.....	9,106,908.....	8,463,068.....	456,594.....		14,734.....	629,106.....		1PE.....	10/22/2002.....	6.315.....
000361-A*-6.....	AAR Corp Sr Nt.....		.7.980	JD.....	05/15/2008.....			12,000,000.....	12,000,000.....	.0.0000.....	12,000,000.....	12,000,000.....	79,800.....	957,600.....				2.....	06/07/2001.....	7.981.....
00077Q-AA-8.....	ABN AMRO Bk Sub Nt (Chicago Bk) Gtd LS.....		.7.250	MN.....	05/31/2005.....			2,733,093.....	2,500,000.....	110.3320.....	2,758,300.....	2,745,725.....	15,608.....	90,625.....	(12,632).....			1.....	11/06/2002.....	3.201.....
00111#-AA-0.....	AFA Financing LLC Nt.....		.3.810	FA.....	08/31/2003.....			4,000,000.....	4,000,000.....	.0.0000.....	4,000,000.....	4,000,000.....	52,070.....					1Z.....	08/28/2002.....	3.810.....
001383-B*-8.....	AIG Matched Funding Corp S&P Total Return Bd.....		.3.000	JD.....	12/14/2015.....			12,317,557.....	12,317,557.....	.0.0000.....	12,317,557.....	12,317,557.....	17,450.....	361,376.....				1.....	12/14/2002.....	3.000.....
00209A-AD-8.....	AT&T Wireless Svcs Inc Sr Nt LS.....		.7.350	MS.....	03/01/2006.....			12,107,305.....	12,000,000.....	103.0000.....	12,360,000.....	12,129,450.....	294,000.....	367,500.....	(22,145).....			2.....	12/09/2002.....	7.029.....
00209A-AE-6.....	AT&T Wireless Svcs Inc Sr Nt.....		.7.875	MS.....	03/01/2011.....			10,055,159.....	10,000,000.....	100.5000.....	10,050,000.....	10,057,950.....	262,500.....	393,750.....	(2,791).....			2.....	03/20/2002.....	7.782.....
003723-AA-1.....	ABN Amro NA Holding Co Bd.....		.6.523	MN.....	12/01/2049.....			3,000,000.....	3,000,000.....	.0.0000.....	3,000,000.....	3,000,000.....	52,728.....					1PE.....	09/17/2002.....	6.522.....

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
00805#-AA-1	Aerotek Inc Sr Secd Nt Ser A		.7.150	AO	10/09/2004			12,000,000	12,000,000	.0.0000	12,000,000	12,000,000	195,433	858,000				1Z	10/09/1997	7.150
009158-AG-1	Air Prods & Chems Inc Deb		.8.500	AO	04/01/2006	04/01/2004	100.000	10,777,691	10,850,000	106.4230	11,546,896	10,508,796	230,563	922,250	(26,754)			1PE	08/13/2001	8.310
009158-AM-8	Air Prods & Chems Inc Nt		.7.375	MN	05/01/2005			7,720,168	7,500,000	110.1290	8,259,675	8,012,850	92,188	553,125	(85,578)			1PE	04/15/1999	6.006
00915X-AM-3	Air Prods & Chems Inc MT Nt Ser B		.6.080	JD	08/26/2003			5,011,384	5,000,000	.0.0000	5,011,384	5,015,525	13,511	304,000	(13,010)			1PE	03/01/2002	5.733
00915X-BP-5	Air Prods & Chems Inc MT Nt		.6.862	AO	10/25/2003			2,307,506	2,320,000	.0.0000	2,307,506	2,266,385	29,186	159,198	14,405			1PE	12/09/1999	7.559
00915X-BY-6	Air Prods & Chems Inc MT Nt		.6.650	JD	08/01/2007			11,404,187	10,620,000	.0.0000	11,404,187	11,476,380	31,388	353,115	(72,194)			1PE	07/22/2002	4.835
01273*-AA-6	Albermare Pptys Inc Coll Tr Nt		.9.750	MTLY	12/31/2004			267,260	274,859	.0.0000	267,260	219,300		74	26,817	3,342		2	11/17/1983	12.891
013068-AC-5	Alberto Culver Co Deb		.6.375	JD	06/15/2028			4,535,144	5,000,000	107.1490	5,357,450	4,520,065	14,167	318,750	6,308			2PE	08/03/2000	7.175
013068-AD-3	Alberto Culver Co Nt		.8.250	MN	11/01/2005			19,878,409	18,000,000	113.5590	20,440,620	20,108,400	247,500	742,500	(229,991)			2PE	10/03/2002	4.291
013104-AD-6	Albertsons Inc Sr Nt		.6.550	FA	08/01/2004			9,577,673	9,590,000	105.7610	10,142,480	9,564,044	261,727	628,145	7,136			2PE	03/01/2001	6.637
013104-AG-9	Albertsons Inc Nt	LS	.8.350	MN	05/01/2010			9,000,000	9,000,000	120.7720	10,869,480	9,000,000	125,250	751,500				2PE	05/04/2000	8.350
01365#-AC-7	Albuquerque Plaza Assoc 1st Mtg Nt		.7.400	MTLY	07/01/2015			11,284,045	11,284,045	.0.0000	11,284,045	11,284,045	69,585	797,907				2	12/17/2001	7.515
013788-D@-0	Alco Standard Corp Sr Nt Ser A		.7.150	MN	11/15/2005			19,000,000	19,000,000	.0.0000	19,000,000	19,000,000	173,586	1,358,500				2	11/29/1995	7.150
01448@-AB-2	Alex Lee Inc Sr Nt Ser B		.7.540	JD	06/15/2011			20,454,546	20,454,546	.0.0000	20,454,546	20,454,546	68,545	1,542,273				2	01/31/1997	7.542
01448@-AC-0	Alex Lee Inc Amended & Restated Sr Nt		.6.530	JD	06/15/2003			3,216,600	3,216,600	.0.0000	3,216,600	3,216,600	9,335	210,044				2	10/15/1993	6.528
01849Q-AL-9	Allergan Inc MT Nt		.6.220	AO	04/03/2013	04/03/2003	100.000	20,003,678	20,000,000	.0.0000	20,003,678	20,062,000	304,089	1,244,000	(14,120)			1PE	04/17/1998	6.145
01849Q-AN-5	Allergan Inc MT Nt		.7.470	AO	04/17/2012			5,259,542	5,000,000	.0.0000	5,259,542	5,273,600	76,775	186,750	(14,058)			1PE	04/12/2002	6.710
01877K-AB-9	Alliance Pipeline LP Sr Nt		.6.996	JD	12/31/2019			5,665,672	5,464,930	104.3230	5,701,179	5,667,645	1,062	272,440	(1,973)			2	08/15/2002	6.397
018803-AC-0	Alliant Energy Resources Inc Nt		.7.375	MN	11/09/2009			1,026,632	1,000,000	99.1670	991,670	1,029,940	10,653	73,750	(2,940)			2PE	11/09/2001	6.881
018803-AE-6	Alliant Energy Resources Inc Nt	LS	.7.000	JD	12/01/2011			4,993,620	5,000,000	97.8600	4,893,000	4,992,130	29,167	365,556	1,489			2	02/11/2002	7.020
01903#-AA-0	Allied Capital Corp Sr Nt Ser A		.7.055	MN	05/30/2003			8,000,000	8,000,000	.0.0000	8,000,000	8,000,000	48,601	564,400				2	06/04/1998	7.055
01903#-AD-4	Allied Capital Corp Sr Nt Ser A		.7.390	MN	05/01/2004			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	61,583	369,500				2	05/05/1999	7.390
01903#-AF-9	Allied Capital Corp Sr Nt		.8.510	MN	11/15/2004			5,008,547	5,000,000	.0.0000	5,008,547	5,020,270	54,369	425,500	(4,071)			2	11/15/1999	8.409
01903#-AG-7	Allied Capital Corp Sr Nt		.8.540	AO	10/15/2005			10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	180,289	854,000				2	10/24/2000	8.540
01903#-AJ-1	Allied Capital Corp Sr Nt		.7.160	AO	10/15/2006			2,000,000	2,000,000	.0.0000	2,000,000	2,000,000	30,231	137,233				2	10/30/2001	7.160
020039-DB-6	Alltel Corp Nt		.7.000	JJ	07/01/2012			7,002,192	7,000,000	115.2460	8,067,220	7,001,990	261,333		202			1	06/14/2002	6.995
022249-AX-4	Aluminum Co of America Bd		.6.125	JD	06/15/2005			999,187	1,000,000	108.4230	1,084,230	997,940	2,722	61,250	298			1PE	10/14/1998	6.161
022249-BA-3	Aluminum Co of America Bd		.6.500	JD	06/15/2018			5,190,134	5,250,000	108.8170	5,712,893	5,181,237	15,167	341,250	2,175			1PE	10/14/1998	6.619
02359@-AD-3	AMERCO Real Estate Co Sr Nt		.9.030	AO	04/30/2012			11,020,000	19,000,000	58.0000	11,020,000	19,123,311	290,716	791,128	(8,103,311)			6	05/15/2002	8.901
02364J-AC-8	AOL Time Warner Inc Conv Corp Nt		.0.000	MATR	12/06/2019			23,346,196	42,350,000	55.0000	23,292,500	23,346,196						2	06/22/2001	3.230
023771-CC-0	American Airlines Inc Eq Tr Ctf Ser 1987A		.9.900	JJ	01/15/2009			2,635,929	2,643,000	56.0660	1,481,824	2,628,728	120,653	261,657	820			3	07/30/1987	9.960
023771-CD-8	American Airlines Inc Eq Tr Ctf Ser 1987A		.9.900	JJ	01/15/2010			3,049,135	3,072,000	54.4120	1,671,537	3,030,743	140,237	304,128	2,149			3	08/05/1987	10.050
023771-HT-8	American Airlines Inc Eq Tr Ctf Ser 1987J		10.650	AO	04/01/2003			1,249,115	1,247,000	80.6910	1,006,217	1,313,478	33,201	132,806	(8,156)			3	05/16/1989	9.930
023771-HU-5	American Airlines Inc Eq Tr Ctf Ser 1987J		10.650	AO	04/01/2003			1,356,296	1,354,000	80.6910	1,092,556	1,426,182	36,050	144,201	(8,856)			3	05/16/1989	9.930
023771-JA-7	American Airlines Inc Eq Tr Ctf Ser 1987J		10.700	AO	04/01/2004			1,401,233	1,389,000	69.5330	965,813	1,470,798	37,156	148,623	(8,817)			3	05/16/1989	9.930
023771-JB-5	American Airlines Inc Eq Tr Ctf Ser 1987J		10.700	AO	04/01/2004			1,521,281	1,508,000	69.8370	1,053,142	1,596,806	40,339	161,356	(9,572)			3	05/16/1989	9.930
023771-VW-5	American Airlines Inc Eq Tr Ctf Ser 1990K		.9.870	JD	06/15/2009			2,024,000	2,024,000	54.7430	1,107,998	2,024,000	8,879	199,769				4	06/20/1990	9.870
02378H-AD-4	American Airlines Inc Eq Tr PTC Ser 1994-A5		10.190	MN	05/26/2016			2,000,000	2,000,000	.0.0000	2,000,000	2,000,000	19,814	203,800				3	05/13/1994	10.190
02378J-AE-8	American Airlines AMR ETC Tr PTC Ser 1999-1C		.7.155	AO	10/15/2004			4,000,000	4,000,000	71.0550	2,842,200	4,000,000	60,420	286,200				3	09/23/1999	7.155
025816-AM-1	American Express Co Global Nt		.6.875	MN	11/01/2005			2,991,121	3,000,000	111.7720	3,353,160	2,985,390	34,375	206,250	2,747			1PE	10/25/2000	6.992
025818-BU-8	American Express Cr Corp Sr Nt		.7.450	FA	08/10/2005			8,563,686	8,500,000	100.6250	8,553,125	8,605,740	248,023	633,250	(21,502)			1PE	11/21/2000	7.130
02635P-MN-0	American General Fin MT Nt Ser E		.6.050	FA	04/09/2003			5,746,0												

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
032511-AG-2	Anadarko Petroleum Corp Nt		.5.875	AO	10/15/2003			4,985,410	5,000,000	103.2570	5,162,850	4,934,506	62,014	293,750	17,564			2	09/07/2000	6.262
032654-AC-9	Analog Devices Inc Conv Deb		4.750	AO	10/01/2005			13,000,000	13,000,000	99.3750	12,918,750	13,000,000	154,375	617,500				2	09/27/2000	4.750
03350#-AA-4	Andersen Corp Sr Nt Ser A		6.880	JJ	07/15/2004			3,500,000	3,500,000	0.0000	3,500,000	3,500,000	111,036	240,800				1	07/29/1999	6.880
03350#-AB-2	Andersen Corp Sr Nt Ser B		7.250	JJ	07/15/2009			2,937,282	3,000,000	0.0000	2,937,282	2,915,003	100,292	217,500	7,156			1	07/29/1999	7.663
035229-AL-7	Anheuser-Busch Cos Inc Deb		9.000	JD	12/01/2009			4,109,761	4,200,000	129.3830	5,434,086	4,038,300	31,500	378,000	8,917			1PE	01/24/1990	9.430
035229-CA-9	Anheuser-Busch Cos Inc Nt		5.375	MS	09/15/2008			2,786,845	3,000,000	109.0580	3,271,740	2,727,360	47,479	161,250	29,613			1PE	12/05/2000	6.904
03760A-AC-5	Apogent Technologies Inc Sr Nt Ser B		8.000	AO	04/01/2011			9,463,238	9,500,000	114.7250	10,898,875	9,458,114	190,000	760,000	3,041			2	08/28/2001	8.065
03760A-AD-3	Apogent Technologies Inc Conv Nt		2.250	AO	10/15/2021			9,990,000	10,000,000	102.8750	10,287,500	9,990,000	47,500	228,125				2	10/12/2001	2.256
037705-AA-8	Appalachian NPI LLC Sr Secd Nt		7.760	FA	02/28/2016			4,321,771	4,236,500	0.0000	4,321,771	4,330,889	110,497	328,752	(2,718)			2	02/08/2001	7.293
038336-A*-4	AptarGroup Inc Sr Nt		7.080	MS	09/30/2005			10,714,284	10,714,284	0.0000	10,714,284	10,714,284	191,750	758,571				1	10/10/1995	7.083
038336-A@-2	AptarGroup Inc Ser 1999-A		6.620	MN	05/30/2011			2,000,000	2,000,000	0.0000	2,000,000	2,000,000	11,401	132,400				1	05/28/1999	6.620
038522-AC-2	Aramark Services Inc Nt		7.000	JJ	07/15/2006			9,232,963	8,880,000	106.4610	9,453,737	9,254,639	286,627		(21,677)			2	11/07/2002	5.742
038522-AF-5	Aramark Services Inc Gtd Nt		7.000	MN	05/01/2007			977,661	940,000	105.9620	996,043	979,112	10,967	18,375	(1,451)			2PE	10/29/2002	5.937
03937R-A*-3	Arch Chemicals Inc Sr Nt		7.940	MS	03/20/2007			16,000,000	16,000,000	0.0000	16,000,000	16,000,000	356,418	655,200				2Z	03/20/2002	8.440
039483-AF-9	Archer-Daniels-Midland Co Deb		10.250	JJ	01/15/2006			11,318,556	10,855,000	121.6500	13,205,108	12,021,782	513,050	1,010,138	(92,554)			1PE	09/23/2002	8.598
039483-AG-7	Archer-Daniels-Midland Co Deb		8.875	AO	04/15/2011			5,180,864	4,380,000	127.6260	5,590,019	5,252,398	82,064	327,488	(59,976)			1PE	06/21/2002	6.036
039483-AL-6	Archer-Daniels-Midland Co Nt	LS	6.250	MN	05/15/2003			3,093,898	3,100,000	101.7210	3,153,351	3,047,920	24,757	193,750	15,819			1PE	11/18/1999	6.800
03968@-AE-2	Arctic Slope Regional Corp Sr Nt Ser E		8.370	JD	12/29/2010			9,500,000	9,500,000	0.0000	9,500,000	9,500,000	4,418	795,150				2	12/29/2000	8.370
04033#-AB-5	Arias Acquisitions Inc Tm Loan Tr B		8.730	FMAN	11/08/2008			3,500,000	3,500,000	101.4790	3,551,773	3,500,000	44,984					3Z	11/08/2002	8.825
040420-BF-7	Aristar Inc Sr Nt		7.250	JD	06/15/2006			6,389,257	6,200,000	111.5390	6,915,418	6,402,471	19,978	431,375	(28,556)			1	07/01/2002	6.237
042476-AA-9	Armstrong World Inds Inc Deb	LS	9.750	AO	04/15/2008			5,720,000	13,000,000	44.0000	5,720,000	6,500,000			(373,750)		3,436,333	6	02/01/1989	19.973
042476-AD-3	Armstrong World Inds Inc Sr Nt	LS	6.500	FA	08/15/2005			572,000	1,300,000	44.0000	572,000	650,000			(78,000)		243,172	6	03/12/1999	21.056
042735-AJ-9	Arrow Electronics Inc Sr Nt		7.000	JJ	01/15/2007			9,518,799	10,000,000	100.0660	10,006,600	9,259,500	322,778	700,000	96,386			2	02/07/2000	8.431
042735-AT-7	Arrow Electronics Inc Sr Nt		8.200	AO	10/01/2003			1,999,765	2,000,000	103.0660	2,061,320	1,999,097	41,000	164,000	294			2PE	04/24/2001	8.217
044200-BB-1	Ashland Inc MT Nt Ser G		6.990	JD	11/06/2006			7,029,060	7,000,000	0.0000	7,029,060	7,038,500	21,747	489,300	(6,247)			2PE	04/25/2001	6.868
044200-BC-9	Ashland Inc MT Nt Ser G		6.900	JD	11/14/2006			2,896,039	3,000,000	0.0000	2,896,039	2,848,050	9,200	207,000	22,220			2PE	10/02/2000	7.961
044200-BJ-4	Ashland Inc MT Nt Ser J		7.830	FA	08/15/2005			2,152,047	2,000,000	0.0000	2,152,047	2,175,840	59,160	78,300	(23,793)			2	07/17/2002	4.713
04454C-DD-5	Ashland Oil Inc MT Nt Ser F		7.850	JD	11/30/2004			12,961,785	12,750,000	0.0000	12,961,785	13,125,380	44,483	1,000,875	(100,331)			2PE	04/17/2001	6.909
04454C-DF-0	Ashland Oil Inc MT Nt		7.910	JD	07/21/2004			2,543,410	2,500,000	0.0000	2,543,410	2,630,450	8,789	197,750	(25,537)			2PE	03/31/1999	6.720
045380-B@-0	Asplundh Tree Expert Co Sr Nt		4.290	JD	12/18/2009			9,000,000	9,000,000	0.0000	9,000,000	9,000,000	13,943					1Z	12/18/2002	4.290
045573-AW-4	Associated Dry Goods Corp Deb		8.850	MS	03/01/2006			9,114,151	9,330,000	117.2070	10,935,413	8,651,819	275,235	825,705	55,571			1PE	01/15/1988	9.715
045903-V7-3	Associates Corp North America Sr MT Nt		6.330	MN	08/18/2003			1,525,559	1,500,000	0.0000	1,525,559	1,558,509	15,825	94,950	(32,950)			1PE	03/01/2002	3.572
046003-K-7	Associates Corp North America Sr Nt		10.250	FA	08/15/2003			815,435	800,000	0.0000	815,435	876,216	30,978	82,000	(11,830)			1Z	08/08/1996	7.000
046003-N-1	Associates Corp North America Sr Nt		10.750	FA	08/15/2003			153,342	150,000	0.0000	153,342	166,490	6,092	16,125	(2,559)			1Z	08/08/1996	7.000
046003-P-6	Associates Corp North America Sr Nt		11.250	FA	08/15/2003			51,263	50,000	0.0000	51,263	56,230	2,125	5,625	(967)			1Z	08/08/1996	7.000
04623#-AA-3	Astec Industries Inc Sr Sec Nt		8.935	MS	09/10/2011			5,000,000	5,000,000	0.0000	5,000,000	5,000,000	140,230	414,422				3	09/10/2001	7.558
046753-ZP-7	Atchison Topeka & S Fe Ry Co Eq Tr Ctf		7.470	FA	02/15/2007			1,273,517	1,295,000	113.7100	1,472,545	1,262,224	36,545	96,737	4,253			1PE	03/01/2000	7.950
048825-AV-5	Atlantic Richfield Co Deb		9.125	MS	03/01/2011			3,112,307	3,000,000	123.3750	3,701,250	3,179,280	91,250	273,750	(9,232)			1PE	06/09/1992	8.480
04882P-BZ-1	Atlantic Richfield Co MT Nt Tr #00048		8.450	MN	02/21/2012			4,224,236	4,200,000	0.0000	4,224,236	4,235,574	45,348	354,900	(1,648)			1	06/29/1992	8.360
049560-AB-1	Atmos Energy Corp Nt		7.375	MN	05/15/2011			11,767,828	11,000,000	113.6680	12,503,480	11,783,800	103,660	626,875	(16,001)			1PE	10/08/2002	6.258
053332-AB-8	Autozone Inc Nt		6.000	MN	11/01/2003			17,196,903	17,240,000	102.4220	17,657,553	17,055,505	172,400	1,034,400	48,500			2PE	01/20/2000	6.313
05361H-AT-1	Avery Dennison Corp MT Nt		6.750	JJ	04/15/2005			3,983,834	4,000,000	0.0000	3,983,834	3,962,360	124,500	270,000	6,536					

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21	
			4	5									14	15							
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest	
057224-AV-9	Baker Hughes Inc Nt.....		.5.800	FA.....	02/15/2003			2,899,968	2,900,000	100.3280	2,909,512	2,899,098	63,542	168,200	257				1PE.....	08/25/1999...	5.809
05916M-AE-3	Baltimore Gas & Elec Co MT Nt Ser E.....		.6.660	MN.....	05/01/2006			4,446,614	4,320,000	.0.0000	4,446,614	4,466,271	47,952	191,475	(19,657)				2PE.....	06/06/2002...	5.680
059815-A@-9	Bandag Inc Sr Nt.....		.6.500	JD.....	12/15/2007			7,142,857	7,142,857	.0.0000	7,142,857	7,142,857	20,635	464,286					12.....	12/15/1997...	6.500
060505-AG-9	Bank of America Corp Sub Nt.....LS.....		.7.400	JJ.....	01/15/2011			7,119,861	7,000,000	117.7960	8,245,720	7,131,422	238,856	518,000	(10,800)				1.....	10/18/2001...	7.114
064057-L*-1	Bank NY Inc Cr Tenant Lease.....		.6.210	JJ.....	01/01/2011			7,000,000	7,000,000	.0.0000	7,000,000	7,000,000	217,350	382,778					1PE.....	08/14/2001...	6.212
064059-A*-9	Bank of New York Sr Secd Nt.....		.6.520	FMAN.....	02/01/2004			4,048,713	4,056,428	.0.0000	4,048,713	4,040,349	44,080	264,479	6,292				1.....	09/28/2000...	6.907
064209-AA-7	Bank One Cleveland Sub Nt.....		.6.625	AO.....	04/15/2003			1,001,706	1,000,000	101.2900	1,012,900	1,021,240	13,986	66,250	(5,787)				1PE.....	05/04/1999...	6.010
064216-AA-2	Bank One Milwaukee Sub Nt.....		.6.625	AO.....	04/15/2003			6,758,875	6,750,000	101.2900	6,837,075	6,860,173	94,406	447,188	(30,095)				1PE.....	06/04/1999...	6.151
06423A-AF-0	Bank One Corp Sr Nt.....		.7.625	FA.....	08/01/2005			6,992,094	7,000,000	112.6730	7,887,110	6,986,000	222,396	533,750	2,671				1PE.....	07/26/2000...	7.674
066050-CR-4	BankAmerica Corp Sub Nt.....		.6.625	AO.....	10/15/2007			2,899,580	3,000,000	113.5270	3,405,810	2,864,310	41,958	198,750	16,898				1.....	10/31/2000...	7.470
066704-AA-5	Banponce Corp (Popular Inc) Sub Nt.....		.6.750	JD.....	12/15/2005			1,151,098	1,130,000	110.9260	1,253,464	1,158,194	3,390	76,275	(6,344)				2PE.....	11/07/2001...	6.050
067383-AA-7	Bard (C R) Inc Nt.....		.6.700	JD.....	12/01/2026			14,668,942	15,300,000	109.4990	16,753,347	14,641,349	85,425	991,600	10,514				2PE.....	08/19/2002...	7.057
06777@-AA-4	Barnes & Noble Coll Bkstrs Inc Sr Nt.....		.6.180	MN.....	11/30/2008			4,879,793	5,000,000	.0.0000	4,879,793	4,862,502	26,608	309,000	15,917				3.....	11/30/2001...	6.676
067806-D@-5	Barnes Group Inc Sr Nt.....		.8.590	MN.....	11/21/2008			4,000,000	4,000,000	.0.0000	4,000,000	4,000,000	38,178	343,600					2.....	11/21/2000...	8.590
068277-AA-0	Baroid Corp Sr Nt.....LS.....		.8.000	AO.....	04/15/2003			1,002,927	1,000,000	100.3750	1,003,750	1,062,130	16,889	80,000	(9,879)				2PE.....	08/10/1995...	6.940
068306-A@-8	Barr Lab Inc Sr Nt Ser A.....		.6.610	MN.....	11/18/2004			1,714,287	1,714,287	.0.0000	1,714,287	1,714,287	13,535	113,314					1.....	11/18/1997...	6.610
068306-B*-9	Barr Lab Inc Sr Nt.....		.7.010	MN.....	11/18/2007			8,011,230	8,000,000	.0.0000	8,011,230	8,017,600	66,984	560,800	(3,772)				1.....	03/28/2001...	6.950
07132@-AB-8	Battelle Memorial Institute Sr Nt Ser B.....		.6.930	AO.....	04/15/2012			8,021,673	8,000,000	100.0000	8,000,000	8,022,830	117,040	295,680	(1,156)				1.....	04/04/2002...	6.890
071707-AC-7	Bausch & Lomb Inc Nt.....		.6.750	JD.....	12/15/2004			2,998,645	3,000,000	102.0000	3,060,000	2,995,860	9,000	202,500	629				3.....	12/10/1997...	6.775
07171J-AD-8	Bausch & Lomb Inc MT Nt.....		.5.950	JJ.....	09/08/2003			5,480,062	5,500,000	100.5280	5,529,029	5,415,811	150,899	193,375	25,728				3.....	03/01/2002...	6.514
071813-AQ-2	Baxter Intl Inc Conv Bd.....LS.....		.1.250	JD.....	06/01/2021			20,979,011	21,000,000	99.0000	20,790,000	20,977,396	21,875	262,500	1,007				1.....	06/15/2001...	1.256
071813-AS-8	Baxter Intl Inc Nt.....LS.....		.5.250	MN.....	05/01/2007			4,041,302	4,000,000	103.9820	4,159,280	4,044,680	35,000	107,917	(3,378)				1.....	07/19/2002...	4.982
07274A-AA-9	Bayer 2002-A Pass Through Tr PTC.....		.6.100	JJ.....	01/02/2013			24,366,000	24,366,000	.0.0000	24,366,000	24,366,000	739,034	627,560					1PE.....	01/31/2002...	6.101
07468@-AA-4	Beauty Alliance Inc Sr Secd Nt.....		.8.980	MJSD.....	04/18/2006			9,000,000	9,000,000	.0.0000	9,000,000	9,000,000	2,245	808,200					3.....	04/18/2001...	9.073
075811-AB-5	Beckman Coulter Inc Nt.....		.6.875	MN.....	11/15/2011			5,986,650	6,000,000	108.3640	6,501,840	5,985,540	52,708	407,917	1,005				2.....	11/14/2001...	6.909
075816-AA-6	Beckman Instruments Inc Nt.....		.7.050	JD.....	06/01/2026			13,780,957	12,950,000	113.0030	14,633,889	13,789,541	76,081	877,725	(8,583)				2.....	09/23/2002...	6.512
075816-AE-8	Beckman Instruments Inc Nt.....		.7.450	MS.....	03/04/2008			2,090,574	2,000,000	112.2980	2,245,960	2,105,760	48,425	149,000	(14,192)				2.....	11/29/2001...	6.407
075887-AM-1	Becton Dickinson & Co Nt.....		.6.900	AO.....	10/01/2006			985,595	1,000,000	112.0240	1,120,240	978,270	17,250	69,000	3,232				1PE.....	08/23/2000...	7.347
081434-AA-0	Bemis Co Inc Nt.....		.6.500	FA.....	08/15/2008			2,018,366	2,000,000	112.8540	2,257,080	2,021,920	49,111	131,806	(2,634)				1PE.....	08/10/2001...	6.303
081437-AB-1	Bemis Co Inc Nt.....		.6.700	JJ.....	07/01/2005			8,925,166	9,000,000	109.9860	9,898,740	8,844,680	301,500	603,000	26,403				1PE.....	03/21/2000...	7.068
08172L-Y2-8	Beneficial Corp MT Nt Ser E.....		.6.470	JD.....	11/17/2008			1,982,814	2,000,000	.0.0000	1,982,814	1,979,260	5,751	129,400	2,341				1.....	06/20/2001...	6.650
08172M-FQ-4	Beneficial Corp MT Nt Ser H.....		.6.800	JD.....	07/22/2005			2,053,103	2,000,000	.0.0000	2,053,103	2,071,440	6,044	136,000	(18,337)				1PE.....	01/03/2002...	5.672
086516-AC-5	Best Buy Co Inc Conv Nt.....		.0.684	JD.....	06/27/2021			5,036,675	7,000,000	.0.0000	5,036,675	5,036,675	532	47,880					2PE.....	09/06/2001...	2.487
08967@-AA-8	Big Three Inds Corp DE Sr Nt.....		.7.320	JJ.....	01/04/2003			1,857,146	1,857,146	.0.0000	1,857,146	1,857,146	66,839	135,943					1.....	01/04/1993...	7.320
08974@-AC-5	Big Y Foods Inc Sr Nt Ser A.....		.7.600	JD.....	12/15/2006			6,020,749	6,020,749	.0.0000	6,020,749	6,020,749	20,337	457,577					2.....	11/01/1996...	7.596
08974@-AD-3	Big Y Foods Inc Sr Nt Ser B.....		.7.850	JD.....	12/15/2011			8,088,583	8,088,583	.0.0000	8,088,583	8,088,583	28,220	634,954					2.....	11/01/1996...	7.847
091250-C@-5	Birmingham Steel Corp Sr Nt Ser C.....		.9.920	MTLY.....	12/15/2005			577,640	722,050	.0.0000	577,640	577,640	5,969	62,674	72,205				6.....	10/12/1999...	12.724
093662-AA-2	Block Financial Corp Sr Nt.....		.6.750	MN.....	11/01/2004			7,754,117	7,366,000	103.2500	7,820,768	7,820,768	82,868	248,603	(66,652)				2.....	10/07/2002...	3.744
093662-AB-0	Block Financial Corp Sr Nt.....LS.....		.8.500	AO.....	04/15/2007			6,986,633	6,836,000	115.2370	7,877,601	7,009,241	122,668	545,530	(13,458)				2.....	09/18/2002...	7.864
09536@-AA-8	Blue Cross and Blue Shield/NC Lease Obligation PTC.....		.7.100	MTLY.....	03/15/2019	10/15/2016	100.000	3,867,388	3,858,416	.0.0000	3,867,388	3,868,016	12,175	273,948	(447)				1.....	09/19/2001...	7.169
09658@-AB-8	Brd of Trade City of Chicago Sr Nt.....		.6.810	MS.....	03/31/2007			14,285,867	14,285,86												

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
11448*-AN-7	Brookshire Grocery Co Mtg Nt Ser A-2		7.710	MTLY	09/01/2009			579,091	579,091	0.0000	579,091	579,091	3,721	44,648				4	08/30/1994	7.835
11448*-AP-2	Brookshire Grocery Co Mtg Nt Ser A-3		7.710	MTLY	09/01/2009			621,089	621,089	0.0000	621,089	621,089	3,990	47,886				4	08/30/1994	7.835
11448*-AQ-0	Brookshire Grocery Co Mtg Nt Ser A-4		7.710	MTLY	09/01/2009			1,187,758	1,187,758	0.0000	1,187,758	1,187,758	7,631	91,576				4	08/30/1994	7.835
11448*-AR-8	Brookshire Grocery Co Mtg Nt Ser A-5		7.710	MTLY	09/01/2009			562,527	562,527	0.0000	562,527	562,527	3,614	43,371				4	08/30/1994	7.835
11448*-AS-6	Brookshire Grocery Co Mtg Nt Ser A-6		7.710	MTLY	09/01/2009			867,158	867,158	0.0000	867,158	867,158	5,571	66,858				4	08/30/1994	7.835
11448*-AT-4	Brookshire Grocery Co Mtg Nt Ser A-7		7.710	MTLY	09/01/2009			598,610	598,610	0.0000	598,610	598,610	3,846	46,153				4	08/30/1994	7.835
11448*-BH-9	Brookshire Grocery Co Sr Sec Nt Ser A-1		7.270	MTLY	06/01/2012			2,383,986	2,383,986	0.0000	2,383,986	2,383,986	14,443	173,316				2	05/01/1997	7.381
11448*-BJ-5	Brookshire Grocery Co Sr Sec Nt Ser A-2		7.270	MTLY	06/01/2012			1,445,409	1,445,409	0.0000	1,445,409	1,445,409	8,757	105,081				2	05/01/1997	7.381
11448*-BK-2	Brookshire Grocery Co Sr Sec Nt Ser A-3		7.270	MTLY	06/12/2012			1,265,202	1,265,202	0.0000	1,265,202	1,265,202	7,665	91,980				2	05/01/1997	7.381
11448*-BX-4	Brookshire Grocery Co Ser A-4		7.010	MTLY	09/01/2014			3,554,913	3,587,509	0.0000	3,554,913	3,547,234	20,957	251,484	2,297			2	08/12/1999	7.300
11448*-BY-2	Brookshire Grocery Co Ser A-5		7.010	MTLY	09/01/2014			2,139,657	2,155,955	0.0000	2,139,657	2,135,818	12,594	151,132	1,148			2	08/12/1999	7.268
11448*-BZ-9	Brookshire Grocery Co Ser A-6		7.010	MTLY	09/01/2014			4,017,339	4,053,196	0.0000	4,017,339	4,008,893	23,677	284,129	2,526			2	08/12/1999	7.295
117043-AF-6	Brunswick Corp Nt		6.750	JD	12/15/2006			19,204,156	19,950,000	109.5640	21,858,018	18,780,030	59,850	1,346,625	154,382			2PE	08/16/2001	7.865
12058*-AD-8	Bunge Corp Inc Sr Nt Ser B (now Bunge NA)		7.940	MS	03/15/2003			15,000,000	15,000,000	0.0000	15,000,000	15,000,000	350,683	1,191,000				2	03/24/1993	7.940
12058*-AE-6	Bunge Corp Inc Sr Nt Ser A (now Bunge NA)		7.230	JD	06/18/2006			5,714,286	5,714,286	0.0000	5,714,286	5,714,286	14,919	413,143				2	06/18/1996	7.230
12058*-AG-1	Bunge Corp Inc Sr Nt Ser C		7.430	JD	06/18/2011			4,279,797	4,090,909	0.0000	4,279,797	4,300,446	10,976	151,977	(20,649)			2	06/07/2002	6.180
121899-BX-5	Burlington Northern RR Co Cons Mtg Bd Ser H		9.250	AO	10/01/2006			4,904,874	5,000,000	113.6250	5,681,250	4,736,250	115,625	462,500	20,114			2	01/05/1988	9.870
121899-CA-4	Burlington Northern RR Co PTC Ser 1990-A1		9.810	MS	03/26/2004			3,978,461	3,889,173	0.0000	3,978,461	4,392,004	100,681	381,046	(102,589)			1PE	01/14/1998	6.100
121899-CB-2	Burlington Northern RR Co PTC Ser 1990-A2		10.130	MS	03/26/2010			3,543,488	3,463,040	0.0000	3,543,488	3,631,101	92,574	350,806	(11,848)			1PE	06/19/1991	9.539
121899-DK-1	Burlington Northern RR Co PTC Ser 1996-A		7.330	JD	06/23/2010			617,647	617,647	0.0000	617,647	617,647	1,006	45,274				1PE	07/23/1996	7.328
121899-EB-0	Burlington Northern RR Co PTC Ser 1996-B		6.960	MS	03/22/2009			3,789,475	3,701,062	0.0000	3,789,475	3,844,851	70,838	257,594	(13,202)			1PE	11/18/1998	6.135
12201P-AA-4	Burlington Resources Finl Co Nt		6.680	FA	02/15/2011			3,053,873	3,000,000	111.7860	3,353,580	3,059,760	75,707	200,400	(4,839)			2	09/20/2001	6.393
12201P-AC-0	Burlington Resources Finl Co Nt		6.400	FA	08/15/2011			3,012,992	3,000,000	110.4260	3,312,780	3,014,220	72,533	187,200	(1,055)			2PE	09/20/2001	6.334
12492@-AA-6	CC Investors Sr Secd Nt Ser 1996-3 Cl A		7.030	MTLY	01/01/2010			192,636	192,636	0.0000	192,636	192,636	1,129	13,542				2	01/19/1996	7.134
125569-DJ-9	CIT Group Hldgs Inc Nt		6.625	JD	06/15/2005			3,911,865	4,000,000	104.3780	4,175,120	3,839,920	11,778	265,000	31,544			1PE	08/10/2000	7.627
125577-AK-2	CIT Group Inc Nt LS		7.625	FA	08/16/2005			3,996,733	4,000,000	107.5850	4,303,400	3,994,280	114,375	305,000	1,086			1	08/09/2000	7.660
12560P-BA-8	CIT Group Inc MT Nt		5.570	JD	12/08/2003			8,000,000	8,000,000	0.0000	8,000,000	8,000,000	28,469	445,600				1PE	12/03/1998	5.570
12575#-AA-4	CMH Management LP Sr Nt		6.250	JD	12/30/2003			7,500,000	7,500,000	0.0000	7,500,000	7,500,000	1,302	468,750				2	12/30/1998	6.250
125906-A*-8	CSS Industries Inc Sr Nt		4.480	JD	12/12/2009			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	14,187					2Z	12/12/2002	4.480
12612W-AA-2	CNF Inc Nt		8.875	MN	05/01/2010			7,190,686	7,000,000	107.9540	7,556,780	7,206,310	103,542	621,250	(15,624)			2	01/18/2002	8.370
12626#-AF-2	CRH America Inc Nt		7.740	MS	09/22/2009			10,000,000	10,000,000	0.0000	10,000,000	10,000,000	212,850	774,000				2	09/22/1999	7.740
12626#-AK-1	CRH America Inc Sr Nt		8.000	MN	11/13/2007			8,000,000	8,000,000	0.0000	8,000,000	8,000,000	85,333	640,000				2	11/13/2000	8.000
12634K-AF-1	C S First Boston MT Sub Nt Tr #SB 00006		7.750	MN	05/15/2006			3,198,487	3,000,000	0.0000	3,198,487	3,265,590	29,708	232,500	(52,189)			1PE	09/10/2001	5.569
12638*-AB-1	CSL US Ltd Sr Nt		5.900	JD	12/19/2012			6,600,000	6,600,000	0.0000	6,600,000	6,600,000	12,980					2Z	12/19/2002	5.900
126408-AD-5	CSX Corp Deb		9.000	FA	08/15/2006			2,871,635	3,000,000	119.0740	3,572,220	2,644,290	102,000	270,000	27,880			2PE	10/22/1987	10.450
126410-CE-7	CSX Transportation Inc ETC Ser 1992-A		7.940	MS	03/01/2006			3,098,303	2,800,000	114.5050	3,206,140	3,108,476	74,107		(10,173)			1PE	11/15/2002	4.300
126410-JV-2	CSX Transportation Inc ETC Ser B		5.900	AO	04/15/2007			4,021,002	4,000,000	0.0000	4,021,002	4,025,160	49,822	236,000	(3,941)			1PE	12/04/2001	5.760
126410-LE-7	CSX Transportation Inc ETC		7.820	AO	04/01/2011			1,149,717	1,000,000	119.0040	1,190,040	1,155,660	19,550	39,100	(5,943)			1PE	07/24/2002	5.534
126650-AB-6	CVS Corp Nt		5.500	FA	02/15/2004			9,447,987	9,275,000	103.7370	9,621,607	9,533,477	192,714	255,063	(85,490)			1PE	05/30/2002	3.786
12680@-AD-2	Cabelas Inc Sr Nt Ser A		4.950	MS	09/05/2009	08/30/2009	100.000	8,000,000	8,000,000	0.0000	8,000,000	8,000,000	127,600					2	09/05/2002	4.950
12705Q-AB-1	Cabot Corp MT Nt Ser A		7.830	JD	07/29/2004			1,013,323	1,000,000	0.0000	1,013,323	1,053,160	3,480	78,300	(7,676)			2	11/04/1996	6.930
12705Q-AP-0	Cabot Corp MT Nt		6.900	JD	02/11/2004			4,570,535	4,500,000	0.0000	4,570,535	4,661,220	13,800	310,500	(59,918)			2PE	10/11/2001	5.431
12705Q-																				

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
14149#-AA-7	Cardinal Glass Industries Inc Sr Nt.....		.7. 160	JJ.....	07/23/2006			7,264,741	7,200,000	.0.0000	7,264,741	7,303,962	226,256	515,520	(14,148)			2.....	02/14/2001.....	6.673
14149Y-AA-6	Cardinal Health Inc Nt.....		.6. 500	FA.....	02/15/2004			12,084,741	12,000,000	104.9850	12,598,200	12,349,920	294,667	780,000	(71,117)			1PE.....	11/24/1998.....	5.840
14149Y-AB-4	Cardinal Health Inc Nt.....		.6. 000	JJ.....	01/15/2006			11,629,617	11,150,000	109.6680	12,227,982	11,702,483	308,483	334,500	(72,866)			1.....	06/26/2002.....	4.470
14178#-AE-3	Cargill Inc Gtd ESOP Nt Ser F.....		.8. 370	FA.....	02/12/2007			26,476,188	26,000,000	.0.0000	26,476,188	26,789,030	840,255	2,176,200	(213,118)			1.....	07/05/2001.....	7.377
141781-AH-7	Cargill Inc Nt.....		.6. 300	AO.....	04/15/2009			1,529,046	1,500,000	108.6520	1,629,780	1,530,205	19,950	47,250	(1,159)			1PE.....	09/10/2002.....	5.922
141781-AL-8	Cargill Inc Nt.....		.6. 250	MN.....	05/01/2006			6,729,511	6,500,000	110.2940	7,169,110	6,753,710	67,708	281,250	(24,885)			1PE.....	08/01/2002.....	5.074
141784-AH-1	Cargill Inc MT Nt.....		.6. 880	MN.....	03/05/2007			1,060,827	1,000,000	.0.0000	1,060,827	1,066,600	8,791	34,400	(5,773)			1PE.....	07/15/2002.....	5.241
141784-AX-6	Cargill Inc MT Nt.....		.6. 780	MN.....	08/13/2007			1,108,593	1,000,000	.0.0000	1,108,593	1,115,060	8,663	33,900	(6,467)			1PE.....	09/06/2002.....	4.170
141784-BD-9	Cargill Inc MT Nt.....		.6. 150	FA.....	02/25/2008			6,036,840	6,000,000	.0.0000	6,036,840	6,043,602	129,150	369,000	(6,059)			1.....	10/29/2001.....	6.004
142793-AA-6	Carlsbad Partners LLC Ctf of Participation.....		.6. 720	MN.....	11/15/2007			4,810,370	4,810,370	.0.0000	4,810,370	4,810,370	41,305	323,257				1.....	12/01/1997.....	6.721
14428T-AQ-4	Carpenter Technology Corp MT Nt.....		.6. 440	AO.....	04/07/2005			17,000,000	17,000,000	.0.0000	17,000,000	17,000,000	231,124	1,094,800				2PE.....	04/01/1998.....	6.440
147433-AA-4	Case Credit Corp Nt.....	LS.	.6. 125	FA.....	02/15/2003			3,799,969	3,800,000	99.3530	3,775,414	3,798,784	87,928	232,750		249		3.....	09/04/1998.....	6.132
14754#-AC-9	Cash America Intl Inc Sr Nt.....		.7. 100	JJ.....	01/02/2008			8,571,429	8,571,429	.0.0000	8,571,429	8,571,429	302,595	608,571				2.....	12/17/1997.....	7.101
148411-B@-9	Castle A M & Co Sr Nt.....		.6. 490	AO.....	04/15/2008			20,000,000	20,000,000	.0.0000	20,000,000	20,000,000	274,022	1,298,000				3Z.....	04/16/1996.....	6.490
14911R-AD-1	Caterpillar Inc Sr Nt.....		.5. 950	MN.....	05/01/2006			12,306,055	11,720,000	108.1330	12,673,188	12,372,879	116,223	348,670	(66,824)			1.....	07/30/2002.....	4.322
149123-AZ-4	Caterpillar Inc Deb.....		.9. 375	MS.....	03/15/2021			11,781,090	12,000,000	121.1250	14,535,000	11,745,720	331,250	1,125,000	4,342			1PE.....	06/10/1991.....	9.589
149123-BA-8	Caterpillar Inc Deb.....		.9. 000	AO.....	04/15/2006			1,988,696	1,750,000	115.0000	2,012,500	2,018,123	33,250	78,750	(29,426)			1PE.....	07/18/2002.....	4.487
149162-A*-0	Catholic Healthcare West Sr Secd Nt.....		.6. 520	JJ.....	01/01/2003			10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	326,000	652,000				2.....	12/18/1997.....	6.520
15128#-AA-9	Cemex Inc Sr Nt.....		.7. 660	MS.....	03/15/2006			17,026,347	17,000,000	.0.0000	17,026,347	17,038,708	383,426	1,302,200	(7,063)			2.....	03/15/2001.....	7.604
151313-AD-5	Cendant Corp Nt.....		.7. 750	JD.....	12/01/2003			6,110,690	6,000,000	102.5330	6,151,980	6,177,188	38,750	232,500	(66,498)			2PE.....	06/03/2002.....	5.650
151895-A@-8	CenterPoint Properties Tr Sr Nt.....		.7. 970	MTLY.....	10/31/2014	10/01/2014	100.000	889,694	889,694	.0.0000	889,694	889,694	5,909	70,909				1.....	05/09/2000.....	8.104
15400Q-AD-8	Central LA Electric Co Inc MT Nt.....		.7. 000	MS.....	02/14/2003			7,002,929	7,000,000	.0.0000	7,002,929	7,076,020	144,278	490,000	(22,748)			2PE.....	06/04/1999.....	6.660
15769#-AB-1	Chamberlain /The/ Group Inc Sr Nt Ser B.....		.6. 400	FA.....	02/15/2006			10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	241,778	640,000				2.....	02/16/1999.....	6.400
158525-AU-9	Champion Intl Corp Nt.....		.6. 650	JD.....	12/15/2037			15,000,000	15,000,000	111.3270	16,699,050	15,000,000	44,333	997,500				2PE.....	12/16/1997.....	6.650
16675H-AF-9	Chevron Corp Trust Fund Gtd Amortizing Nt.....		.8. 110	JJ.....	12/01/2004			27,717,535	26,871,600	106.2740	28,557,524	28,768,400	1,089,643	1,345,638	(329,006)			1PE.....	09/04/2002.....	4.805
16675H-AL-6	Chevron Corp Trust Fund Gtd Amortizing Nt.....		.7. 327	JJ.....	01/01/2014			1,331,885	1,217,442	114.4370	1,393,204	1,337,969	44,601		(6,084)			1PE.....	07/10/2002.....	5.672
16725#-AA-4	Chicago Bridge and Iron Co Sr Nt.....		.7. 340	JJ.....	07/15/2007			9,000,000	9,000,000	.0.0000	9,000,000	9,000,000	304,610	667,940				2.....	07/11/2001.....	7.340
170040-AD-1	Chiron Corp Conv Bd.....		.0. 000	MATR.....	06/12/2031			13,761,250	25,000,000	57.1250	14,281,250	13,761,250						1PE.....	06/15/2001.....	2.002
17105#-AB-0	Christmas Tree Shops Inc Sr Nt.....		.9. 490	JD.....	06/01/2010			7,478,274	7,462,877	107.8710	8,050,290	7,483,387	59,019	708,227	(1,733)			3.....	06/19/2000.....	9.428
171265-AD-3	Chugach Elec 2002 Nt Ser A.....		.6. 200	FA.....	02/01/2012			7,025,902	7,000,000	110.8130	7,756,910	7,027,820	180,833	217,000	(1,918)			1PE.....	01/29/2002.....	6.146
17248R-AC-0	Cingular Wireless Sr Nt.....	LS.	.5. 625	JD.....	12/15/2006			2,945,289	3,000,000	105.1360	3,154,080	2,941,226	7,500	84,375	4,062			1.....	09/11/2002.....	6.152
17248R-AF-3	Cingular Wireless Sr Nt.....	LS.	.6. 500	JD.....	12/15/2011			7,766,248	8,000,000	107.8630	8,629,040	7,759,359	23,111	260,000	6,889			1.....	09/11/2002.....	6.944
184502-AM-4	Clear Channel Communications Sr Sub Nt.....		.6. 000	MN.....	11/01/2006			983,982	1,000,000	106.3420	1,063,420	980,890	10,000	60,833	3,092			2.....	02/27/2002.....	6.479
189054-AC-3	Clorox Co Nt.....		.6. 125	FA.....	02/01/2011			8,376,956	8,000,000	109.9670	8,797,360	8,384,470	204,167	153,125	(7,514)			1PE.....	11/21/2002.....	5.391
191098-AB-8	Coca-Cola Bottling Co Cons Deb.....		.6. 850	MN.....	11/01/2007			1,055,378	1,000,000	111.3990	1,113,990	1,060,560	11,417	34,250	(5,182)			2PE.....	06/17/2002.....	5.528
191098-AD-4	Coca-Cola Bottling Co Cons Deb.....		.6. 375	MN.....	05/01/2009			7,180,720	7,000,000	109.2870	7,650,090	7,179,566	74,375	223,125	1,154			2PE.....	12/09/2002.....	5.869
191219-AX-2	Coca-Cola Enterprises Deb.....		.6. 700	AO.....	10/15/2036			1,043,860	1,000,000	109.9460	1,099,460	1,043,920	14,144	33,500	(60)			1PE.....	07/23/2002.....	6.382
192479-A*-4	Coherent Inc Sr Nt.....		.6. 700	MN.....	05/18/2006			6,856,909	6,856,909	.0.0000	6,856,909	6,856,909	54,874	459,413				1.....	05/18/1999.....	6.700
195869-AB-8	Colonial Pipeline Co Sr Nt.....		.7. 450	FA.....	08/15/2007			1,528,027	1,500,000	114.7000	1,720,500	1,535,550	42,217	111,750	(4,983)			1PE.....	05/31/2001.....	6.970
195869-AC-6	Colonial Pipeline Co Sr Nt.....		.7. 750	MN.....	11/01/2010			5,220,070	5,000,000	117.7160	5,885,800	5,251,100	64,583	387,500	(20,491)			1PE.....	06/07/2001.....	7.010
19764@-AA-2	Columbia Forest Products Inc Sr Gtd Nt.....		.7. 380	MJSD.....	12/15/2008			16,666,668	16,666,668	.0.0000	16,666,668	16,666,668	54,667	1,230						

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21	
			4	5									14	15							
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest	
20854P-AB-5	Consol Energy Inc Nt		.7.875	MS	03/01/2012			11,921,678	12,000,000	106.7310	12,807,720	11,917,792	315,000	456,744	3,886			2		07/25/2002	7.977
209759-B#-5	Consolidated Papers Inc Sr Nt Ser A		.6.710	AO	10/31/2004			15,000,000	15,000,000	.0.0000	15,000,000	15,000,000	170,546	1,006,500				2		11/25/1997	6.710
209759-C*-8	Consolidated Papers Inc Sr Nt Ser B		.6.820	AO	10/31/2007			6,763,575	7,000,000	.0.0000	6,763,575	6,640,729	80,893	477,400	39,093			2		08/09/1999	7.670
210149-A#-7	Consolidated Stores Corp Sr Nt		.7.870	MN	05/15/2005			10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	100,561	823,111				2		05/08/2001	7.870
210805-A#-4	Continental Airlines PTC Ser 1998-EMB2		.7.490	JAJO	01/01/2008			5,318,286	5,318,286	.0.0000	5,318,286	5,318,286	99,585	398,340				3		12/31/1998	7.560
210805-CN-5	Continental Airlines PTC Ser 1998-3 CI C1		.7.080	MN	11/01/2004			6,445,619	6,496,373	.0.0000	6,445,619	6,356,376	76,657	459,943	33,120			3		10/20/1999	7.919
210805-CQ-8	Continental Airlines PTC Ser 1991-A LS		.6.545	FA	08/02/2020	08/02/2018	100.000	2,048,361	2,242,113	.0.0000	2,048,361	2,020,808	60,737	146,746	3,457			2		02/10/2000	8.023
210805-CR-6	Continental Airlines PTC Ser 1999-1 CI B		.6.795	FA	02/02/2020	02/18/2018	100.000	4,708,361	4,932,010	.0.0000	4,708,361	4,622,674	138,707	335,130	29,756			2		11/18/1999	7.812
210805-CT-2	Continental Airlines PTC Ser 1999-2 CI A-1		.7.256	MS	09/15/2021	03/15/2020	100.000	2,513,101	2,568,379	.0.0000	2,513,101	2,508,407	54,873	186,362	1,341			2		11/18/1999	7.596
210805-DB-0	Continental Airlines PTC Ser 2000-1 CI C-1		.8.499	MN	11/01/2012			6,324,168	6,324,168	60.8780	3,850,027	6,324,168	89,582	537,491				3		03/02/2000	8.502
210805-DC-8	Continental Airlines PTC Ser 2000-1 CI C2		.8.321	MN	11/01/2006			8,000,000	8,000,000	.0.0000	8,000,000	8,000,000	110,947	665,680				3		03/02/2000	8.321
211177-AF-7	Continental Cablevision Inc Sr Nt		.8.625	FA	08/15/2003			7,363,611	7,240,000	102.4740	7,419,118	7,515,120	235,903	312,225	(151,509)			2PE		03/12/2002	5.786
212911-AA-9	Convertible Asset Rpkg Tr Ser 2000-HMA		.3.155	FMAN	08/20/2003			6,314,500	6,314,500	.0.0000	6,314,500	6,314,500	25,456	240,086				22		08/28/2000	8.438
216640-AB-8	Cooper Cameron Corp Conv Nt		.1.750	MN	05/17/2021			19,977,386	20,000,000	100.0000	20,000,000	19,975,694	44,722	350,000	1,035			2PE		06/06/2001	1.757
21666W-BA-7	Cooper Inds Inc MT Nt		.6.690	MS	09/12/2005			10,094,230	10,000,000	.0.0000	10,094,230	10,273,800	223,000	669,000	(31,086)			1PE		02/01/1996	6.305
21666W-BF-6	Cooper Inds Inc MT Nt		.6.700	MS	09/22/2005			8,018,807	8,000,000	.0.0000	8,018,807	8,053,600	178,667	536,000	(5,976)			1PE		11/09/1995	6.606
216831-AD-9	Cooper Tire & Rubber Co Nt LS		.7.750	JD	12/15/2009			15,849,686	15,840,000	110.7020	17,535,197	15,836,514	54,560	1,227,600	515			2		02/14/2002	7.738
21686@-AA-3	Coopers & Lybrand L L P Sr Nt Ser A		.6.890	MS	03/18/2007			5,357,143	5,357,143	.0.0000	5,357,143	5,357,143	105,606	368,082				1		03/18/1997	6.890
218916-A*-5	Cornerstone Propane Partner LP Sr Nt		10.260	JD	06/30/2009			4,978,055	5,000,000	.0.0000	4,978,055	4,967,504	1,425	513,000	3,769			5		06/25/1999	10.385
21935N-AG-0	Corning Inc MT Nt		.7.360	JD	08/12/2003			2,013,153	2,000,000	.0.0000	2,013,153	2,095,600	12,267	147,200	(20,065)			3		06/01/1998	6.268
22237L-EF-5	Countrywide Home Loan MT Nt Ser E		.7.230	JJ	10/17/2008			5,373,401	5,000,000	113.9540	5,697,700	5,393,650	166,692	(20,249)				1PE		08/09/2002	5.700
22237L-EG-3	Countrywide Home Loan MT Nt		.7.200	JJ	10/30/2006			965,945	1,000,000	.0.0000	965,945	948,100	33,200	72,000	7,326			1		05/31/2000	8.260
22237L-EK-4	Countrywide Home Loan MT Nt		.6.935	JJ	07/16/2007			6,148,036	6,400,000	.0.0000	6,148,036	6,044,544	204,660	443,840	44,456			1PE		07/26/2000	7.986
22237L-FK-3	Countrywide Home Loan MT Nt Ser F		.6.570	MS	03/16/2005			3,060,204	3,000,000	.0.0000	3,060,204	3,079,050	57,488	98,550	(18,846)			1PE		03/27/2002	5.589
22237L-HE-5	Countrywide Home Loan MT Nt		.6.250	AO	04/15/2009			5,101,165	5,650,000	.0.0000	5,101,165	4,951,208	74,549	353,125	64,365			1		07/17/2000	8.263
22237L-LQ-3	Countrywide Home Loan Mt Nt		.5.500	FA	08/01/2006			1,697,219	1,700,000	.0.0000	1,697,219	1,696,634	38,958	46,750	585			1		05/14/2002	5.551
22237L-NC-2	Countrywide Home Loan Nt		.3.500	JD	12/19/2005			8,968,899	9,000,000	.0.0000	8,968,899	8,968,500	12,250	399				1PE		12/12/2002	3.624
22268*-AD-3	Courtaulds Fin U S Inc Gtd Sr Nt Ser A		.7.290	AO	04/23/2007			10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	137,700	729,000				1		04/23/1997	7.290
224050-AC-8	Cox Enterprises Inc Sr Nt		.7.310	MS	03/15/2006			23,500,000	23,500,000	.0.0000	23,500,000	23,500,000	505,811	1,717,850				2		09/26/1995	7.310
224051-AF-9	Cox Radio Inc Sr Nt		.6.375	MN	05/15/2005			1,055,979	1,050,000	102.4490	1,075,715	1,058,075	8,553	66,938	(2,096)			2PE		01/09/2002	6.113
224051-AG-7	Cox Radio Inc Sr Nt		.6.625	FA	02/15/2006			3,986,898	4,000,000	103.1700	4,126,800	3,985,380	100,111	165,625	1,518			2		06/06/2002	6.742
22541L-AC-7	Credit Suisse First Boston USA Nt LS		.6.500	JJ	01/15/2012			4,694,258	4,750,000	106.8760	5,076,610	4,690,340	142,368	157,806	3,918			1		04/03/2002	6.675
2254C1-AA-3	Credit Suisse First Boston MT Nt #SB 00001		.6.500	MN	05/01/2008			5,788,752	6,000,000	.0.0000	5,788,752	5,727,440	65,000	390,000	31,220			1PE		05/16/2001	7.307
228255-AF-2	Crown Cork & Seal Inc Nt LS		.8.375	JJ	01/15/2005	01/15/2005	70.000	7,700,000	11,000,000	89.0000	9,790,000	7,700,000	424,799	921,250				5		01/18/1995	11.963
231021-AG-1	Cummins Engine Co Nt		.6.250	MS	03/01/2003			3,990,057	4,000,000	100.0000	4,000,000	3,831,440	83,333	250,000	59,122			3		02/15/2000	7.835
231021-AH-9	Cummins Engine Co Nt LS		.6.450	MS	03/01/2005			17,967,215	18,500,000	99.0000	18,315,000	17,363,755	397,750	1,193,250	217,832			3		01/20/2000	7.926
232809-AC-7	Cyprus Amax Minerals Co Equip Nt Ser 1995-C		.8.360	JJ	07/02/2005			1,552,248	1,552,248	.0.0000	1,552,248	1,552,248	64,523	129,768				2		02/08/1995	8.363
23281P-AD-8	Cyprus Amax Minerals Co Nt		.6.625	AO	10/15/2005			4,841,318	5,000,000	100.9690	5,048,450	4,764,250	69,931	331,250	49,140			2PE		05/24/2001	7.918
232820-AA-8	Cytec Inds Inc Nt		.6.500	MS	03/15/2003			19,184,458	19,250,000	100.4130	19,329,503	18,464,223	368,424	1,251,250	313,478			2		09/20/2000	8.258
233293-AE-9	DPL Inc Sr Nt		.8.250	MS	03/01/2007			21,644,730	20,750,000	.0.0000	21,644,730	21,868,479	570,625	1,711,875	(183,453)			2PE		10/10/2001	7.021
23583*-BR-7	Dana Credit Corp Sr Nt		.6.930	AO	04/08/20																

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
247361-EH-7	Delta Airlines Inc Eq Tr Ser 88D		10.000	JJ	01/02/2003			479,000	479,000	0.0000	479,000	479,000	23,817	47,900				3Z	10/18/1988	10.000
247361-EN-4	Delta Airlines Inc Eq Tr Ser 88E		10.000	JJ	01/02/2004			2,335,000	2,335,000	84.8200	1,980,547	2,335,000	116,101	233,500				3Z	10/18/1988	10.000
247361-EQ-7	Delta Airlines Inc Eq Tr Ser 88G		10.000	JJ	01/02/2004			2,324,000	2,324,000	84.8200	1,971,217	2,324,000	115,554	232,400				3Z	10/18/1988	10.000
247361-EU-8	Delta Airlines Inc Eq Tr Ser 88D		10.050	JJ	01/02/2005			2,565,000	2,565,000	79.1830	2,031,044	2,565,000	128,175	257,783				3Z	10/18/1988	10.050
247361-EW-4	Delta Airlines Inc Eq Tr Ser 88F		10.050	JJ	01/02/2005			2,557,000	2,557,000	79.1830	2,024,709	2,557,000	127,775	256,979				3Z	10/18/1988	10.050
247361-NE-4	Delta Airlines Inc Eq Tr Ser 89G		9.830	MN	05/26/2004			1,127,560	1,094,000	83.0060	908,086	1,235,028	10,455	107,540	(21,960)			3	03/06/1997	7.480
247361-NU-8	Delta Airlines Inc Eq Tr Ser 89H		9.950	MN	05/17/2006			1,808,000	1,808,000	76.8180	1,388,869	1,808,000	21,987	179,896				3	08/29/1989	9.950
247361-NV-6	Delta Airlines Inc Eq Tr Ser 89I		9.950	MN	05/17/2006			1,808,000	1,808,000	76.8180	1,388,869	1,808,000	21,987	179,896				3	08/29/1989	9.950
247361-NW-4	Delta Airlines Inc Eq Tr Ser 89J		9.950	MN	05/17/2006			1,384,000	1,384,000	76.8180	1,063,161	1,384,000	16,831	137,708				3	08/29/1989	9.950
248019-AC-5	Deluxe Corp Nt		5.000	JD	12/15/2012			11,439,888	11,500,000	0.0000	11,439,888	11,439,650	35,139		238			1PE	12/06/2002	5.067
249030-B*-7	Dentsply International Inc Sr Gtd Nt JPY Cost = 3118,750,000 Par = 3118,750,000		1.390	JD	12/28/2005			26,253,638	26,253,638	0.0000	26,253,638	25,000,000	3,041	362,064		2,566,731		2	12/28/2001	1.390
25247D-AB-7	Dial Corp Nt		7.000	FA	08/15/2006			9,313,546	9,000,000	110.3250	9,929,250	9,334,490	238,000	348,444	(22,402)			2	09/17/2002	5.902
25271C-AD-4	Diamond Offshore Drill Conv Nt	LS	1.500	AO	04/15/2031			9,997,233	10,000,000	91.5000	9,150,000	9,997,083	31,667	150,000	78			1	04/11/2001	1.501
25275E-AB-0	Diamond Shamrock Inc MT Nt		8.500	JJ	12/17/2003			3,052,158	3,000,000	0.0000	3,052,158	3,277,050	117,583	255,000	(50,726)			2	12/12/1997	6.610
254063-AG-5	Dillard Dept Stores Inc Deb		9.500	MS	09/01/2009			4,888,725	4,600,000	105.5000	4,853,000	5,085,760	145,667	437,000	(31,424)			3	09/21/1994	8.256
254067-AF-8	Dillards Inc Nt	LS	6.430	FA	08/01/2004			5,008,911	5,000,000	98.5000	4,925,000	5,026,150	133,958	321,500	(5,193)			3	04/06/1999	6.310
254687-AP-1	Disney Walt Co Sr Nt		7.020	JJ	01/10/2007			10,853,714	10,853,714	0.0000	10,853,714	10,853,714	361,917	761,931				1PE	01/09/2001	7.020
254687-AQ-9	Disney Walt Co Nt		3.900	MS	09/15/2003			1,801,600	1,800,000	101.1860	1,821,348	1,803,492	20,670	68,445	(1,892)			2PE	02/14/2002	3.770
25468P-AY-2	Disney Walt Co MT Nt		5.620	JD	12/01/2008			1,949,078	2,000,000	0.0000	1,949,078	1,942,820	9,367	112,400	6,258			2	02/14/2002	6.140
25468P-BX-3	Disney Walt Co Nt	LS	6.375	MS	03/01/2012			1,995,897	2,000,000	0.0000	1,995,897	1,995,620	42,500	64,813	277			2	02/21/2002	6.405
256605-AF-3	Dole Foods Co Nt		6.375	AO	10/01/2005			12,416,896	12,500,000	106.3020	13,287,750	12,325,375	199,219	796,875	26,754			3	04/14/1999	6.644
25735P-AA-1	Dominion Fiber Ventures LLC Sr Nt		7.050	MS	03/15/2005			10,000,000	10,000,000	97.5000	9,750,000	10,000,000	207,583	705,000				2	03/07/2001	7.050
25746U-AB-5	Dominion Resources Inc Sr Nt		7.625	JJ	07/15/2005			8,988,374	9,000,000	109.7020	9,873,180	8,978,940	316,438	686,250	4,005			2PE	07/10/2000	7.682
257867-AH-4	Donnelley R R & Sons Co Nt		5.000	MN	11/15/2006			9,957,640	10,000,000	102.7660	10,276,600	9,946,700	63,889	501,389	9,692			1	11/08/2001	5.122
25786T-BB-8	Donnelley R R & Sons Co MT Nt		6.560	MN	07/05/2005			991,484	1,000,000	0.0000	991,484	981,550	8,382	65,600	3,050			1PE	06/29/1999	6.940
25786T-BH-5	Donnelley R R & Sons Co MT Nt Ser C		6.685	MN	07/06/2005			2,045,035	2,000,000	0.0000	2,045,035	2,066,940	17,084	133,700	(16,170)			1PE	08/09/2001	5.713
257870-B#-1	Donnelly Corp Sr Nt		6.770	AO	04/01/2009			6,909,059	7,000,000	0.0000	6,909,059	6,899,792	118,475	268,543	9,267			2	03/07/2002	7.027
257870-B*-5	Donnelly Corp Sr Nt		7.220	MN	11/30/2004			2,750,000	2,750,000	0.0000	2,750,000	2,750,000	17,097	198,550				2	11/30/1994	7.220
257870-B@-3	Donnelly Corp Sr Nt		6.700	JD	12/15/2005			6,458,333	6,458,333	0.0000	6,458,333	6,458,333	19,231	432,708				2Z	11/15/1995	6.698
257870-C*-4	Donnelly Corp Sr Nt		7.230	AO	04/01/2012			5,997,815	6,000,000	0.0000	5,997,815	5,997,400	108,450	245,820	415			2	03/07/2002	7.235
260003-AA-6	Dover Corp Nt		6.450	MN	11/15/2005			1,964,815	2,000,000	110.5210	2,210,420	1,942,600	16,483	129,000	10,694			1PE	11/01/2000	7.139
260540-AA-7	Dow Capital BV Deb		9.000	MN	05/15/2010			3,301,958	3,000,000	118.5520	3,556,560	3,361,710	34,500	270,000	(30,126)			1PE	12/05/2000	7.215
260543-AT-0	Dow Chemical Co Deb		8.625	AO	04/01/2006			9,043,242	9,100,000	112.2030	10,210,473	8,844,972	196,219	784,875	13,026			1	10/18/1999	8.839
26054D-AA-9	Dow Chemical Co Deb (ESOP)		9.420	JD	12/31/2004			2,165,396	2,079,689	110.2130	2,292,088	2,280,358	544	195,925	(27,707)			1PE	11/19/1997	6.495
26229*-AD-2	Drummond Co Inc Sr Nt Ser A		9.510	MS	03/27/2007			7,006,835	7,000,000	0.0000	7,006,835	7,016,068	173,822	665,700	(3,190)			2	03/27/2000	9.450
26229*-AE-0	Drummond Co Inc Sr Nt Ser B		9.430	MS	03/27/2007			5,000,000	5,000,000	0.0000	5,000,000	5,000,000	123,114	471,500				2	03/27/2000	9.430
26229*-AF-7	Drummond Co Inc Sr Nt		7.800	AO	04/05/2008			5,000,000	5,000,000	0.0000	5,000,000	5,000,000	93,167	390,000				2	04/05/2001	7.800
26439X-AA-1	Duke Energy Field Svcs Corp Nt		7.500	FA	08/16/2005			12,451,192	11,822,000	105.4130	12,461,925	12,697,722	332,494	886,650	(217,489)			2	11/07/2001	5.300
26483E-AB-6	Dun & Bradstreet Corp Sr Nt Ser B		6.625	MS	03/15/2006			29,220,401	28,500,000	108.6010	30,951,285	29,344,965	555,948	1,474,063	(116,608)			2	09/19/2002	5.742
26816L-AB-8	Dynegy Inc Sr Nt	LS	7.450	JJ	07/15/2006			2,000,000	4,000,000	35.0000	1,400,000	2,000,000	137,411	298,000	(2,002,166)			5	07/22/1999	7.436
26816L-AC-6	Dynegy Inc Sr Nt	LS	8.125	MS	03/15/2005			1,000,000	2,000,000	38.0000	760,000	1,000,000	47,847	162,500	(993,087)			5	03/15/2000	8.250
26871#-AA-5	EMSI Holdings Inc Sr Sec Nt		9.750	MS	03/16/2006			4,500,000	4,500,000	0.0000	4,500,000	4,500,000	127,969							

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
28088@-AA-2...	Edison Chouest Offshore L L C Sr Secd Nt.....		.6.980	FMAN...	05/27/2008			10,285,714	10,285,714	.0.0000	10,285,714	10,285,714	.67,806	717,943				2	05/27/1998...	7.041
28088@-AC-8...	Edison Chouest Offshore L L C Sr Secd Nt.....		.7.110	FMAN...	05/27/2008			857,143	857,143	.0.0000	857,143	857,143	.5,756	60,943				2	09/30/1998...	7.174
28088@-AD-6...	Edison Chouest Offshore L L C 1st Mtg Bd Ser C.....		.7.880	FMAN...	08/27/2008			7,476,351	7,500,000	.0.0000	7,476,351	7,458,471	.55,817	591,000	5,971			2	09/02/1999...	8.068
281002-A@-4...	Edison Funding Co Sr Nt BPS Cost = 10,000,000 Par = 10,000,000.....		.7.435	AO...	03/22/2010			16,117,450	16,117,450	.0.0000	16,117,450	15,700,000	252,981	1,111,867		1,558,450		4	03/22/2000...	7.434
28500#-AA-0...	Electric Rel Council of TX Inc Sr Unsec Nt.....		.6.170	MN...	05/15/2014			10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	78,839	308,500				1	05/15/2002...	6.170
285659-AC-2...	Electronic Data Sys Corp Nt LS.....		.7.125	MN...	05/15/2005			24,253,993	24,000,000	103.0850	24,740,400	24,413,300	218,500	1,710,000	(96,616)			1PE	05/25/2001...	6.633
285659-AD-0...	Electronic Data Sys Corp Nt LS.....		.6.850	AO...	10/15/2004			6,517,206	6,500,000	102.8880	6,687,720	6,534,125	93,997	445,250	(8,798)			1	11/30/2000...	6.690
285659-AE-8...	Electronic Data Sys Corp Nt LS.....		.7.125	AO...	10/15/2009			2,670,056	2,500,000	102.7850	2,569,625	2,686,550	37,604	178,125	(16,494)			1PE	02/26/2002...	5.894
291011-AH-7...	Emerson Elec Co Nt.....		.5.850	MS...	03/15/2009			1,532,632	1,500,000	109.8620	1,647,930	1,534,470	25,838	43,875	(1,838)			1	07/17/2002...	5.432
291011-AL-8...	Emerson Elec Co Nt LS.....		.7.875	JD...	06/01/2005			11,050,733	10,100,000	112.3800	11,350,380	11,194,923	66,281	397,688	(144,190)			1PE	10/10/2002...	3.759
291011-AM-6...	Emerson Elec Co Nt.....		.7.125	FA...	08/15/2010			14,846,433	14,000,000	116.3220	16,285,080	14,921,960	376,833	997,500	(75,933)			1PE	02/06/2002...	6.119
29266R-A@-7...	Energizer Holdings Inc Sr Nt.....		.7.860	AO...	04/01/2005			4,018,089	4,000,000	.0.0000	4,018,089	4,036,575	78,600	314,400	(7,153)			1	04/04/2000...	7.637
29266R-B*-8...	Energizer Holdings Inc Sr Nt.....		.7.960	AO...	04/01/2010			4,000,000	4,000,000	.0.0000	4,000,000	4,000,000	79,600	318,400				1	04/04/2000...	7.960
292845-AD-6...	Engelhard Corp Nt.....		.7.375	FA...	08/01/2006			5,328,999	5,200,000	110.5450	5,748,340	5,344,482	159,792	320,813	(15,943)			1PE	06/28/2002...	6.572
293562-AA-2...	Enron Oil & Gas Co Nt.....		.6.700	MN...	11/15/2006			4,914,231	5,000,000	108.7140	5,435,700	4,867,830	42,806	335,000	78,603			2PE	11/29/2000...	7.216
293562-AB-0...	Enron Oil & Gas Co Nt.....		.6.500	MS...	09/15/2004			1,036,395	1,000,000	105.7100	1,057,100	1,042,080	19,139		(5,685)			2PE	09/18/2002...	4.258
29364D-AC-4...	Entergy Arkansas Inc 1st Mtg Bd.....		.6.125	JJ...	07/01/2005			12,959,351	13,000,000	106.3710	13,828,230	12,938,900	398,125	760,861	14,138			2	07/11/2001...	6.262
29365H-AA-8...	Entergy Koch Sr Nt.....		.6.900	FA...	08/01/2011			4,526,287	4,500,000	96.2490	4,331,205	4,528,920	129,375	316,538	(2,143)			1	08/15/2001...	6.809
29444N-AC-6...	Equistar Chemicals LP Sr Nt.....		.8.500	FA...	02/15/2004			2,981,451	3,000,000	99.0000	2,970,000	2,949,570	96,333	255,000	15,067			4	10/24/2000...	9.093
29444N-AD-4...	Equistar Chemicals LP Sr Nt.....		.8.750	FA...	02/15/2009			8,636,169	9,000,000	87.5000	7,875,000	8,547,320	297,500	787,500	41,951			4	10/24/2000...	9.640
29455J-AB-3...	Equitable Resources Inc MT Nt Tr # 00002.....		.8.990	FA...	09/01/2021			2,000,000	2,000,000	.0.0000	2,000,000	2,000,000	74,917	179,800				1PE	08/30/1991...	8.989
29455J-BG-1...	Equitable Resources Inc MT Nt.....		.6.490	AO...	03/03/2003			999,603	1,000,000	.0.0000	999,603	991,550	16,225	64,900	2,410			1PE	06/21/1999...	6.750
29481#-AA-1...	Ergon Inc Sr Nt.....		.7.180	FMAN...	05/31/2011			10,955,904	11,000,000	.0.0000	10,955,904	10,947,287	68,011	789,800	5,759			2	05/31/2001...	7.330
29587#-AK-2...	Ernst & Young US LLP Sr Nt.....		.5.860	AO...	10/11/2011			17,000,000	17,000,000	.0.0000	17,000,000	17,000,000	221,378	996,200				1Z	10/11/2001...	5.860
298789-AA-6...	European Power Ltd Co Sub Nt.....		12.500	JD...	12/15/2010			2,000,000	2,000,000	20.0000	2,000,000	2,000,000					2,555,556	6	07/12/2000...	62.780
302228-AA-9...	EXSIF Worldwide Inc Sr Secd Nt.....		.7.680	AO...	10/01/2015			13,944,516	13,659,664	.0.0000	13,944,516	13,968,034	262,266	1,049,062	(19,655)			1	12/17/2001...	7.250
302491-AK-1...	FMC Corp Nt.....		.6.375	MS...	09/01/2003			6,926,864	7,000,000	100.8000	7,056,000	6,702,010	148,750	446,250	103,683			3	09/20/2000...	8.030
302569-AA-6...	FPL Virginia Funding Corp Sr Nt.....		.7.520	JD...	06/30/2019			16,709,142	16,495,379	98.7310	16,286,053	16,711,595	3,446	952,051	(4,409)			2	07/26/2002...	7.268
3128X0-PW-3...	FHLMC Nt.....		.3.000	JD...	12/16/2005			11,298,850	11,310,000	.0.0000	11,298,850	11,298,690	14,138		160			1	12/03/2002...	3.035
31331F-AG-6...	Federal Express Corp PTC Ser 94A310-A1.....		.7.530	MS...	09/23/2006			7,307,523	7,307,523	.0.0000	7,326,473	7,368,447	149,792	550,256	(7,092)			2	06/22/1995...	7.343
31331F-AH-4...	Federal Express Corp PTC Ser 94A310-A2.....		.7.890	MS...	09/23/2008			2,563,322	2,397,587	.0.0000	2,563,322	2,587,460	51,496	118,837	(14,957)			2	06/14/2002...	5.686
31331F-AS-0...	Federal Express Corp PTC Ser 1996-B1.....		.7.390	JJ...	01/30/2013			9,677,503	9,539,066	.0.0000	9,677,503	9,695,644	295,682	704,937	(14,403)			2	10/18/2001...	7.048
31331F-AW-1...	Federal Express Corp PTC Ser 1997-1C.....		.7.650	JJ...	01/15/2014			9,699,444	9,388,657	.0.0000	9,699,444	9,745,597	331,185	718,232	(33,337)			2PE	10/18/2001...	6.876
3133M2-RR-0...	Federal Home Loan Bk Nt.....		.6.255	JD...	12/17/2007			6,063,747	6,050,000	114.4690	6,925,375	6,068,211	14,717	378,427	(2,303)			1	12/06/2000...	6.201
3133M2-S2-4...	Federal Home Loan Bk Nt.....		.5.700	JJ...	01/22/2008			2,405,822	2,450,000	111.9690	2,743,241	2,391,372	61,679	139,650	7,252			1	12/19/2000...	6.120
3133M4-Q7-1...	Federal Home Loan Bk Nt Ser FN08.....		.5.980	JD...	06/18/2008			3,197,421	2,860,000	113.5310	3,246,987	3,198,195	6,176		(774)			1	12/26/2002...	3.582
3133M5-A6-7...	Federal Home Loan Bk Nt Ser HY08.....		.5.890	FA...	08/11/2008			1,115,218	1,000,000	113.1250	1,131,250	1,115,460	22,906		(242)			1	12/26/2002...	3.602
3133M5-JV-3...	Federal Home Loan Bk Nt LS.....		.5.800	MS...	09/02/2008			30,143,487	30,000,000	112.5940	33,778,200	30,177,900	575,167	1,740,000	(20,920)			1	03/29/2001...	5.700
3133M6-TD-0...	Federal Home Loan Bk Nt.....		.5.490	JD...	12/22/2008			5,180,179	5,000,000	110.8130	5,540,650	5,209,550	6,863	274,500	(25,498)			1	10/31/2001...	4.789
3133MD-6L-2...	Federal Home Loan Bk Nt.....		.5.375	FA...	02/15/2006			50,155,125	50,000,000	109.0000	54,500,000	50,218,000	1,015,278	2,687,500	(44,610)			1	06/22/2001...	5.266
3133ME-V6-5...	Federal Home Loan Bk Tap Nt.....		.5.250	MN...	05/13/2005			10,010,579	10,000,000	107.6560	10,765,600	10,016,960	67,083	525,000	(4,089)			1	05/10/2001...	5.202
3133MN-S6-9...	Federal Home Loan Bk Tap Nt Ser GJ05.....		.4.125	MN...	05/13/2005			52,131,393	50,000,000	104.9060	52,453,000	52,160,500	263,542		(29,107)			1	12/19/2002...	2.262
3133MN-VV-0...	Federal Home Loan Bk Global Nt LS.....		.5.750	MN...	05/15/2012			42,208,423	41,000,000	111.8130	45,843,330	42,257,880	301,236	1,146,007	(49,457)			1PE	06/19/2002...	5.346
3133MQ-ST-2...	Federal Home Loan Bank Tap Nt.....		.3.000	FA...	08/15/2005			25,416,135	25,000,000	.0.0000	25,416,135	25,421,000	283,333		(4,865)			1	12/19/2002...	2.341
313855-C@-5...	Federal Signal Corp Sr Nt.....		.5.240	JD...	12/15/2012			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	18,194					2	12/06/2002...	5.240
31410H-AG-6...	Federated Dept Stores Inc Sr Nt.....		.8.500	JD...	06/15/2003			8,026,186	8,000,000	102.0000	8,160,000	8,144,080	30,222	680,000	(54,772)			2	09/13/2000...	7.750
31410H-AR-2...	Federated Dept Stores Inc Sr Nt.....		.5.000	JD...	06/01/2010			2,022,155	2,000,000	120.6580	2,413,160	2,026,940	14,167	170,000	(2,092)			2	06/27/2000...	8.297
31529#-AB-9...	Ferrellgas LP Sr Nt Ser B.....		.8.780	FA...	08/01/2007			12,109,264	12,000,000	115.6710	13,880,542	12,160,161	439,000	1,053,600	(18,781)			3	02/28/2000...	8.536
31529#-AE-3...	Ferrellgas LP Sr Nt Ser B.....		.7.080	FA...	08/01/2006			10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	295,000	708,000				3	08/04/1998...	7.080
31746*-AK-0...	Financial Federal Credit Inc Sr Nt.....		.5.920	JJ...	07/02/2006			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	147,178					2	07/02/2002...	5.920
31746*-AL-8...	Financial Federal Credit Inc Sr Nt Ser B2.....		.5.920	FA...	08/30/2006			2,000,000	2,000,000	.0.0000	2,000,000	2,000,000	39,796					2	08/30/2002...	5.920
317928-AA-7...	Finova Group Inc Nt.....		.7.500	MN...	11/15/2009			1,595,697	3,150,000	34.5000	1,086,750	1,595,697	30,188	236,250				5	08/22/2001...	19.960
319963-AA-2...	First Data Corp Nt.....		.6.625	AO...	04/01/2003			20,987,980	21,000,000	101.0000	21,210,000	20,623,156	347,813	1,391,250	46,613			1PE	09/07/2000...	6.866

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
336294-AH-6	First Security Corp Sr Nt		.6 875	MN	11/15/2006			2,200,553	2,000,000	112.4440	2,248,880	2,218,620	17,569	68,750	(18,067)			1PE	08/09/2002	4.049
33632*-PH-4	First Security Bank UT Eq Tr Ctf Ser 43-A		.7 180	JJ	01/01/2011			1,814,406	1,814,406	.0 0000	1,814,406	1,814,406	65,137	130,274				1	05/31/1995	7.178
33632*-PJ-0	First Security Bank UT Eq Tr Ctf Ser 43-A		.7 180	JJ	01/01/2011			1,129,599	1,129,599	.0 0000	1,129,599	1,129,599	40,553	81,105				1	05/31/1995	7.178
33632*-PK-7	First Security Bank UT Eq Tr Ctf Ser 43-A		.7 180	JJ	01/01/2011			633,568	633,568	.0 0000	633,568	633,568	22,745	45,490				1	05/31/1995	7.178
33632*-PX-9	First Security Bank UT Eq Tr Ctf Ser 43-B		.7 180	JJ	01/01/2011			1,083,886	1,083,886	.0 0000	1,083,886	1,083,886	38,912	77,823				1	06/30/1995	7.180
33632*-PY-7	First Security Bank UT Eq Tr Ctf Ser 43-B		.7 180	JJ	01/01/2011			706,682	706,682	.0 0000	706,682	706,682	25,370	50,740				1	06/30/1995	7.180
33632*-PZ-4	First Security Bank UT Eq Tr Ctf Ser 43-B		.7 180	JJ	01/01/2011			375,728	375,728	.0 0000	375,728	375,728	13,489	26,977				1	06/30/1995	7.180
33632*-QD-2	First Security Bank UT Eq Tr Ctf Ser 43-C		.7 180	JJ	01/01/2011			728,353	728,353	.0 0000	728,353	728,353	26,148	52,296				1	06/30/1995	7.180
33632*-QE-0	First Security Bank UT Eq Tr Ctf Ser 43-C		.7 180	JJ	01/01/2011			461,554	461,554	.0 0000	461,554	461,554	16,570	33,140				1	06/30/1995	7.180
33632*-QF-7	First Security Bank UT Eq Tr Ctf Ser 43-C		.7 180	JJ	01/01/2011			247,863	247,863	.0 0000	247,863	247,863	8,898	17,797				1	06/30/1995	7.180
33632*-QQ-3	First Security Bank UT Eq Tr Ctf Ser 44-A		.7 230	J	01/01/2013			5,083,282	5,083,282	.0 0000	5,083,282	5,083,282	367,521	367,521				1	09/19/1995	7.112
33632*-QR-1	First Security Bank UT Eq Tr Ctf Ser 44-B		.7 230	J	01/01/2013			1,931,405	1,931,405	.0 0000	1,931,405	1,931,405	139,641	139,641				1	09/19/1995	7.112
33639#-AA-4	First Security Tr Co NV BJ Svcs Tr Secd Nt Ser 1999-1		.8 090	MS	03/17/2012			5,313,691	5,350,972	.0 0000	5,313,691	5,302,072	125,058	432,894	4,555			2	12/17/1999	8.319
337358-DQ-5	First Union Corp Nt		.7 550	FA	08/18/2005			16,985,779	17,000,000	112.6720	19,154,240	16,974,950	474,182	1,283,500	4,720			1PE	08/22/2000	7.586
337387-R#-3	First Union Natl Bk of NC Loan Ctf Tr Agreement 7		.7 470	JJ	01/15/2013			182,637	180,246	.0 0000	182,637	183,762	6,209	13,464	(205)			1	07/01/1997	7.171
337387-#H-2	First Union Natl Bk of NC Loan Ctf Tr Agreement 10		.7 470	JJ	01/15/2013	01/15/2012	100.000	181,396	179,077	.0 0000	181,396	182,570	6,168	13,377	(217)			1	07/01/1997	7.165
337387-S*-6	First Union Natl Bk of NC Loan Ctf Tr Agreement 8		.7 470	JJ	01/15/2013			182,637	180,246	.0 0000	182,637	183,762	6,209	13,464	(205)			1	07/01/1997	7.171
337387-S@-4	First Union Natl Bk of NC Loan Ctf Tr Agreement 9		.7 470	JJ	01/15/2013	01/15/2012	100.000	181,396	179,077	.0 0000	181,396	182,570	6,168	13,377	(217)			1	07/01/1997	7.165
337387-T#-1	First Union Natl Bk of NC Loan Ctf Tr Agreement 13		.7 110	JJ	01/15/2013			183,664	183,664	.0 0000	183,664	183,664	6,021	13,059				1	07/01/1997	7.111
337387-T*-5	First Union Natl Bk of NC Loan Ctf Tr Agreement 11		.7 470	JJ	01/15/2013			187,377	184,918	.0 0000	187,377	188,525	6,369	13,813	(211)			1	07/01/1997	7.174
337387-T@-3	First Union Natl Bk of NC Loan Ctf Tr Agreement 12		.7 110	JJ	01/15/2013			178,605	178,605	.0 0000	178,605	178,605	5,856	12,699				1	07/01/1997	7.111
337387-U#-9	First Union Natl Bk of NC Loan Ctf Tr Agreement 16		.7 110	JJ	01/15/2013			183,664	183,664	.0 0000	183,664	183,664	6,021	13,059				1	07/01/1997	7.111
337387-U*-3	First Union Natl Bk of NC Loan Ctf Tr Agreement 14		.7 110	JJ	01/15/2013			183,664	183,664	.0 0000	183,664	183,664	6,021	13,059				1	07/01/1997	7.111
337387-U@-1	First Union Natl Bk of NC Loan Ctf Tr Agreement 15		.7 110	JJ	01/15/2013			183,664	183,664	.0 0000	183,664	183,664	6,021	13,059				1	07/01/1997	7.111
337387-V*-2	First Union Natl Bk of NC Loan Ctf Tr Agreement 17		.7 110	JJ	01/15/2013			183,664	183,664	.0 0000	183,664	183,664	6,021	13,059				1	07/01/1997	7.111
33945#-AD-7	Flint Ink Corp Sr Nt Ser C		.6 602	MN	05/21/2008			12,857,143	12,857,143	.0 0000	12,857,143	12,857,143	94,314	848,829				2	05/21/1998	6.602
343861-AK-6	Fluor Corp (Massey Energy Co) Nt		.6 950	MS	03/01/2007			7,579,574	7,850,000	82.1880	6,451,758	7,467,053	181,858	441,325	50,138			4	03/25/2002	7.935
34412*-AM-3	FMR Corp Sr Deb Ser A		.7 790	MS	09/01/2004			2,857,143	2,857,143	.0 0000	2,857,143	2,857,143	74,190	222,571				1	09/26/1994	7.788
34412*-AP-6	FMR Corp Sr Deb Ser A		.6 620	JD	12/01/2005			2,144,578	2,142,857	.0 0000	2,144,578	2,147,207	11,821	141,463	(442)			1	11/04/1997	6.570
34434*-AD-7	Follett Corp Sr Nt		.7 160	AO	10/31/2007			8,571,429	8,571,429	.0 0000	8,571,429	8,571,429	103,990	613,714				3	07/28/1997	7.163
34434*-AE-5	Follett Corp Sr Nt		.6 960	AO	10/31/2011	10/30/2011	100.000	5,000,000	5,000,000	.0 0000	5,000,000	5,000,000	58,967	348,000				3	09/25/2001	6.965
344865-AA-8	Football Club 2008 Tr (NFL) Term Nt		.6 650	O	11/12/2009			5,021,520	5,000,000	.0 0000	5,021,520	5,022,660	80,354	339,071	(1,082)			1PE	11/30/2001	6.466
345370-AP-5	Ford Motor Co Nt		.8 875	AO	04/01/2006			1,347,672	1,240,000	103.0450	1,277,758	1,363,033	27,513	55,025	(15,360)			2PE	06/19/2002	5.896
345397-TY-9	Ford Motor Cr Co Nt		.7 250	AO	10/25/2011			4,878,606	5,000,000	97.1680	4,858,400	4,869,236	66,458	362,500	9,370			2	02/01/2002	7.633
345402-4U-2	Ford Motor Cr Co MT Nt		.7 750	FA	02/15/2007			13,338,113	12,725,000	.0 0000	13,338,113	13,400,985	372,560	493,094	(62,872)			2	06/26/2002	6.401
349631-AF-8	Fortune Brands Inc Nt		.6 250	AO	04/01/2008			8,762,991	8,500,000	109.9920	9,349,320	8,789,915	132,813	484,375	(23,350)			1PE	09/23/2002	5.551
349631-AH-4	Fortune Brands Inc Sr Nt		.7 125	MN	11/01/2004			7,475,246	7,500,000	.0 0000	7,475,246	7,439,625	89,063	534,375	12,216			1PE	12/02/1999	7.321
351807-AE-2	Franchise Fin Cor of America Sr Nt		.8 250	AO	10/30/2003			4,999,020	5,000,000	105.5150	5,275,750	4,994,950	69,896	412,500	1,104			1PE	10/26/1998	8.275
354613-AA-9	Franklin Resources Inc Conv Nt		.0 000	MATR	05/11/2031			10,000,000	17,505,000	59.0000	10,327,950	10,000,000						1PE	10/09/2001	1.902
35573#-AA-7	Frederick Fin Ltd Lease Obligation		.4 800	JAJO	10/17/2007			15,778,775	15,778,775	.0 0000	15,778,775	15,778,775	23,142					2Z	12/20/2002	4.829
35702*-AA-5	Freezer Ppty Inc Inc Secd Nt		.9 900	MTLY	11/15/2009			7,603,351	7,603,351	.0 0000	7,603,351	7,603,351	33,455	752,732				2	11/03/1989	10.106
35906P-AA-3	Frontier Corp Nt		.7 250	MN	05/15/2004			500,000	10,000,000	5.0000	500,000	1,725,000			(1,225,000)			6	06/24/2002	88.836
359694-B#-2	Fuller H B Co Sr Nt Ser C		.8 580	JD	02/03/2005			22,000,000												

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
370334-AR-5	General Mills Inc Nt LS		.5 125	FA	02/15/2007			3,124,483	3,000,000	106.2430	3,187,290	3,126,150	58,083		(1,667)			2PE	12/09/2002	4.021
37033L-CA-2	General Mills Inc MT Nt		.8 900	MS	06/15/2006			1,156,947	1,000,000	.0 0000	1,156,947	1,158,350	26,206		(1,403)			2PE	12/17/2002	3.989
37033L-CD-6	General Mills Inc MT Nt Ser B		.8 110	MS	11/18/2004			5,163,668	5,000,000	.0 0000	5,163,668	5,494,200	119,397	405,500	(79,542)			2PE	05/07/1998	6.240
37033L-FG-6	General Mills Inc MT Nt		.5 390	MS	01/20/2009			6,023,756	6,500,000	.0 0000	6,023,756	5,926,835	103,159	256,025	54,407			2PE	04/26/2002	6.886
37033L-FR-2	General Mills Inc MT Nt Ser F		.7 468	AO	10/15/2022	10/15/2004	100.000	12,348,668	11,500,000	.0 0000	12,348,668	12,447,830	181,306		(99,162)			2PE	10/04/2002	3.182
370425-RW-2	General Motors Accept Corp Nt LS		.6 125	MS	09/15/2006			5,489,607	5,500,000	101.6130	5,588,715	5,486,415	99,191	339,682	2,455			2	09/05/2001	6.183
370425-RX-0	General Motors Accept Corp Nt LS		.6 875	MS	09/15/2011			2,991,858	3,000,000	99.7260	2,991,780	2,990,970	60,729	207,969	677			2	09/05/2001	6.917
37045G-AB-9	General Motors Corp PTC Ser 1991-A2		.8 950	JJ	07/02/2009			4,324,063	4,182,556	.0 0000	4,324,063	4,500,639	186,130	374,339	14,091			2PE	06/18/1996	7.503
37048*-AE-6	General Parts Inc Sr Nt		.7 790	FA	08/13/2011			6,115,200	6,115,200	.0 0000	6,115,200	6,115,200	182,610	476,374				2	08/13/2001	7.790
372460-A*-6	Genuine Parts Co Sr Unsecd Nt		.5 860	MN	11/30/2008			3,000,000	3,000,000	.0 0000	3,000,000	3,000,000	15,138	175,800				1	11/30/2001	5.860
377316-AD-6	Glatfelter P H Co Nt		.6 875	JJ	07/15/2007			4,047,819	4,000,000	108.6440	4,345,760	4,052,760	126,806	137,500	(4,941)			2PE	05/20/2002	6.566
379352-AN-7	Global Marine Inc Conv Bd LS		.0 000	MATR	06/23/2020			9,992,000	20,000,000	54.0000	10,800,000	9,992,000						2PE	06/07/2001	3.680
38141G-AZ-7	Goldman Sachs Group Inc Nt LS		.6 875	JJ	01/15/2011			7,413,549	7,000,000	111.6240	7,813,680	7,456,890	221,910	481,250	(38,981)			1	11/08/2001	5.940
382388-AN-6	Goodrich B F Co Nt		.7 500	AO	04/15/2008			6,574,806	6,650,000	106.2220	7,063,763	6,567,195	105,292	249,375	7,611			2	05/23/2002	7.763
382550-AG-6	Goodyear Tire & Rubber Co Nt LS		.8 500	MS	03/15/2007			5,000,000	5,000,000	84.9710	4,248,550	5,000,000	125,139	425,000				3	03/14/2000	8.500
387328-A*-8	Granite Construction Co Sr Nt		.6 540	MS	03/15/2010			3,512,673	3,555,556	.0 0000	3,512,673	3,501,689	68,468	232,533	4,734			2	05/17/2001	6.927
387328-A@-6	Granite Construction Co Sr Nt		.6 960	MN	05/01/2013			10,000,000	10,000,000	.0 0000	10,000,000	10,000,000	116,000	697,933				2	05/14/2001	6.961
390568-AA-1	Great Lakes Chem Corp Nt		.7 000	JJ	07/15/2009			1,497,985	1,500,000	108.3970	1,625,955	1,497,240	48,417	105,000	236			1PE	07/13/1999	7.026
39245*-AD-5	Grede Foundries Inc Sr Nt		.7 340	MS	09/30/2006			14,285,714	14,285,714	.0 0000	14,285,714	14,285,714	265,056	1,048,571				3	10/03/1996	7.339
39839#-AA-9	Griffith Labs Intl Inc Sr Nt		.7 540	MS	03/01/2006			1,714,286	1,714,286	.0 0000	1,714,286	1,714,286	43,086	129,257				2	03/05/1999	7.540
39840*-AA-0	Griffith Labs Worldwide Inc Sr Nt Ser A		.8 300	FA	08/31/2009	08/30/2009	100.000	12,250,000	12,250,000	.0 0000	12,250,000	12,250,000	341,741	1,016,750				2	08/30/1994	8.300
401698-AA-3	Guidant Corp Nt		.6 150	FA	02/15/2006			27,294,528	27,565,000	108.3850	29,876,325	26,968,241	640,427	1,440,638	94,137			2PE	09/24/2002	6.495
40255@-AA-4	Gulf States Toyota Inc Sr Nt		.6 820	JD	06/20/2006			12,000,000	12,000,000	.0 0000	12,000,000	12,000,000	25,007	818,400				2	06/29/2001	6.820
40428H-AA-0	HSBC USA Inc Nt		.8 375	FA	02/15/2007			4,831,531	5,100,000	115.1250	5,871,375	4,693,367	161,358	427,125	50,454			1PE	01/06/2000	9.963
40621P-AA-7	Halliburton Co Nt		.6 750	FA	02/01/2027			10,116,041	10,250,000	.0 0000	10,116,041	10,109,895	288,281	691,875	2,486			2	10/17/2001	6.861
40624@-AC-4	Hallmark Cards Inc Sr Nt Ser C		.9 160	JJ	07/23/2022			6,666,667	6,666,667	.0 0000	6,666,667	6,666,667	268,015	610,667				2	07/23/1992	9.160
40624@-AF-7	Hallmark Cards Inc Sr Nt		.7 540	JD	12/13/2010			6,000,000	6,000,000	.0 0000	6,000,000	6,000,000	22,620	452,400				2	12/13/2000	7.540
40624@-AJ-9	Hallmark Cards Inc Sr Nt		.5 350	AO	10/17/2006			16,000,000	16,000,000	.0 0000	16,000,000	16,000,000	175,956	856,000				2	10/17/2001	5.350
410550-D*-5	Hannaford Bros Co Sr Nt		.6 500	MN	05/15/2008			10,666,667	10,666,667	.0 0000	10,666,667	10,666,667	88,593	693,333				2	05/15/1996	6.500
413086-AD-1	Harman Intl Sr Nt		.7 125	FA	02/15/2007			16,290,417	16,400,000	.0 0000	16,290,417	16,282,014	441,433		8,403			2PE	08/22/2002	7.316
415864-AG-2	Harsco Corp Nt		.6 000	MS	09/15/2003			7,113,922	7,100,000	102.4160	7,271,536	7,142,316	125,433	426,000	(18,961)			1PE	06/06/2001	5.710
418056-AK-3	Hasbro Inc Nt LS		.7 950	MS	03/15/2003			8,001,305	8,000,000	100.2500	8,020,000	8,013,218	187,267	636,000	(6,279)			3	09/07/2000	7.866
418056-AL-1	Hasbro Inc Nt LS		.8 500	MS	03/15/2006			2,997,519	3,000,000	102.0000	3,060,000	2,995,830	75,083	255,000	649			3	03/10/2000	8.530
421924-AF-8	Healthsouth Corp Conv Sub Nt LS		.3 250	AO	04/01/2003			2,938,036	3,000,000	97.6250	2,928,750	2,340,000	24,375	97,500	236,584			4	03/16/2000	12.109
42210*-AD-0	H E Butt Grocery Co Mtg Nt Ser C (Put)		.9 343	FA	08/01/2008			1,821,105	1,821,105	.0 0000	1,821,105	1,821,105	70,890	170,137				1	11/22/1988	9.339
42210*-AV-0	H E Butt Grocery Co Sr Nt Ser D		.7 190	FA	02/01/2006			20,000,000	20,000,000	.0 0000	20,000,000	20,000,000	599,167	1,438,000				1	12/14/1995	7.190
42247#-AB-7	Heaven Hill Distilleries Inc Sr Nt		.7 720	FA	02/01/2006			5,714,286	5,714,286	.0 0000	5,714,286	5,714,286	183,810	441,143				2	01/31/1996	7.720
42307T-AA-6	Heinz /H J/ Co Nt		.6 625	JJ	07/15/2011			14,981,685	15,000,000	113.1670	16,975,050	14,979,000	458,229	1,018,594	1,585			1	06/27/2001	6.644
423328-BN-2	Heller Financial Inc Nt		.7 875	MN	05/15/2003			1,001,658	1,000,000	102.2550	1,022,550	1,010,943	10,063	78,750	(4,281)			1	09/07/2000	7.411
42346#-AA-9	Helmerich/Payne Intl Drilling Sr Nt Ser A		.5 510	FA	08/15/2007			3,000,000	3,000,000	.0 0000	3,000,000	3,000,000	62,447					1Z	10/15/2002	5.510
42346#-AB-7	Helmerich/Payne Intl Drilling Sr Nt Ser B		.5 910	FA	08/15/2009			9,139,094	9,000,000	.0 0000	9,139,094	9,145,714	200,940		(6,621)			1Z	10/15/2002	5.625
42726#-AG-6	Heritage Operating LP 1st Mtg Bd		.8 470	FWAN	08/15/2007			5,000,000	5,000,000	103.6060	5,180,322	5,000,000	54,114	423,500				3	08/10/	

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SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
44569-AZ-4	Hunt Oil Co Sr Nt		6.750	FA	08/22/2011			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	145,125	405,000	
44856L-AJ-5	Hyatt Equities L L C MT Nt		9.250	MN	05/15/2005			6,996,479	7,000,000	0.0000	6,996,479	6,992,279	82,736	647,500	1,27
448574-AA-1	Hyatt Equities LLC Sr Nt		6.875	JD	06/15/2007			9,978,442	10,000,000	99.5990	9,978,442	9,976,300	30,556	339,931	2,14
449223-AB-2	IBP Inc Sr Nt		6.125	FA	02/01/2006			3,866,993	4,000,000	105.6180	4,224,720	3,758,680	102,083	245,000	37,16
449223-AD-8	IBP Inc Nt		7.950	FA	02/01/2010			5,961,182	6,000,000	113.3100	6,798,600	5,950,500	198,750	477,000	3,93
449430-AA-8	IDS Finl Corp MT Nt Ser A		6.500	FA	02/15/2004			12,703,468	12,500,000	0.0000	12,703,468	12,733,675	306,944	487,500	(35,41
449669-CG-3	IMC Global Inc Nt	LS	7.625	MN	11/01/2005			5,069,926	5,000,000	96.0000	4,800,000	5,144,600	63,542	381,250	(21,60
449901-AC-1	ICI North America Inc Gtd Deb		8.875	MN	11/15/2006			4,000,000	4,000,000	114.8160	4,592,640	4,000,000	45,361	355,000	
45167R-AD-6	IDEX Corp Sr Nt		6.875	FA	02/15/2008			3,056,991	2,925,000	104.8260	3,066,161	3,059,423	75,969		(2,43
452454-AA-9	Imcera Group (Now Mallinckrodt Grp) Nt		6.000	AO	10/15/2003			8,160,724	8,200,000	96.0650	7,877,330	8,003,700	103,867	492,000	46,96
452558-AR-0	Imperial Bank Sub Nt Ser Bk Nt		8.500	AO	04/01/2009			2,179,584	2,000,000	115.4430	2,308,860	2,217,880	42,500	170,000	(22,48
456866-AG-7	Ingersoll-Rand Co Deb		9.000	FA	08/15/2021			7,187,993	7,200,000	127.1340	9,153,648	7,185,504	244,800	648,000	24
456866-AH-5	Ingersoll-Rand Co Nt		6.875	FA	02/01/2003			7,545,712	7,550,000	100.3400	7,575,670	7,243,095	216,276	519,063	49,66
456866-AL-6	Ingersoll-Rand Co Deb		7.200	JD	06/01/2025			2,964,043	3,000,000	112.9220	3,387,660	2,955,270	18,000	216,000	1,86
45686X-AX-1	Ingersoll-Rand Co MT Nt		6.940	JJ	08/09/2004			4,026,633	4,000,000	0.0000	4,026,633	4,094,720	128,004	277,600	(15,12
45686X-BC-6	Ingersoll-Rand Co MT Nt		6.970	JJ	08/11/2004			2,010,136	2,000,000	0.0000	2,010,136	2,035,600	64,279	139,400	(5,70
45776H-AB-9	Institute Intl Research Inc Sr Gtd Nt Ser B		7.410	MN	05/15/2007			3,571,429	3,571,429	0.0000	3,571,429	3,571,429	33,815	264,643	
458182-BM-3	Inter-American Development Bk Bd		8.500	NS	05/15/2011			3,957,357	4,000,000	129.2500	5,170,000	3,925,000	100,111	340,000	3,44
459200-AW-1	International Bus Machs Corp Nt	LS	4.875	AO	10/01/2006			4,026,985	4,000,000	106.7190	4,268,760	4,029,920	48,750	97,500	(2,93
459506-AB-7	International Flav & Frag Inc Nt		6.450	MN	05/15/2006			32,243,378	31,750,000	108.0170	34,295,398	32,309,458	261,673	1,886,625	(61,16
459668-B*-9	International Hs Pancakes Inc Sr Nt		5.200	AO	10/28/2012			4,000,000	4,000,000	0.0000	4,000,000	4,000,000	36,400		
459745-EW-1	International Lease Fin Nt	LS	5.750	AO	10/15/2006			13,923,592	14,000,000	104.8450	14,678,300	13,902,560	169,944	800,528	17,45
460146-AQ-6	International Paper Co Nt		7.500	MN	05/15/2004			2,033,100	2,000,000	106.7580	2,135,160	2,131,500	19,167	150,000	(22,48
460146-AU-7	International Paper Co Nt		7.625	FA	08/01/2004			3,571,238	3,500,000	107.8820	3,775,870	3,753,240	111,198	266,875	(41,54
460335-AC-6	International Speedway Corp Sr Nt		7.875	AO	10/15/2004			3,997,375	4,000,000	107.2950	4,291,800	3,993,597	66,500	315,000	1,32
460690-AK-6	Interpublic Group of Cos Inc Nt		7.875	AO	10/15/2005			10,980,280	11,000,000	95.4330	10,497,630	10,967,660	182,875	866,250	6,10
461203-A*-2	Invacare Corp Sr Nt		6.710	FA	02/27/2008			10,000,000	10,000,000	0.0000	10,000,000	10,000,000	231,122	671,000	
463556-AD-2	Iroquois Gas Transmission Sys Nt		6.100	AO	10/31/2027			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	140,300		
46625H-AH-3	J P Morgan Chase & Co Sub Nt		6.500	JJ	01/15/2009			4,462,764	4,700,000	105.8750	4,976,125	4,404,884	140,869	305,500	30,02
46648@-AE-9	J M Huber Corp Sr Nt		7.580	JD	12/08/2004			4,000,000	4,000,000	0.0000	4,000,000	4,000,000	19,371	303,200	
46648@-AF-6	J M Huber Corp Sr Nt Ser B		7.630	JD	12/08/2005			16,819,390	16,000,000	0.0000	16,819,390	17,082,520	77,996	1,220,800	(249,66
47813#-AA-2	Johns Manville Sr Nt		7.710	JJ	07/07/2006			3,010,270	3,000,000	0.0000	3,010,270	3,018,109	111,795	231,300	(2,46
47813#-AB-0	Johns Manville Sr Nt		7.920	JJ	07/07/2009			2,011,251	2,000,000	0.0000	2,011,251	2,015,323	76,560	158,400	(1,28
478366-AH-0	Johnson Controls Inc Nt		6.300	FA	02/01/2008			4,740,391	5,000,000	110.9060	5,545,300	4,655,080	131,250	315,000	40,25
478366-AK-3	Johnson Controls Inc Nt		5.000	MN	11/15/2006			12,984,772	13,000,000	105.7940	13,753,220	12,978,680	83,056	577,778	5,73
47922*-AM-8	Johnson /S C/ & Son Inc Sr Nt		6.740	JD	12/04/2013			3,000,000	3,000,000	0.0000	3,000,000	3,000,000	15,165	202,200	
479254-A@-3	Johnson Worldwide Assn Inc Sr Nt Ser A		7.770	AO	10/15/2005			8,300,000	8,300,000	0.0000	8,300,000	8,300,000	136,148	644,910	
480206-AL-5	Jones Intercable Sr Nt		7.625	AO	04/15/2008			5,038,515	5,000,000	105.7350	5,286,750	5,050,350	80,486	381,250	(5,75
482584-AL-3	K Mart Corp Deb	LS	8.125	JD	12/01/2006			1,162,000	8,300,000	14.0000	1,162,000	2,490,000			(5,054,43
482620-AU-5	KN Energy Inc Nt		6.650	MS	03/01/2005			19,707,388	20,000,000	106.2590	21,251,800	19,356,400	443,333	1,330,000	120,62
482620-AV-3	KN Energy Inc Sr Nt		6.800	MS	03/01/2005			2,121,439	2,000,000	109.3520	2,187,040	2,128,340	45,333	68,000	(6,90
487836-AK-4	Kellogg Co Nt		4.875	AO	10/15/2005			5,598,616	5,925,000	105.4050	6,245,246	5,388,046	60,978	288,844	102,63
49228R-AC-7	Kern River Funding Corp Sr Nt		6.676	MTLY	07/31/2016			11,608,801	11,482,353	108.3700	12,443,426	11,617,739	2,129	766,562	(6,21
492386-AR-8	Kerr McGee Corp Nt		5.875	MS	09/15/2006			3,998,150	4,000,000	108.4140	4,336,560	3,997,760	69,194	223,250	36
49326E-DN-0	KeyCorp MT Nt		4.625	MN	05/16/2005			6,187,876	6,200,000	0.0000	6,187,876	6,184,748	35,844	148,154	3,12
49337W-AA-8	Keyspan Corp Nt		7.250	MN	11/15/2005			6,491,248	6,500,000	112.1340	7,288,710	6,485,960	60,215	471,250	2,65
49337W-AB-6	Keyspan Corp Nt	LS	7.625	MN	11/15/2010			2,207,941	2,000,000	118.4760	2,369,520	2,218,880	19,486	76,250	(10,93
49337W-AD-2	Keyspan Corp Nt	LS	6.150	JD	06/01/2006			4,091,407	4,000,000	108.6480	4,345,920	4,106,760	20,500	246,000	(15,35
493739-AB-2	Kiawah Issuer Tr Principal Units		0.000	MATR	10/30/2020			1,045,445	6,000,000	0.0000	1,045,445	840,635			97,58
493739-AC-0	Kiawah Issuer Tr Principal Units		0.000	MATR	10/30/2020			1,253,877	7,140,000	0.0000	1,253,877	1,009,221			116,54
493739-AF-3	Kiawah Issuer Tr Principal Units		0.000	MATR	12/31/2020			809,320	5,000,000	0.0000	809,320	646,193			77,87
493739-AG-1	Kiawah Issuer Tr Principal Units		0.000	MATR	03/31/2021			796,406	5,000,000	0.0000	796,406	636,596			76,26
493739-AH-9	Kiawah Issuer Tr Principal Units		0.000	MATR	11/27/2020			700,038	4,250,000	0.0000	700,038	559,488			67,07

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
493739-AJ-5...	Kiawah Issuer Tr Stripped Perpetual Fltg Rt Nt.....		.0.000	MATR...	12/31/2020			1,079,872	7,500,000	.0.0000	1,079,872	849,826			110,22
493739-AK-2...	Kiawah Issuer Tr Stripped Perpetual Fltg Rt Nt.....		.0.000	MATR...	10/30/2020			722,810	5,000,000	.0.0000	722,810	567,820			74,25
493739-AL-0...	Kiawah Issuer Tr Principal Units.....		.0.000	MATR...	10/27/2020			1,225,948	7,000,000	.0.0000	1,225,948	986,306			114,17
493739-AM-8...	Kiawah Issuer Tr Stripped Perpetual Fltg Rt Nt.....		.0.000	MATR...	12/31/2020			852,177	5,000,000	.0.0000	852,177	684,766			79,78
493739-AN-6...	Kiawah Issuer Tr Stripped Perpetual Fltg Rt Nt.....		.0.000	MATR...	11/30/2020			1,884,752	11,750,000	.0.0000	1,884,752	1,501,543			183,03
493739-AP-1...	Kiawah Issuer Tr Stripped Perpetual Fltg Rt Nt.....		.0.000	MATR...	11/30/2020			734,746	7,500,000	.0.0000	734,746	550,584			89,36
493739-AQ-9...	Kiawah Issuer Tr Principal Units.....		.0.000	MATR...	12/22/2020			239,704	2,500,000	.0.0000	239,704	179,321			29,31
494550-AG-1...	Kinder Morgan Energy Ptnrs LP Sr Nt.....		.7.500	MN...	11/01/2010			4,115,604	4,000,000	113.6860	4,547,440	4,123,760	50,000	300,000	(8,15
494550-AK-2...	Kinder Morgan Energy Ptnrs LP Nt.....		.7.125	MS...	03/15/2012			4,033,342	4,000,000	112.1280	4,485,120	4,035,389	83,917	143,292	(2,04
494553-AB-6...	Kinder Morgan Inc Sr Nt.....		.6.500	MS...	09/01/2012			4,487,803	4,500,000	.0.0000	4,487,803	4,487,465	100,750		33
499040-AD-5...	Knight-Ridder Inc Deb.....		.9.875	AO...	04/15/2009			14,443,929	14,100,000	127.8240	18,023,184	14,580,859	293,946	1,343,000	(28,78
499040-AF-0...	Knight-Ridder Inc Sr Nt.....		.6.300	JD...	12/15/2005			4,569,038	4,375,000	110.8770	4,850,869	4,597,805	12,250	192,780	(26,08
499040-AM-5...	Knight-Ridder Inc Nt.....		.7.125	JD...	06/01/2011			2,038,184	2,000,000	115.6910	2,313,820	2,043,200	11,875	142,500	(3,26
500236-A#-1...	Kohler Co Sr Nt.....		.6.590	AO...	04/24/2010			4,000,000	4,000,000	.0.0000	4,000,000	4,000,000	49,059	131,800	
500255-AA-2...	Kohls Corp Nt.....		.6.700	FA...	02/01/2006			685,003	650,000	110.1250	715,813	690,703	18,146	21,775	(5,70
500255-AJ-3...	Kohls Corp Conv Bd LS.....		.0.000	MATR...	06/12/2020			15,714,250	25,000,000	62.6250	15,656,250	15,714,250			
501044-AA-4...	Kroger Rental Payments Pass Through Tr Ser 2001-A.....		.5.340	JAJO...	10/31/2006			11,078,599	11,078,599	.0.0000	11,078,599	11,078,599	100,243	591,597	
501044-AJ-0...	Kroger Co Deb.....		.6.000	AO...	04/01/2003			993,570	1,000,000	100.5350	959,523	15,000	60,000		11,28
501813-AA-7...	LCI Intl Inc Sr Nt.....		.7.250	JD...	06/15/2007			9,233,000	13,190,000	49.0000	6,463,100	9,233,000	42,501	956,275	(2,425,45
501921-A*-1...	LTV Corp Sr Secd Term Loan.....		.6.044	MTLY...	10/31/2004			6,204,000	7,755,000	80.0000	6,204,000	6,204,000	11,717	123,459	(1,551,00
502130-AA-5...	LP SPV2 LLC Sr Nt Ser A.....		.6.780	JD...	06/30/2006			8,000,000	8,000,000	.0.0000	8,000,000	8,000,000	1,507	542,400	
505336-B*-7...	LaZBoy Chair Co Sr Nt.....		.5.250	JD...	12/19/2012			10,500,000	10,500,000	.0.0000	10,500,000	10,500,000	18,375		
505754-A#-8...	Ladish Co Inc Sr Nt.....		.7.190	JJ...	07/20/2008			7,015,332	7,000,000	.0.0000	7,015,332	7,020,861	225,087	503,300	(3,79
505862-AC-6...	Lafarge North America Inc Sr Nt.....		.6.375	JD...	07/15/2005			10,019,205	10,000,000	107.8080	10,780,800	10,040,620	28,333	637,500	(6,54
514936-A*-4...	LandAmerica Fin Group Inc Sr Nt.....		.7.160	FA...	08/31/2006			4,022,445	4,000,000	.0.0000	4,022,445	4,029,392	96,262	286,400	(5,23
51508*-AB-6...	Lando Associates Secd Nt.....		.7.180	JJ...	06/30/2003			721,091	721,091	.0.0000	721,091	721,091	25,887	51,774	
51603@-AB-8...	LANOGA Corp Sr Nt.....		.7.400	MS...	09/15/2005			4,071,429	4,071,429	.0.0000	4,071,429	4,071,429	88,712	301,286	
51603@-AC-6...	LANOGA Corp Sr Nt Ser A.....		.7.160	JJ...	07/25/2004			2,800,000	2,800,000	.0.0000	2,800,000	2,800,000	86,875	200,480	
516562-AA-3...	Lapar Associates LP Mtg Nt.....		.7.760	JD...	12/01/2010			12,175,014	12,152,000	.0.0000	12,175,014	12,179,659	78,583	942,995	(2,29
518439-AA-2...	Estee Lauder Cos Sr Nt.....		.6.000	JJ...	01/15/2012			6,237,355	6,000,000	109.2710	6,556,260	6,245,940	166,000		(8,58
523768-C@-6...	Lee Enterprises Inc Sr Nt Ser A.....		.6.140	MS...	03/31/2005			7,800,000	7,800,000	.0.0000	7,800,000	7,800,000	121,060	478,920	
524660-AR-8...	Leggett & Platt Inc Nt.....		.7.650	FA...	02/15/2005			16,137,766	15,500,000	109.1720	16,921,660	16,396,039	447,950	1,074,825	(213,40
524660-D@-3...	Leggett & Platt Inc MT Nt Ser C.....		.7.000	AO...	06/01/2005			8,999,792	9,000,000	.0.0000	8,999,792	8,995,410	157,500	630,000	52
524660-AA-8...	Leggett & Platt Inc MT Nt.....		.6.070	AO...	03/19/2003			999,858	1,000,000	.0.0000	999,858	996,890	15,175	60,700	69
524660-AM-2...	Leggett & Platt Inc MT Nt.....		.6.920	AO...	08/02/2004			1,999,731	2,000,000	.0.0000	1,999,731	1,999,020	34,600	138,400	30
524901-AE-5...	Legg Mason Inc Conv Nt.....		.0.000	MATR...	06/06/2031			9,831,600	20,000,000	.0.0000	9,831,600	9,831,600			
524908-BD-1...	Lehman Brothers Holdings Nt.....		.8.500	MN...	05/01/2007			6,297,926	5,700,000	117.4800	6,696,360	6,443,736	80,750	484,500	(118,51
524908-DD-9...	Lehman Brothers Holdings Nt LS.....		.6.250	MN...	05/15/2006			6,183,070	6,000,000	109.3340	6,560,040	6,239,580	47,917	375,000	(48,46
524909-AV-0...	Lehman Brothers Inc Sr Sub Nt.....		.7.625	JD...	06/01/2006			4,274,555	4,000,000	107.1250	4,285,000	4,360,000	25,417	305,000	(71,41
525593-AA-7...	Lemm Services Inc Sr Nt.....		.6.420	FMAN...	07/31/2008			4,617,950	4,600,000	.0.0000	4,617,950	4,623,000	49,220	295,320	(2,78
52610*-AJ-2...	Lennox Intl Inc Sr Prom Nt.....		.7.060	JD...	07/06/2005			15,155,621	15,000,000	.0.0000	15,155,621	15,216,750	88,250	1,096,500	(61,12
532491-AC-1...	Lilly Inds Inc Sr Nt.....		.7.750	JD...	12/01/2007			15,137,377	14,017,000	.0.0000	15,137,377	15,239,943	90,526	718,503	(102,56
532791-A*-1...	Lincare Holdings Sr Nt.....		.8.910	MS...	09/15/2003			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	131,175	445,500	
532791-A@-9...	Lincare Holdings Sr Nt.....		.9.010	MS...	09/15/2004			3,000,000	3,000,000	.0.0000	3,000,000	3,000,000	79,588	270,300	
53354#-AC-1...	Lincoln Electric Holdings Sr Nt.....		.6.360	MS...	03/12/2012			15,791,143	16,000,000	.0.0000	15,791,143	15,778,426	308,107	508,800	12,71
537008-B*-4...	Littelfuse Inc Sr Nt.....		.6.160	MJSD...	09/01/2005			6,490,000	6,490,000	.0.0000	6,490,000	6,490,000	33,315	399,784	
538021-AJ-5...	Litton Inds Inc Sr Nt.....		.6.050	AO...	04/15/2003			10,809,592	10,830,000	100.8990	10,927,362	10,606,941	138,323	655,215	68,64
53933*-AB-7...	L L Bean Inc Sr Nt.....		.7.370	JD...	06/01/2003			2,857,400	2,857,400	.0.0000	2,857,400	2,857,400	17,549	210,590	
53933*-AC-5...	L L Bean Inc Sr Nt.....		.7.100	MS...	09/19/2004			2,857,143	2,857,143	.0.0000	2,857,143	2,857,143	57,476	202,857	
539821-AL-2...	Lockheed Corp Nt.....		.6.750	MS...	03/15/2003			2,300,898	2,300,000	100.8560	2,319,688	2,330,935	45,713	155,250	(4,32
540424-AE-8...	Loews Corp Deb.....		.8.875	AO...	04/15/2011			7,563,576	8,000,000	120.4070	9,632,560	7,290,160	149,889	710,000	32,85
542290-AH-4...	Lone Star Ind Inc Sr Nt LS.....		.8.850	JD...	06/15/2005			5,001,293	5,000,000	72.5070	3,625,350	5,002,350	19,667	442,500	(45
54265@-AA-3...	Longs Drug Store CA Inc Sr Nt.....		.5.850	FA...	02/15/2006			8,571,429	8,571,429	.0.0000	8,571,429	8,571,429	189,429	501,429	
54265@-AC-9...	Longs Drug Store CA Inc Sr Nt.....		.6.460	FA...	08/15/2008			6,011,671	6,000,000	.0.0000	6,011,671	6,013,970	146,427	374,680	(1,69
54289@-AB-3...	Longaberger (The) Co Sr Nt.....		.6.910	JD...	12/15/2007			7,142,857	7,142,857	.0.0000	7,142,857	7,142,857	21,937	493,571	
543213-L*-1...	Longview Fibre Co Sr Nt.....		.8.830	JD...	06/28/2006			4,997,384	5,000,000	104.3960	5,219,816	4,996,475	3,679	441,500	61

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
546000-AH-2	Louis Dreyfus Corp Sr Nt		7.970	MS	09/30/2006			6,519,215	6,500,000	0.0000	6,519,215	6,528,438	130,952	518,050	(4,27)
546268-AF-0	Louisiana Land & Expl Co Deb		7.625	AO	04/15/2013			3,661,087	3,500,000	117.5320	4,113,620	3,709,370	56,340	266,875	(10,41)
546347-AA-3	Louisiana Pacific Corp Nt	LS	8.500	FA	08/15/2005			11,973,454	12,000,000	103.7190	12,446,280	11,954,160	385,333	1,020,000	8,68
546347-AB-1	Louisiana Pacific Corp Nt		8.875	FA	08/15/2010			4,980,147	5,000,000	107.2750	5,363,750	4,976,300	167,639	443,750	1,75
546608-QQ-6	Louisville & Nashville RR Co 1st & Ref Mtg Ser G		2.875	AO	04/01/2003			422,577	425,000	98.5000	418,625	256,063	3,055	12,219	9,55
548661-CA-3	Lowe's Cos Inc Nt	LS	8.250	JD	06/01/2010			5,920,953	4,885,000	123.6950	6,042,501	5,925,584	33,584		(4,63)
54866N-AK-5	Lowe's Cos Inc MT Nt		8.100	AO	06/16/2004			2,003,844	2,000,000	0.0000	2,003,844	2,008,680	40,500	162,000	(2,16)
54866N-BJ-7	Lowe's Cos Inc MT Nt Ser B		7.110	MS	05/15/2037			3,095,550	3,180,000	0.0000	3,095,550	3,093,949	75,366	226,098	54
549271-AC-8	Lubrizol Corp Nt		5.875	JD	12/01/2008			2,855,391	3,000,000	104.9660	3,148,980	2,818,300	14,688	176,250	18,99
55259P-AA-4	M&I Marshall & Ilsley Bank Nt		7.875	MS	03/15/2010			5,966,018	6,000,000	0.0000	5,966,018	5,957,400	139,125	472,500	3,38
55263E-BN-4	MBNA Corp Sr Nt		6.306	AO	04/22/2003			996,315	1,000,000	0.0000	996,315	963,470	12,087	63,060	11,60
552673-AV-7	MCI Communications Corp Sr Nt	LS	6.950	FA	08/15/2006			350,000	1,000,000	0.0000	350,000	350,000			(605,64)
5526E-AH-6	MBNA America Bk NA Nt		7.750	MS	09/15/2005			10,062,620	10,000,000	0.0000	10,062,620	10,082,870	228,195	775,000	(20,12)
5526E-AJ-2	MBNA America Bk NA Bk Nt	LS	6.500	JD	06/20/2006			4,047,014	4,000,000	0.0000	4,047,014	4,052,080	7,944	260,000	(6,12)
552953-AD-3	MGM Mirage Nt	LS	8.500	MS	09/15/2010			6,965,034	7,000,000	110.5000	7,735,000	6,958,280	175,194	595,000	3,09
56633#-AA-1	Marcus Corp Sr Nt Ser A Tranche A		7.410	AO	10/15/2008			6,666,660	6,666,660	0.0000		6,666,660	104,289	494,000	
56633#-AB-9	Marcus Corp Sr Nt Ser A Tranche B		7.510	AO	10/15/2011			8,181,818	8,181,818	0.0000	8,181,818	8,181,818	129,718	614,455	
56633#-AG-8	Marcus Corp Sr Nt		7.660	AO	04/01/2009			4,469,335	4,500,000	0.0000	4,469,335	4,465,189	86,175	171,393	4,14
57041#-AA-5	Mark Ross Svcs Corp Sec Prom Nt		9.500	FMAN	08/22/2004			1,250,000	1,250,000	0.0000				(59,375)	(1,250,00)
57053Q-A*-9	MARKEM Corp Sr Unsecured Nt		8.180	JD	06/30/2011			11,004,625	11,000,000	0.0000	11,004,625	11,005,841	2,499	899,800	(59)
571748-A#-9	Marsh & McLennan Co 1st Mtg Non-Recourse Sec Nt		9.800	MTLY	04/06/2009			10,676,443	10,000,000	0.0000	10,676,443	10,867,000	81,667	980,000	(78,77)
571783-B#-5	Marsh Supermarkets Inc Secd Nt Ser A		10.050	MTLY	07/01/2009			4,541,003	4,541,003	0.0000	4,541,003	4,541,003	38,031	456,371	
571783-B*-9	Marsh Supermarkets Inc Secd Nt Ser B		10.050	MTLY	01/01/2010			8,584,469	8,584,469	0.0000	8,584,469	8,584,469	71,895	862,739	
571900-AL-3	Marriott Intl Inc Nt		6.625	MN	11/15/2003			19,067,293	19,050,000	102.2340	19,475,577	19,056,425	161,264	1,227,281	(6,58)
571900-AQ-2	Marriott Intl Inc Nt Ser C	LS	7.875	MS	09/15/2009			6,637,624	6,000,000	110.2740	6,616,440	6,673,550	139,125	236,250	(35,92)
571900-AR-0	Marriott Intl Inc Nt Ser D		8.125	AO	04/01/2005			3,173,977	3,000,000	108.8080	3,264,240	3,222,270	60,938	121,875	(48,29)
571900-AU-3	Marriott Intl Inc Nt Ser E		7.000	JJ	01/15/2008			3,003,252	3,000,000	112.1770	3,365,310	3,003,270	96,833	105,000	(1)
573284-AB-2	Martin Marietta Materials Inc Nt		6.900	FA	08/15/2007			2,476,247	2,500,000	111.5100	2,787,750	2,462,250	65,167	172,500	4,20
573284-AE-6	Martin Marietta Materials Inc Nt		5.875	JD	12/01/2008			958,757	1,000,000	107.4560	1,074,560	940,390	4,896	58,750	5,51
573284-AG-1	Martin Marietta Materials Inc Nt		6.875	AO	04/01/2011			4,995,613	5,000,000	111.5920	5,579,600	4,994,391	85,938	343,750	38
574599-AP-1	Masco Corp Nt		6.125	MS	09/15/2003			5,471,032	5,500,000	102.2920	5,626,060	5,377,765	99,191	336,875	38,79
574599-AS-5	Masco Corp Nt		5.750	AO	10/15/2008			1,799,042	2,000,000	109.0790	2,181,580	1,730,040	24,278	115,000	26,45
574599-AU-0	Masco Corp Nt		6.750	MS	03/15/2006			31,260,469	31,000,000	107.9690	33,470,390	31,351,180	616,125	2,092,500	(71,97)
574754-AA-5	1997 A		6.910	MS	09/01/2012			17,014,123	16,500,000	115.4170	19,043,805	17,088,720	380,050	1,140,150	(58,92)
577081-AN-2	Mattel Inc Nt	LS	6.000	JJ	07/15/2003			1,971,123	2,000,000	100.6720	2,013,440	1,858,100	55,333	120,000	50,31
577081-AP-7	Mattel Inc Nt		6.125	JJ	07/15/2005			7,267,432	7,275,000	102.4000	7,449,600	7,263,287	205,468	445,594	2,78
57708Q-BA-4	Mattel Inc MT Nt Ser B		6.800	MN	10/06/2011			304,776	300,000	0.0000	304,776	304,842	2,607	10,200	(6)
577778-AT-0	May Dept Stores Co Amortiz Deb		9.500	AO	04/15/2021			1,063,789	925,000	128.5090	1,188,708	1,140,414	18,551	87,875	(49,88)
577778-AY-9	May Dept Stores Co Nt		7.150	FA	08/15/2004			4,996,986	5,000,000	107.4680	5,373,400	4,986,850	135,056	357,500	1,69
577778-BP-7	May Dept Stores Co Nt		7.900	AO	10/15/2007			6,998,062	7,000,000	116.8680	8,180,760	6,997,410	116,744	553,000	32
57777H-AC-7	Maxxim Medical Group Inc Sr Sub Disc Nt		8.371	MN	11/15/2009			5,223,713	6,571,000	0.0000	5,223,713	4,939,323	70,285	550,058	116,08
57859H-BJ-2	Maytag Corp MT Nt		7.220	FA	08/15/2006			11,914,577	12,000,000	0.0000	11,914,577	11,856,480	327,307	866,400	19,87
57859H-BS-2	Maytag Corp MT Nt Ser D		6.875	AO	03/31/2006			6,184,247	6,000,000	0.0000	6,184,247	6,229,020	103,125	412,500	(44,77)
57859H-BT-0	Maytag Corp Nt		6.875	JD	12/01/2006			10,597,779	10,000,000	0.0000	10,597,779	10,645,470	57,292	447,448	(47,69)
57978Q-AE-0	McCormick & Co Inc MT Nt Ser A		6.100	JJ	11/17/2003			2,894,821	3,000,000	0.0000	2,894,821	2,829,240	91,500	183,000	31,74
57978X-AB-1	McCormick & Co Nt		6.800	FA	02/01/2008			1,999,404	2,000,000	0.0000	1,999,404	1,999,220	56,667	136,000	9
58017D-EY-2	McDonnell Douglas Finance Corp Sr Nt Ser X		7.220	MS	01/27/2010			3,152,481	3,000,000	0.0000	3,152,481	3,163,070	63,777	108,300	(10,58)
580589-A*-0	McGrath Rent Corp Sr Nt		6.440	JJ	07/15/2005			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	178,173	386,400	
581557-AQ-8	McKesson Corp Nt		6.300	MS	03/01/2005			13,999,698	14,000,000	105.2430	14,734,020	13,998,880	294,000	882,000	12
581557-AT-2	McKesson Corp Deb		6.400	MS	03/01/2008			4,158,964	4,000,000	107.3070	4,292,280	4,168,040	85,333	128,000	(9,07)
58155Q-A#-0	McKesson Corp Sr Nt Ser C		9.130	FA	02/28/2010			5,017,023	5,000,000	0.0000	5,017,023	5,024,941	153,435	456,500	(1,63)
582834-AN-7	Mead Corp Nt		6.840	MS	03/01/2037			15,468,792	16,000,000	109.4270	17,508,320	15,459,350	364,800	1,094,400	3,69
58526#-AA-7	Meijer Fin Inc 1st Mtg Bond Ser A-1		8.040	JD	06/01/2012			2,742,900	2,742,900	0.0000	2,742,900	2,742,900	18,377	220,529	
58526#-AE-9	Meijer Fin Inc 1st Mtg Bond Ser A-2		8.040	JD	06/01/2012			2,491,409	2,495,200	0.0000	2,491,409	2,490,587	16,718	200,614	35
58526#-AJ-8	Meijer Fin Inc 1st Mtg Bond Ser A-3		8.040	JD	06/01/2012			2,726,100	2,742,900	0.0000	2,726,100	2,722,459	18,377	220,529	1,58

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
58526#-AN-9.	Meijer Fin Inc 1st Mtg Bond Ser A-4.		.8.040	JD.	06/01/2012			2,634,192	2,638,100	.0.0000	2,634,192	2,633,345	17,675	212,103	36
58528#-AV-9.	Meijer Inc Sr Secd Nt Ser B-2.		.7.380	JJ.	07/01/2003			2,850,000	2,850,000	.0.0000	2,850,000	2,850,000	105,165	210,330	
58528#-AY-3.	Meijer Inc Sr Secd Nt Ser B-1.		.7.380	JJ.	07/01/2003			2,150,000	2,150,000	.0.0000	2,150,000	2,150,000	79,335	158,670	
58528#-CR-6.	Meijer Inc Sr Secd Nt Ser A-1.		.7.940	MN.	05/01/2005			3,548,000	3,548,000	.0.0000	3,548,000	3,548,000	46,952	281,711	
58528#-CS-4.	Meijer Inc Sr Secd Nt Ser A-2.		.7.940	MN.	05/01/2005			3,374,000	3,374,000	.0.0000	3,374,000	3,374,000	44,649	267,896	
58528#-CT-2.	Meijer Inc Sr Secd Nt Ser A-3.		.7.940	MN.	05/01/2005			3,759,000	3,759,000	.0.0000	3,759,000	3,759,000	49,744	298,465	
58528#-CW-5.	Meijer Inc Sr Secd Nt Ser B.		.7.080	AO.	10/01/2005			4,983,797	4,983,797	.0.0000	4,983,797	4,983,797	88,213	352,853	
58528#-DB-0.	Meijer Inc Sr Secd Nt Ser B-1.		.7.125	JJ.	01/01/2003			490,328	490,328	.0.0000	490,328	490,328	17,468	34,936	
58528#-DE-4.	Meijer Inc Sr Secd Nt Ser B-2.		.7.125	JJ.	01/01/2003			472,476	472,476	.0.0000	472,476	472,476	16,832	33,664	
58528#-DV-6.	Meijer Inc 1st Mtg Bond Ser B-2.		.6.960	JD.	12/01/2011			2,177,134	2,093,670	.0.0000	2,177,134	2,181,374	12,143	72,860	(4,24
58528#-ES-2.	Meijer Inc Sr Secd Nt Ser B-1.		.6.850	JD.	06/01/2014			621,044	635,000	.0.0000	621,044	615,853	3,625	43,498	1,66
58528#-EX-1.	Meijer Inc Sr Secd Nt Ser B-2.		.6.850	JD.	06/01/2014			665,079	680,000	.0.0000	665,079	659,529	3,882	46,580	1,77
58528#-FC-6.	Meijer Inc Sr Secd Nt Ser B-3.		.6.850	JD.	06/01/2014			667,491	682,500	.0.0000	667,491	661,908	3,896	46,751	1,78
58533#-AA-8.	Melaleuca Inc Sr Sec Nt.		.9.180	JJ.	01/10/2007			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	218,025	459,000	
585907-AF-5.	Mellon Bank Sub Nt.		.6.500	FA.	08/01/2005			5,855,730	6,000,000	110.5230	6,631,380	5,725,573	162,500	390,000	48,85
587499-AA-6.	Mercantile Safe Dep & Tr Co Sr Bk Nt.		.5.700	MN.	11/15/2011			10,481,962	10,500,000	104.2270	10,943,835	10,480,050	76,475	610,138	
589643-A@-4.	Meridian Ind (Prologis) Inc Sr Nt.		.7.300	MN.	11/20/2009			12,877,833	13,000,000	.0.0000	12,877,833	12,871,599	108,081	474,500	6,23
58983*-AD-9.	Meridian Tr Co CSA Eq Tr Ser A.		10.050	JJ.	01/02/2006			399,019	399,019	.0.0000	399,019	399,019	19,939	40,101	
58983*-CE-7.	Meridian Tr Co CSA Eq Tr Ser B.		10.020	JJ.	01/02/2006			879,019	879,019	.0.0000	879,019	879,019	43,794	88,078	
58983*-DY-2.	Meridian Tr Co Secd Nt Ser B.		.8.750	JJ.	01/01/2012			14,439,955	14,439,955	.0.0000	14,439,955	14,439,955	631,748	1,263,496	
58983*-FD-6.	Meridian Tr Co Secd Ln Cft.		.6.400	JJ.	01/01/2007			753,155	753,155	.0.0000	753,155	753,155	24,101	48,202	
590188-A6-5.	Merrill Lynch & Co Inc Conv Nt LS.		.0.000	MATR.	05/23/2031			9,999,791	19,566,000	51.6250	10,100,948	9,999,791			
59309#-AA-8.	Meyer Fred AK Inc Mtg Nt (Put 1/1/01)		.9.130	JAJO.	01/01/2012			14,146,212	14,146,212	.0.0000	14,146,212	14,146,212	322,887	1,291,549	
59518P-AD-7.	Mid Am Cap LLC Sr Nt.		.2.424	FMAN.	11/01/2009			2,854,604	3,000,000	.0.0000	2,854,604	2,826,780	12,122	89,813	19,67
59750*-AA-6.	Midland Corp Tax Cr X Ptnrshp 1st Mtg Bond.		.5.730	O.	10/17/2010			9,199,394	9,199,394	.0.0000	9,199,394	9,199,394	108,354	527,125	
59832W-AE-9.	Midwest Generation LLC PTC Ser A.		.8.300	JJ.	07/02/2009			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	206,347	415,000	
60036N-AA-9.	Millennium America Inc Sr Nt.		.7.000	MN.	11/15/2006			6,218,065	6,700,000	96.6250	6,473,875	5,962,201	59,928	469,000	99,45
600544-B#-6.	Miller /Herman/ Inc Sr Nt Ser C.		.6.520	MS.	03/05/2008			13,500,000	13,500,000	.0.0000	13,500,000	13,500,000	283,620	880,200	
600544-B*-0.	Miller /Herman/ Inc Sr Nt Ser A.		.6.370	MS.	03/05/2006			10,539,791	10,571,429	.0.0000	10,539,791	10,526,674	216,984	673,400	8,08
60462E-AC-8.	Mirage Resorts Inc Sr Nt.		.7.250	AO.	10/15/2006			3,706,204	4,000,000	104.3110	4,172,440	3,545,000	61,222	290,000	61,74
60462E-AD-6.	Mirage Resorts Inc Nt.		.6.750	FA.	08/01/2007			4,603,304	4,940,000	101.4640	5,012,322	4,481,568	138,938	333,450	57,77
60588*-AA-2.	Missouri Affrd Hsing Tr XII Sec Nt.		.0.000	N.	11/09/2011			11,165,639	14,532,167	.0.0000	11,165,639	10,760,736			311,14
60755#-AA-5.	Modern Continental Const Hold Sr Nt.		.8.750	JAJO.	01/04/2006			10,636,426	10,636,426	.0.0000	10,636,426	10,636,426	224,916	832,390	
608190-AE-4.	Mohawk Inds Inc Nt Ser C.		.6.500	AO.	04/15/2007			24,936,086	24,280,000	109.0700	26,482,196	24,985,564	333,176	811,238	(49,47
61166W-AA-9.	Monsanto Co Nt.		.7.375	FA.	08/15/2012			9,445,908	9,500,000	107.8090	10,241,855	9,444,425	266,627		1,48
615369-A*-6.	Moodys Corp Sr Nt.		.7.610	MS.	09/30/2005			15,509,696	15,500,000	.0.0000	15,509,696	15,516,354	298,164	1,179,550	(3,08
617446-DS-5.	Morgan Stanley Dean Witter Nt.		.7.125	JJ.	01/15/2003			6,000,052	6,000,000	100.1410	6,008,460	6,002,294	197,125	427,500	(1,33
617446-GL-7.	Morgan Stanley Dean Witter Nt LS.		.6.100	AO.	04/15/2006			2,997,965	3,000,000	108.9360	3,268,080	2,997,120	38,633	183,000	54
61836*-AB-8.	Morrison & Foerster LLP Sr Nt.		.6.990	MS.	09/07/2013			3,500,000	3,500,000	.0.0000	3,500,000	3,500,000	77,473	244,650	
619331-AA-9.	Morton Intl Inc Cr Sens Deb.		.9.250	JD.	06/01/2020			10,747,111	11,000,000	127.2920	14,002,120	10,704,900	84,792	1,017,500	5,46
61980A-AA-1.	Motiva Enterprises LLC Sr Nt LS.		.5.200	MS.	09/15/2012			22,929,304	23,000,000	99.8330	22,961,590	22,927,780	322,256		1,33
620076-AK-5.	Motorola Inc Deb.		.6.500	MS.	09/01/2025			5,015,547	5,150,000	101.5000	5,227,250	5,009,766	111,583	334,750	2,47
620076-AR-0.	Motorola Inc Nt.		.7.625	MN.	11/15/2010			2,992,494	3,000,000	102.3750	3,071,250	2,991,090	29,229	228,750	67
62402X-AH-4.	Mountain Fuel Supply Co MT Nt.		.7.580	AO.	10/01/2007			2,900,478	3,000,000	.0.0000	2,900,478	2,857,770	56,850	227,400	16,44
62704#-AA-3.	Murray Energy Sr Sec Nt Ser A.		.8.830	JAJO.	10/31/2009			7,000,000	7,000,000	90.0000	6,300,000	7,000,000	104,734	618,100	
62886E-AB-4.	NCR Corp Nt.		.7.125	JD.	06/15/2012			3,014,071	3,000,000	104.0630	3,121,890	3,014,810	9,500	112,219	(73
62937V-AA-7.	NRG Energy Inc Mktbl Redeemable 2000-1 PT Tr.		.8.700	MS.	03/15/2005			1,560,000	6,000,000	26.0000	1,560,000	1,800,000		261,000	(4,434,18
629568-AB-2.	Nabors Industries Inc Nt.		.6.800	AO.	04/15/2004			13,473,481	13,500,000	105.3500	14,222,250	13,420,330	193,800	918,000	18,95
629568-AC-0.	Nabors Industries Inc Conv Nt LS.		.0.000	MATR.	06/20/2020			10,342,970	17,000,000	65.6250	11,156,250	10,342,970			
629568-AF-3.	Nabors Industries Inc Conv Nt.		.0.000	MATR.	02/05/2021			6,996,715	11,500,000	63.1250	7,259,375	6,996,715			
631103-A*-9.	Nasdaq Stock Market Inc/The Sr Nt.		.5.830	FMAN.	05/09/2007			12,518,279	12,500,000	.0.0000	12,518,279	12,520,623	105,264	364,375	(2,34
63250@-AA-1.	National Amusements Inc Sr Nt.		.8.370	FMAN.	11/15/2009			8,028,891	8,000,000	100.0000	8,000,000	8,037,532	85,560	669,600	(3,00
63542#-AB-5.	National City Leasing Corp Prom Nt.		.6.670	MTLY.	12/23/2007			8,042,401	8,042,401	.0.0000	8,042,401	8,042,401	11,921	536,428	
63615#-AB-7.	National Football League Sr Nt Ser A.		.6.560	AO.	10/15/2017			7,076,355	7,000,000	.0.0000	7,076,355	7,080,272	96,942	136,484	(3,91
636180-AK-9.	National Fuel Gas Deb.		.7.750	FA.	02/01/2004			6,090,085	6,000,000	105.3830	6,322,980	6,180,570	193,750	348,750	(59,03
637071-AB-7.	National Oilwell Inc Sr Nt Ser B.		.6.875	JJ.	07/01/2005			5,025,739	5,000,000	105.9610	5,298,050	5,039,550	171,875	343,750	(9,17

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
64037@-AB-7.	Nelson Industries Inc Sr Nt		.8.120	AO.	04/30/2010			10,909,092	10,909,092	103.2200	11,260,365	10,909,092	150,097	885,818	
64125J-B@-2.	Neuvant Aerospace Corp Sr Sub Nt		16.000	JD.	06/30/2005				2,845,285	.0.0000					
64956*-AA-8.	New York Mercantile Exchange Sr Nt Ser A		.7.480	AO.	10/01/2011			14,005,429	13,910,000	.0.0000	14,005,429	14,005,067	260,117	979,272	36
65119Q-BE-2.	Newell Co MT Nt		.6.350	JJ.	07/15/2028	07/15/2008	100.000	6,086,730	6,000,000	.0.0000	6,086,730	6,090,600	175,683	317,500	(4,13)
65119Q-BG-7.	Newell Co Sr Nt Ser A		.5.700	JJ.	09/22/2003			507,344	500,000	.0.0000	507,344	512,780	14,250	14,250	(5,43)
65119Q-BH-5.	Newell Co MT Nt		.5.420	JJ.	10/21/2003			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	135,500	271,000	
65141#-AA-7.	Newhall Funding Co Sr Nt		.7.330	JAJO.	10/30/2007			4,780,637	4,780,637	.0.0000	4,780,637	4,780,637	59,377	350,421	
654106-AB-9.	Nike Inc Sr Nt		.5.500	FA.	08/15/2006			1,467,743	1,393,000	108.3270	1,508,995	1,473,933	28,943		(6,19)
65504@-AB-8.	Noble Drilling/JimThompson Inc Sr Secd Nt		.6.730	JAJO.	10/01/2004			5,285,283	5,285,283	.0.0000	5,285,283	5,285,283	88,925	355,700	
65538@-AA-0.	Nootron Tr Sub Nt		10.350	MS.	03/15/2006			9,990,071	10,000,000	.0.0000	9,990,071	9,984,125	304,750	1,035,000	2,49
655419-AE-9.	Noram Energy Corp Term Enhanced Remkible Sec LS		.6.375	MN.	11/01/2013			17,969,345	18,000,000	96.0000	17,280,000	17,962,560	191,250	1,147,500	1,91
655663-#-9.	Nordson Corp Sr Nt Ser B		.7.110	MN.	05/15/2008			3,000,000	3,000,000	.0.0000	3,000,000	3,000,000	27,255	213,300	
655663-A@-1.	Nordson Corp Sr Nt Ser A		.6.790	MN.	05/15/2006			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	43,381	339,500	
655664-AJ-9.	Nordstrom Inc Sr Nt LS		.8.950	AO.	10/15/2005			9,977,082	10,000,000	113.1940	11,319,400	9,963,000	188,944	895,000	6,95
65584H-AA-7.	Norfolk Southern Corp MT Nt		.7.400	MS.	09/15/2006			1,527,444	1,500,000	.0.0000	1,527,444	1,557,060	32,683	111,000	(6,32)
655855-DK-7.	Norfolk Southern Railway Co Eq Tr Ctf Ser H		.5.400	JJ.	07/15/2005			2,097,399	2,200,000	106.9850	2,353,670	1,992,342	54,780	118,800	35,48
655855-DL-5.	Norfolk Southern Railway Co Eq Tr Ctf Ser H		.5.400	JJ.	07/15/2006			935,004	1,000,000	107.3450	1,073,450	889,150	24,900	54,000	15,45
65715@-AA-5.	North American Royalties Inc Sec Nt		10.000	MTLY.	07/01/2009			1,800,000	1,800,000	.0.0000		1,800,000			
667746-A*-2.	Northwest Pipe Co Sr Nt		.6.870	MN.	11/15/2007			7,142,857	7,142,857	.0.0000	7,142,857	7,142,857	62,702	490,714	
667746-A@-0.	Northwest Pipe Co Sr Nt Ser A		.6.630	AO.	04/01/2005			4,285,716	4,285,716	.0.0000	4,285,716	4,285,716	71,036	284,143	
668231-AJ-2.	Northwestern Public Svc 1st Mtg Nt		.7.100	FA.	08/01/2005			6,072,309	6,000,000	103.2150	6,192,900	6,155,780	177,500	426,000	(24,90)
67019E-AA-5.	NStar Nt		.8.000	FA.	02/15/2010			6,176,468	6,000,000	121.3060	7,278,360	6,194,410	181,333	440,000	(15,08)
674812-AH-5.	Ocean Energy Inc Nt Ser B		.7.625	JJ.	07/01/2005			2,213,861	2,080,000	110.9240	2,307,219	2,234,378	79,300		(20,51)
67741P-AA-5.	Ohio Pwr Co MT Nt		.6.730	MN.	11/01/2004			3,972,332	4,000,000	.0.0000	3,972,332	3,928,080	44,867	269,200	13,68
679574-AF-0.	Old Dominion Elec 1st Mtg Bd		.6.250	JD.	06/01/2011			10,295,067	9,915,000	110.5800	10,964,007	10,305,405	51,641	466,094	(9,81)
679574-AG-8.	Old Dominion Elec 1st Mtg Bd		.6.210	JD.	12/01/2028			7,500,000	7,500,000	.0.0000	7,500,000		18,113		
679580-A#-7.	Old Dominion Freight Line Inc Sr Nt		.6.350	FA.	02/25/2005			6,500,000	6,500,000	.0.0000	6,500,000	6,500,000	144,463	412,750	
67982X-AB-4.	Old Kent Bank Nt		.7.750	FA.	08/15/2010			16,321,774	15,000,000	.0.0000	16,321,774	16,686,450	439,167	581,250	(364,67)
681904-AD-0.	Omnicare Inc Conv Sub Nt		.5.000	JD.	12/01/2007			3,908,146	5,000,000	95.3750	4,768,750	3,531,291	20,833	250,000	160,87
68209#-AA-0.	Omega Leasing (US) (No2) LLC Sr Nt		.6.940	MTLY.	05/12/2011			7,257,078	7,257,078	.0.0000	7,257,078	7,257,078	26,581	503,641	
68210*-AA-1.	Omega Leasing LLC Sr Nt		.8.800	MTLY.	05/12/2010			9,592,963	9,592,963	.0.0000	9,592,963	9,592,963	44,554	844,181	
68217#-AA-0.	Omni Source Corp Sr Nt		.6.750	MS.	09/24/2009			7,070,256	7,000,000	.0.0000	7,070,256	7,073,278	127,313		(3,02)
682680-AE-3.	ONEOK Inc Nt		.7.750	FA.	08/15/2006			7,949,409	8,000,000	110.3810	8,830,480	7,913,600	234,222	620,000	11,63
69331X-AA-0.	PG&E Gas Transmission NW Sr Nt		.7.100	JD.	06/01/2005			12,653,361	12,355,000	88.3750	10,918,731	12,794,534	73,100	555,753	(75,86)
693320-K*-3.	PHH Holdings Sr Nt		.7.550	MN.	05/01/2007			13,000,000	13,000,000	.0.0000	13,000,000	13,000,000	163,583	485,297	
693506-AQ-0.	PPG Inds Inc Deb.		.9.000	MN.	05/01/2021			1,569,994	1,500,000	120.3350	1,805,025	1,581,055	22,500	135,000	(1,55)
69354#-AC-7.	Purdue Pharma LP Sr Nt Ser B		.6.120	JD.	12/14/2011			7,446,154	7,446,154	.0.0000	7,446,154	7,446,154	21,519	455,705	
693627-AH-4.	PSI Energy Inc 1st Mtg Bd Ser BBB		.8.000	JJ.	07/15/2009			2,080,079	1,930,000	119.5660	2,307,624	2,098,991	71,196	154,400	(17,83)
693627-AV-3.	PSI Energy Inc 1st Mtg Bd Ser EEE		.6.650	JD.	06/15/2006			4,600,174	4,560,000	107.3960	4,897,258	4,600,576	13,477	284,620	(57,74)
69362B-AC-6.	PSEG Power LLC Sr Nt		.6.875	AO.	04/15/2006			8,090,855	8,000,000	104.8420	8,387,360	8,110,215	116,111	550,000	(19,42)
69407@-AB-8.	Pacific Coast Bldg Prod Inc Sr Nt		.7.240	MTLY.	03/31/2009			7,500,000	7,500,000	.0.0000	7,500,000	7,500,000	1,508	543,000	
69639@-AA-0.	Palisade Holdings L L C Sub Nt		.6.331	FIWAN.	03/10/2030	03/10/2008	100.000	12,001,922	12,032,220	.0.0000	12,001,922	11,989,692	97,331	1,087,362	7,07
69642@-AB-5.	Pall Corp Nt		.6.000	FA.	08/01/2012			7,995,968	8,000,000	.0.0000	7,995,968	7,995,920	193,333		4
69932#-AA-2.	Paramount Properties Tax Cr Fd Secd Nt		.5.510	D.	12/15/2011			8,000,000	8,000,000	.0.0000	8,000,000	8,000,000	19,591	440,800	
701094-AF-1.	Parker-Hannifin Corp Nt		.7.300	MN.	05/15/2011			3,117,009	3,000,000	109.8330	3,294,990	3,124,230	27,983	219,000	(7,22)
70109H-AA-3.	Parker-Hannifin Corp MT Nt		.7.330	JD.	06/15/2007			9,712,569	9,000,000	.0.0000	9,712,569	9,786,780	29,320	329,850	(74,21)
70109H-AC-9.	Parker-Hannifin Corp MT Nt		.7.370	JD.	06/11/2010			3,954,905	4,000,000	.0.0000	3,954,905	3,944,720	16,378	294,800	4,37
70109H-AD-7.	Parker-Hannifin Corp MT Nt		.6.350	JD.	12/16/2003			5,002,423	5,000,000	.0.0000	5,002,423	5,013,050	13,229	317,500	(2,38)
70109H-AF-2.	Parker-Hannifin Corp MT Nt		.5.650	MS.	09/15/2003			1,569,641	1,550,000	.0.0000	1,569,641	1,593,245	25,786	87,575	(23,60)
701120-AA-5.	Parker Retirement Svgs Plan Tr Amortizing Nt		.6.340	JJ.	07/15/2008	01/15/2008	100.000	7,755,853	7,682,936	.0.0000	7,755,853	7,769,798	224,606	446,507	(9,97)
703343-A*-4.	Patrick Industries Inc Sr Nt		.6.820	MS.	09/15/2005			7,714,288	7,714,288	.0.0000	7,714,288	7,714,288	154,911	526,114	
708160-AH-9.	Penney J C Co Inc Deb.		.6.000	MN.	05/01/2006			15,019,650	16,400,000	95.0000	15,580,000	11,914,750	164,000	984,000	341,32
709323-AF-6.	Pennzoil-Quaker State Gtd Nt LS		10.000	MN.	11/01/2008	11/01/2005	105.000	22,584,005	18,336,000	123.5000	22,644,960	22,630,669	305,600		(46,66)
709631-AB-1.	Pentair Inc Sr Nt		.7.850	AO.	10/15/2009			8,163,476	8,000,000	115.4150	9,233,200	8,161,763	132,578	549,500	(4,90)
709631-B*-5.	Pentair Inc Sr Nt		.6.820	JAJO.	07/01/2003			2,148,000	2,148,000	.0.0000	2,148,000	2,148,000	36,623	146,494	
709631-D*-3.	Pentair Inc Sr Nt Ser A		.6.990	MN.	05/01/2007			20,000,000	20,000,000	.0.0000	20,000,000	20,000,000	233,000	1,398,000	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
709903-BB-3.	Pennzoil Co Deb.		10.125	MN.	11/15/2009			4,679,384	4,000,000	125.8950	5,035,800	4,727,440	51,750	405,000	(48,050)
713411-AB-2.	Pepsi Bottling Hldgs Inc Nt.		5.625	FA.	02/17/2009			1,832,902	2,000,000	108.9700	2,179,400	1,786,720	41,875	112,500	20,930
71343X-AA-2.	PepsiAmericas Inc MT Nt.		5.950	FA.	02/15/2006			4,810,945	4,750,000	0.0000	4,810,945	4,827,080	106,769	200,813	(16,130)
714046-AA-7.	Perkinelmer Inc Conv Nt.		0.000	MATR.	08/07/2020			15,000,000	30,024,000	54.0000	16,212,960	15,000,000			
716600-H@-3.	Petroleum Heat & Pwr Co Inc Sr Nt.		7.560	AO.	04/01/2003			5,500,000	5,500,000	0.0000	5,500,000	5,500,000	103,950	415,800	
716600-K@-9.	Petroleum Heat & Pwr Co Inc Sr Secd Nt.		8.830	AO.	10/25/2004			8,000,000	8,000,000	0.0000	8,000,000	8,000,000	129,507	706,400	
71713U-AG-7.	Pharmacia Corp Nt.		5.750	JD.	12/01/2005			20,975,640	21,000,000	0.0000	20,975,640	20,959,021	100,625	1,207,500	7,460
717265-AH-5.	Phelps Dodge Corp Nt.		6.375	MN.	11/01/2004			2,498,510	2,500,000	101.3870	2,534,675	2,495,675	26,563	159,375	740
71803Q-AF-9.	Philadelphia Sub Wtr Co 1st Mtg Bd MT Nt.		6.830	MN.	11/03/2003			7,000,000	7,000,000	0.0000	7,000,000	7,000,000	61,091	478,100	
71803Q-AG-7.	Philadelphia Sub Wtr Co 1st Mtg Bd MT Nt.		7.060	MN.	03/12/2004			10,000,000	10,000,000	0.0000	10,000,000	10,000,000	90,211	706,000	
71803Q-AL-6.	Philadelphia Sub Wtr Co 1st Mtg Bd MT Nt.		5.800	FA.	02/01/2003			7,998,605	8,000,000	0.0000	7,998,605	7,939,920	175,289	464,000	16,550
71803Q-AN-2.	Philadelphia Sub Wtr Co 1st Mtg Bd MT Nt.		6.000	FA.	05/01/2004			7,502,730	7,500,000	0.0000	7,502,730	7,508,100	170,000	450,000	(1,340)
718507-AW-6.	Phillips Petroleum Co Nt.		6.650	MS.	03/01/2003			8,082,400	8,095,000	100.7500	8,155,713	7,923,833	179,439	538,318	74,820
718507-BJ-4.	Phillips Petroleum Co Nt.		6.375	MS.	03/30/2009			2,990,869	3,000,000	103.0000	3,090,000	2,986,740	48,344	191,250	1,150
720101-FW-1.	Piedmont Aviation Inc Eq Tr Ctf 1988 Ser D.		10.300	MS.	03/28/2006			1,127,750	1,735,000	0.0000	1,127,750	1,127,750		89,353	(602,670)
720101-FN-9.	Piedmont Aviation Inc Eq Tr Ctf 1988 Ser E.		10.300	MS.	03/28/2006			520,500	1,735,000	0.0000	520,500	520,500		89,353	(1,209,920)
720101-FP-4.	Piedmont Aviation Inc Eq Tr Ctf 1988 Ser F.		10.300	MS.	03/28/2006			520,500	1,735,000	0.0000	520,500	520,500		89,353	(1,209,920)
72165#-AA-4.	Pilot Travel Centers LLC Sr Nt.		6.610	MN.	11/01/2006			7,000,000	7,000,000	0.0000	7,000,000	7,000,000	77,117	445,991	
723474-AA-0.	Pinnacle One Partners LP Sr Nt.		8.830	FA.	08/15/2004			10,009,548	10,000,000	94.3420	9,434,200	10,021,360	333,578	883,000	(5,270)
724477-AG-9.	Pitney Bowes Cr Corp Deb.		9.250	JD.	06/15/2008			7,480,830	7,000,000	124.4230	8,709,610	7,622,470	28,778	647,500	(68,670)
724477-AJ-3.	Pitney Bowes Cr Corp Deb.		8.550	MS.	09/15/2009			4,083,875	3,500,000	122.0290	4,271,015	4,108,335	88,113	149,625	(24,460)
724477-G*-9.	Pitney Bowes Cr Corp Secd Nt.		7.723	MN.	05/30/2012			2,828,119	2,769,907	0.0000	2,828,119	2,841,813	18,420	213,912	(4,020)
725701-B@-4.	Pittston Co Sr Nt Ser A.		7.840	JJ.	01/18/2007			8,000,000	8,000,000	0.0000	8,000,000	8,000,000	283,982	627,200	
725701-C*-5.	Pittston Co Sr Nt.		7.170	AO.	04/11/2008			7,000,000	7,000,000	0.0000	7,000,000	7,000,000	111,533	250,950	
725790-A@-8.	Pittway Corp Sr Nt Ser B.		6.700	JD.	12/15/2005			14,142,857	14,142,857	0.0000	14,142,857	14,142,857	42,114	947,571	
725906-AA-9.	Placer Dome Inc Nt.		7.125	MN.	05/15/2003			24,957,899	25,000,000	101.3810	25,345,250	24,273,750	227,604	1,781,250	108,220
729237-A#-4.	Plum Creek Timber Co LP Sr Nt Ser A.		7.740	MN.	11/13/2006			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	61,920	463,110	
72925#-AC-1.	Plum Creek Timberlands LP Sr Nt.		7.660	AO.	10/01/2011			4,500,000	4,500,000	0.0000	4,500,000	4,500,000	86,175	337,040	
73318E-AF-0.	Popular NA Inc MT Nt Ser E.		6.125	AO.	10/15/2006			11,022,064	11,000,000	0.0000	11,022,064	11,027,330	142,236	673,750	(4,760)
737628-AC-1.	Potlatch Corp Cr Sens Deb.		9.425	JD.	12/01/2009			16,540,804	16,850,000	110.6300	18,641,155	16,316,401	132,343	1,588,113	29,940
73765P-BZ-8.	Potomac Cap Inv Corp MT Nt.		7.970	JJ.	10/18/2004			14,003,203	14,000,000	0.0000	14,003,203	14,007,635	514,508	1,115,800	(1,310)
73765P-CB-0.	Potomac Cap Inv Corp MT Nt Ser E.		8.240	JJ.	12/05/2008			5,000,000	5,000,000	0.0000	5,000,000	5,000,000	189,978	251,778	
73943*-AJ-6.	PQ Corp Sr Nt Ser B.		7.060	JD.	12/01/2012			9,087,308	9,090,909	0.0000	9,087,308	9,086,326	53,485	641,818	(350)
74005P-AC-8.	Praxair Inc Nt.		6.750	MS.	03/01/2003			9,005,400	9,000,000	100.7560	9,068,040	9,190,080	202,500	607,500	(32,290)
740189-AD-7.	Precision Castparts Sr Nt.		8.750	MS.	03/15/2005			13,699,888	13,500,000	110.2090	14,878,215	13,811,312	347,813	1,181,250	(81,540)
740408-AA-7.	Preferred Term Secs Ltd Sr Nt.		8.790	MS.	09/15/2030			12,848,421	12,848,421	0.0000	12,848,421	12,848,421	332,539	1,129,376	
74052*-AA-0.	Premier Farnell Corp Gtd Sr Nt Ser A.		7.340	JD.	06/17/2003			10,000,000	10,000,000	0.0000	10,000,000	10,000,000	28,544	734,000	
74143W-AA-0.	Price/Costco Inc Sr Nt.		7.125	JD.	06/15/2005			987,350	1,000,000	111.0780	1,110,780	976,550	3,167	71,250	4,520
741597-A*-9.	Primex Technologies Inc Sr Nt.		7.500	JD.	12/10/2008			5,625,000	5,625,000	0.0000	5,625,000	5,625,000	24,609	421,875	
74167#-AA-8.	Prime II Inc Nt.		2.721	FA.	02/01/2006			11,159,960	11,250,000	0.0000	11,159,960	11,106,863	130,110	419,406	24,340
74341*-AA-1.	ProLogis RACER I LLC Nt Ser 2000-1.		7.760	MTLY.	08/16/2009			4,821,055	4,822,172	0.0000	4,821,055	4,820,667	15,592	374,201	150
747316-A*-8.	Quaker Chemical Corp Sr Nt.		6.980	JD.	12/09/2007			3,571,428	3,571,428	0.0000	3,571,428	3,571,428	15,234	249,286	
74731@-BU-2.	Quad/Graphics Inc Nt Ser 2001-1.		7.460	AO.	04/10/2016			3,500,000	3,500,000	0.0000	3,500,000	3,500,000	58,748	261,100	
74740F-CZ-7.	Quaker Oats MT Nt.		9.250	JJ.	11/25/2009			4,270,745	4,000,000	0.0000	4,270,745	4,344,544	170,611	370,000	(28,420)
74740F-DT-0.	Quaker Oats MT Nt Ser B.		9.125	JJ.	12/15/2004			563,920	500,000	0.0000	563,920	563,920	21,672		
74740F-FB-7.	Quaker Oats MT Nt Ser C.		6.500	JJ.	07/15/2010			1,831,562	2,000,000	0.0000	1,831,562	1,789,920	59,944	130,000	15,750
74835N-AA-3.	Questar Pipeline Co MT Nt Ser A.		6.000	JD.	10/06/2008			1,214,617	1,200,000	0.0000	1,214,617	1,215,696	6,000	36,000	(1,070)
74835N-AG-0.	Questar Pipeline Co MT Nt.		7.410	JD.	10/01/2009			5,007,327	5,000,000	0.0000	5,007,327	5,009,966	30,875	370,500	(780)
74835N-AJ-4.	Questar Pipeline Co MT Nt.		7.090	JD.	06/01/2011			4,105,429	4,000,000	0.0000	4,105,429	4,116,520	23,633	283,600	(9,260)
74835N-AK-1.	Questar Pipeline Co MT Nt Ser B.		6.570	JD.	09/26/2011			2,000,000	2,000,000	0.0000	2,000,000	2,000,000	10,950	131,400	
74835W-AA-3.	Questar Gas Co MT Nt Ser D.		6.300	AO.	10/01/2012			2,002,300	2,000,000	0.0000	2,002,300	2,002,300	31,500	63,000	
74913R-AB-7.	Qwest Services Corp Nt.		13.500	JD.	12/15/2010	12/15/2009	100.000	893,509	845,000	104.0000	878,800	893,588	1,584		(700)
74932#-AA-2.	RC Cement Holding Co Sr Nt.		6.600	MN.	05/29/2010			14,000,000	14,000,000	0.0000	14,000,000	14,000,000	82,133	462,000	
74965@-AA-4.	RLC Industries Co Sr Nt Ser A.		7.330	MS.	03/26/2004			4,000,000	4,000,000	100.0000	4,000,000	4,000,000	86,331	292,386	
74965@-AF-3.	RLC Industries Co Sr Gtd Nt.		9.070	JD.	12/15/2004			3,142,860	3,142,860	100.0000	3,142,860	3,142,860	12,669	284,265	

E08.27

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	CUSIP Identification	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
				Rate of	How Paid									14	15	
		Description	*			Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
749685-AF-0		RPM Inc Sr Nt		7.000	JD	06/15/2005			11,000,000	11,000,000	105.6830	11,625,130	11,000,000	34,222	770,000	
749850-AB-8		RPW International Inc Sr Nt		6.610	WN	11/15/2006			3,924,462	4,000,000	.0,0000	3,924,462	4,000,000	33,784		1,976
751025-AA-5		Ralcorp Holdings Inc-01d Nt		8.750	MS	09/15/2004			12,972,107	12,675,000	110.3200	13,983,060	13,297,469	326,557	1,109,063	(158,711)
756009-AA-9		Realty Facility Holdings LLC Synthetic Lease		8.280	MTLY	03/01/2008			3,850,000	3,850,000	.0,0000	3,850,000	3,850,000	26,565	316,124	
756202-AA-5		Receivable Strd Tr Calpoint Sr Nt Ser 2001		7.440	MSD	12/10/2006			6,861,763	8,577,229	.0,0000	6,604,467	6,861,763	37,225	771,093	(1,772,861)
756287-AE-4		Recreational Equipment Inc Sr Nt		6.400	MTLY	02/01/2009			4,827,616	4,827,616	.0,0000	4,827,616	4,827,616	25,747	308,967	
756287-AH-7		Recreational Equipment Inc Sr Nt		7.570	MTLY	03/08/2010	01/15/2009	100.000	8,547,906	8,547,906	.0,0000	8,547,906	8,547,906	41,341	647,077	
758202-AA-3		Reed Elsevier Cap Inc Nt		6.125	FA	08/01/2006			4,541,638	4,500,000	.0,0000	4,455,000	4,548,445	114,844	214,800	(6,885)
758202-AB-1		Reed Elsevier Cap Inc Nt		6.750	FA	08/01/2011			7,020,706	6,910,000	.0,0000	6,840,900	7,026,382	194,344	233,213	(5,676)
758200-AB-8		Reed Elsevier Cap Inc MT Nt		7.000	WN	05/15/2005			2,063,438	2,000,000	.0,0000	2,063,438	2,106,240	17,889	140,000	(22,800)
758253-AB-6		Reed Publishing USA Inc MT Nt		8.500	JD	12/01/2003			1,355,792	1,300,000	105.3740	1,369,862	1,390,246	9,208	55,250	(34,451)
758670-AE-2		Refco Group Ltd LLC Sr Nt		9.180	JD	06/29/2005			6,000,000	6,000,000	.0,0000	6,000,000	6,000,000	3,060	550,800	
758670-AF-9		Refco Group Ltd LLC Sr Nt Ser A		5.990	AO	10/15/2007			4,500,000	4,500,000	.0,0000	4,500,000	4,500,000	56,905		
759350-AC-4		Reinall-Thomas Corp Sr Nt		7.000	MS	03/28/2012			4,000,000	4,000,000	.0,0000	4,000,000	4,000,000		142,333	
759419-AE-0		Relational Funding Corp Prom Nt		6.790	MTLY	09/20/2005			6,619,300	6,619,300	.0,0000	6,619,300	6,619,300	13,733	449,450	
759458-AF-9		Reliance Electric Corp Nt		6.800	AO	04/15/2003			5,748,967	5,750,000	101.1700	5,817,275	5,751,318	82,544	391,000	3,481
759527-AE-0		Reliance Steel & Aluminum Co Sr Nt Ser A		7.080	JD	01/02/2004			10,000,000	10,000,000	.0,0000	10,000,000	10,000,000	1,967	708,000	
759527-AG-5		Reliance Steel & Aluminum Co Sr Nt Ser C		7.310	JD	01/02/2007			4,000,000	4,000,000	.0,0000	4,000,000	4,000,000	812	292,400	
76116E-BX-7		Resolution Funding Corp Strips		0.000	MATR	10/15/2012			4,080,330	10,000,000	.0,0000	6,485,000	1,338,800			357,051
76116E-BY-5		Resolution Funding Corp Strips		0.000	MATR	04/15/2013			4,160,173	10,000,000	.0,0000	6,251,600	1,505,400			339,761
76116E-CE-8		Resolution Funding Corp Strips		0.000	MATR	04/15/2016			1,568,825	5,000,000	.0,0000	2,534,100	577,600			131,041
76116E-CF-5		Resolution Funding Corp Strips		0.000	MATR	10/15/2016			3,422,852	10,000,000	.0,0000	4,887,500	1,588,200			254,281
76116E-CJ-7		Resolution Funding Corp Strips		0.000	MATR	04/15/2018			4,241,597	14,000,000	.0,0000	6,186,880	2,316,531			318,671
76116E-FH-8		Resolution Funding Corp Strips		0.000	MATR	01/15/2014			8,090,380	20,000,000	.0,0000	11,863,400	4,104,200			636,841
76116E-FL-9		Resolution Funding Corp Strips		0.000	MATR	07/15/2015			4,404,711	12,000,000	.0,0000	5,337,320	2,238,760			338,361
76116E-FN-5		Resolution Funding Corp Strips		0.000	MATR	07/15/2016			3,076,132	10,000,000	.0,0000	4,975,400	1,134,200			256,521
76116E-FS-4		Resolution Funding Corp Strips		0.000	MATR	07/15/2018			8,499,973	25,000,000	.0,0000	10,868,500	5,284,000			570,101
76116E-GL-8		Resolution Funding Corp Strips		0.000	MATR	07/15/2027			4,881,718	25,000,000	.0,0000	4,881,718	4,870,899			10,811
76116E-GM-6		Resolution Funding Corp Strips		0.000	MATR	01/15/2028			1,892,664	10,000,000	.0,0000	1,892,664	1,888,474			4,151
76116E-GX-2		Resolution Funding Corp Strips		0.000	MATR	04/15/2022			7,123,862	27,000,000	.0,0000	7,123,862	7,207,422			16,441
76116E-HC-7		Resolution Funding Corp Strips		0.000	MATR	10/15/2024			7,122,631	31,000,000	.0,0000	7,122,631	7,106,624			16,001
76126C-DE-9		RACERS Tr Ser 1998 CCE-1 C1 A1		6.625	WN	05/15/2018			3,428,561	3,492,449	.0,0000	3,428,561	3,423,648			3,151
76126C-DE-2		RACERS Tr Ser 1999-24-S-CCE		6.625	WN	05/15/2018			15,966,977	17,037,180	.0,0000	15,966,977	15,817,488			50,961
76126C-JA-1		RACERS Tr 2000-X-S-BLS C1 A-2		0.000	MATR	07/15/2097			2,739,792	13,480,000	.0,0000	2,739,792	2,668,795			45,761
761695-AA-3		Reynolds & Reynolds Sr Nt		7.000	JD	12/15/2006			13,536,515	12,500,000	109.8930	13,736,625	13,616,645	38,889	437,500	(80,131)
76176L-FF-3		Reynolds Metals Co MT Nt		7.000	WN	05/15/2009			20,437,620	19,500,000	.0,0000	20,437,620	20,533,695	174,417	1,365,000	(96,071)
766889-AC-3		Rio Algom Ltd Deb		7.050	WN	11/01/2005			3,038,512	3,000,000	106.5800	3,197,400	3,046,420	35,250	105,750	(7,901)
767754-A0-6		Rite Aid Corp Deb		6.875	FA	08/15/2013			3,946,343	6,500,000	72.2500	4,696,250	3,672,500	168,819	446,875	99,916
767754-A0-7		Rite Aid Corp Deb		6.125	JD	12/15/2008			3,435,588	5,000,000	74.5000	3,725,000	3,000,000	13,611	306,250	159,661
768247-AN-4		River Fuel Trust #1 Intermediate Term Sec Nt		5.810	MS	03/15/2006			3,000,000	3,000,000	.0,0000	3,000,000	3,000,000	51,322	87,150	(3,481)
769742-AB-3		Roadway Corp Nt		8.250	JD	12/01/2008			1,091,806	1,130,760	113.0760	1,130,760	1,095,280	6,875	41,250	(3,481)
775371-AN-7		Rohm & Haas Co Nt		9.800	AO	04/15/2020			11,624,261	11,506,250	132.6760	15,266,032	11,696,403	238,052	1,127,613	(3,931)
775371-AP-2		Rohm & Haas Co Nt		7.400	JJ	07/15/2004			998,897	2,000,000	106.6860	1,066,860	997,056	32,047	65,651	4,586
775371-AR-8		Rohm & Haas Co Nt		7.400	JJ	07/15/2009			1,959,623	2,000,000	.0,0000	1,959,623	1,947,260	68,244	148,000	
775741-A0-0		Roll Ins Truck Leasing Corp Coll I Tr Deb Ser P		6.890	MS	07/15/2009			1,999,946	2,000,000	115.4270	2,308,540	1,999,574	68,244	148,000	
783519-A1-2		Ryan's Family Steak Houses Inc Sr Nt		9.020	JJ	01/28/2008			27,000,000	27,000,000	.0,0000	27,000,000	27,000,000	547,755	1,860,300	
783549-AR-9		Ryder System Inc Nt Ser G		9.000	WN	05/15/2016			2,171,787	3,000,000	.0,0000	2,961,987	2,939,186	115,005	270,600	8,646
783549-AV-0		Ryder System Inc Nt Ser K		9.875	WN	05/15/2017	05/15/2007	101.930	3,383,855	3,000,000	109.0000	3,270,000	3,433,860	37,854	296,250	(9,461)
783549-BB-3		Ryder System Inc Nt Ser O		6.500	MS	05/15/2005			1,722,621	1,700,000	107.8870	1,834,079	1,728,396	32,536	94,250	(5,771)
783549-BC-1		Ryder System Inc Nt Ser P		6.600	WN	11/15/2005			4,016,115	4,000,000	104.0150	4,160,600	4,021,560	33,733	264,000	(4,911)
78355H-BW-3		Ryder System Inc MT Nt Ser 14		6.350	WN	07/28/2004			5,550,862	5,380,000	.0,0000	5,550,862	5,596,991	56,938	202,565	(46,121)
78355H-HH-5		Ryder System Inc MT Nt Ser 15		6.420	WN	01/20/2009			3,589,961	3,500,000	.0,0000	3,589,961	3,594,745	37,450	112,350	(4,761)
784117-B1-3		SEI Investments Co Sr Nt Ser B		7.270	FA	02/24/2012			10,000,000	10,000,000	.0,0000	10,000,000	10,000,000	256,469	727,000	
784120-A0-1		Semco Energy Inc Nt		8.950	JJ	07/01/2008			6,987,256	7,000,000	101.0580	7,074,060	6,983,130	313,250	626,500	1,721
784120-AG-4		Semco Energy Inc Nt		6.490	AO	10/01/2009			6,000,000	6,000,000	.0,0000	6,000,000	6,000,000	110,330		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
78441*-AA-1...	SL Alaska Trade Co Coll Tr.....		.6.790	AO.....	10/01/2005			16,910,690	16,740,000	.0.0000	16,910,690	16,940,335	284,162	1,136,646	(45,58)
786514-AV-1...	Safeway Inc Nt.....		.6.050	MN.....	11/15/2003			12,113,568	12,000,000	102.9710	12,356,520	12,162,425	92,767	574,750	(56,02)
786514-BB-4...	Safeway Inc Nt.....		.6.150	MS.....	03/01/2006			2,236,316	2,150,000	108.3040	2,328,536	2,247,374	44,075	66,113	(11,05)
786514-BD-0...	Safeway Inc Nt.....		.3.625	MN.....	11/05/2003			16,112,467	16,075,000	100.7650	16,197,974	16,126,524	90,645	291,359	(14,05)
787048-AB-3...	Saguaro Issuer Tr Principal Units.....		.0.000	JJ.....	07/24/2019			946,336	4,200,000	.0.0000	946,336	683,488			81,42
787048-AC-1...	Saguaro Issuer Tr Principal Units.....		.0.000	FA.....	08/30/2019			1,205,616	5,460,000	.0.0000	1,205,616	868,634			104,47
787048-AD-9...	Saguaro Issuer Tr Principal Units.....		.0.000	MN.....	05/31/2019			794,503	4,620,000	.0.0000	794,503	539,091			80,78
787048-AE-7...	Saguaro Issuer Tr Principal Units.....		.0.000	FA.....	08/30/2019			490,555	2,940,000	.0.0000	490,555	332,589			49,98
787048-AF-4...	Saguaro Issuer Tr Principal Units.....		.0.000	JD.....	06/27/2019			1,959,825	8,400,000	.0.0000	1,959,825	1,424,233			165,56
787048-AG-2...	Saguaro Issuer Tr Principal Units.....		.0.000	MN.....	05/31/2019			1,949,386	8,400,000	.0.0000	1,949,386	1,412,995			165,95
787048-AH-0...	Saguaro Issuer Tr Principal Units.....		.0.000	JD.....	06/28/2019			1,316,717	6,111,000	.0.0000	1,316,717	940,375			117,02
787048-AK-3...	Saguaro Issuer Tr Principal Units.....		.0.000	AO.....	10/25/2019			523,521	2,520,000	.0.0000	523,521	373,388			46,70
787048-AL-1...	Saguaro Issuer Tr Principal Units.....		.0.000	JJ.....	07/31/2019			1,034,460	4,620,000	.0.0000	1,034,460	746,398			89,26
787048-AM-9...	Saguaro Issuer Tr Principal Units.....		.0.000	FA.....	08/30/2019			3,175,746	14,280,000	.0.0000	3,175,746	2,291,642			273,95
790148-A@-9...	St Joe Co Sr Sec Nt.....		.6.660	FA.....	02/07/2007			9,000,000	9,000,000	.0.0000	9,000,000	9,000,000	239,760	299,700	(45,58)
79549B-BE-6...	Salomon Smith Barney Hldg Inc Sr Nt.....		.7.200	FA.....	02/01/2004			2,326,671	2,325,000	105.6950	2,457,409	2,329,255	69,750	167,400	(1,43)
79549B-GW-1...	Salomon Smith Barney Hldg Inc Nt LS.....		.5.875	MS.....	03/15/2006			6,984,514	7,000,000	108.0580	7,564,060	6,977,180	121,090	411,250	(4,27)
80218K-AA-3...	Santa Fe Snyder Corp Sr Nt.....		.8.050	JD.....	08/15/2004			6,660,074	6,300,000	106.5100	6,710,130	6,716,785	22,540	334,075	(56,71)
80311T-BV-3...	Sara Lee Corp MT Nt Ser C.....		.5.600	MS.....	01/23/2006			729,009	700,000	.0.0000	729,009	732,032	11,542	19,600	(3,02)
80311T-BY-7...	Sara Lee Corp MT Nt Ser C.....		.6.950	MS.....	10/09/2006			3,812,561	3,500,000	.0.0000	3,812,561	3,845,275	71,624	121,625	(32,71)
80311T-CB-6...	Sara Lee Corp MT Nt Ser C.....		.6.000	MS.....	01/15/2008			2,000,996	2,000,000	.0.0000	2,000,996	2,001,120	35,333	120,000	(11,05)
80413#-AA-7...	Sauder Woodworking Co Sr Nt.....		.8.760	MS.....	03/30/2005			12,642,857	12,642,857	.0.0000	12,642,857	12,642,857	279,955	1,107,514	
805844-AC-1...	Sbarro Inc Sr Nt LS.....		11.000	MS.....	09/15/2009			4,956,540	5,000,000	93.0000	4,650,000	4,944,866	161,944	550,000	4,17
806407-A@-1...	Schein (Henry) Inc Sr Nt.....		.6.940	JD.....	06/30/2009			8,800,000	8,800,000	.0.0000	8,800,000	8,800,000	1,696	610,720	
806860-AA-0...	Schlumberger Tech Corp Nt LS.....		.6.500	AO.....	04/15/2012			18,279,110	17,750,000	112.3570	19,943,368	18,288,635	243,569	523,250	(9,52)
80689*-AG-5...	Schnuck Markets Inc Sr Nt.....		.8.590	JD.....	06/01/2010			12,363,271	12,363,271	.0.0000	12,363,271	12,363,271	88,500	1,062,005	
80689*-AH-3...	Schnuck Markets Inc Sr Nt.....		.6.720	AO.....	04/01/2006			7,500,000	7,500,000	.0.0000	7,500,000	7,500,000	126,000	504,000	
807066-AE-5...	Scholastic Corp Nt.....		.5.750	JJ.....	01/15/2007			23,821,337	23,700,000	106.7130	25,290,981	23,823,594	628,379	513,726	(2,25)
80803@-AA-7...	Schott Corp Sr Nt.....		.6.980	MS.....	03/20/2012			10,887,236	11,000,000	.0.0000	10,887,236	10,880,737	215,411	383,900	6,49
808510-CJ-1...	Schwab /Charles/ Corp MT Nt Ser A.....		.6.040	MS.....	04/29/2004			7,159,990	7,000,000	.0.0000	7,159,990	7,255,570	140,933	211,400	(95,58)
808510-CX-0...	Schwab /Charles/ Corp Sr Nt.....		.8.050	MS.....	03/01/2010			14,849,271	14,000,000	.0.0000	14,849,271	14,991,620	375,667	1,127,000	(88,83)
808626-AA-3...	Science Applications Intl Corp Nt.....		.6.750	FA.....	02/01/2008			6,818,863	6,485,000	111.4970	7,230,580	6,846,189	182,391	168,750	(27,32)
808626-AC-9...	Science Applications Intl Corp Nt LS.....		.6.250	JJ.....	07/01/2012			8,965,257	9,000,000	.0.0000	8,965,257	8,963,968	285,938		1,28
811039-AB-2...	Scripps (E W) Co Nt.....		.6.625	AO.....	10/15/2007			14,932,660	14,895,000	113.0150	16,833,584	14,873,148	208,323	861,747	18,63
811543-A*-8...	Seaboard Corp Sr Nt.....		.7.880	JD.....	06/01/2007			19,000,000	19,000,000	.0.0000	19,000,000	19,000,000	124,767	1,493,041	
811543-A@-6...	Seaboard Corp Sr Nt.....		.5.800	MS.....	09/30/2009			3,000,000	3,000,000	.0.0000	3,000,000	3,000,000	40,117		
81238X-QJ-3...	Sears Roebuck & Co MT Nt.....		.6.670	AO.....	07/07/2003			3,513,292	3,500,000	.0.0000	3,513,292	3,555,370	58,363	233,450	(24,04)
81238X-QU-8...	Sears Roebuck & Co MT Nt Ser 7.....		.6.560	AO.....	02/20/2003			2,001,830	2,000,000	.0.0000	2,001,830	2,024,180	32,800	131,200	(12,76)
812404-AV-3...	Sears Roebuck Acceptance Corp Nt LS.....		.7.000	JD.....	06/15/2007			4,838,164	4,525,000	101.0680	4,573,327	4,869,042	14,078	158,375	(30,87)
816074-C@-5...	Seitel Inc Sr Nt Ser H.....		.7.190	MTLY.....	10/15/2008			7,200,000	9,000,000	.0.0000	7,200,000	7,200,000	53,988	741,645	(1,800,00)
816391-AD-8...	Selkirk Cogen Funding Corp 1st Mtg Bd Ser A.....		.8.980	JD.....	06/26/2012			8,326,539	8,000,000	101.2400	8,099,200	8,420,000	9,978	718,400	(30,91)
816851-AB-5...	Sempra Energy Nt.....		.7.950	MS.....	03/01/2010			4,989,798	5,000,000	114.0270	5,701,350	4,986,900	132,500	397,500	1,02
816851-AC-3...	Sempra Energy Nt LS.....		.6.950	JD.....	12/01/2005			989,754	1,000,000	106.9270	1,069,270	983,770	5,792	69,500	3,04
817565-AV-6...	Service Corp Intl Nt LS.....		.7.700	AO.....	04/15/2009			7,261,389	8,500,000	93.5000	7,947,500	7,225,000	138,172	36,361	36,38
82172*-AE-0...	Shelby Funding Corp Coll Tr Nt.....		.8.000	JAJO.....	10/01/2005			101,842	101,842	.0.0000	101,842	101,842	2,037	8,147	
82172*-AF-7...	Shelby Funding Corp Coll Tr Nt.....		.8.000	FWAN.....	11/01/2003			30,889	30,890	.0.0000	30,889	30,889	412	2,471	
824348-AK-2...	Sherwin Williams Co Nt LS.....		.6.850	FA.....	02/01/2007			7,832,857	8,000,000	.0.0000	7,832,857	7,760,160	228,333	548,000	33,87
82539@-AC-0...	Showell Farms Inc Sr Nt Ser A.....		.7.830	JD.....	06/15/2010			24,727,282	24,727,282	.0.0000	24,727,282	24,727,282	86,051	1,936,146	
82894*-AN-7...	Simplot J R Co Sr Nt Ser A.....		.7.560	AO.....	04/30/2004			9,000,000	9,000,000	.0.0000	9,000,000	9,000,000	115,290	680,400	
82894*-AR-8...	Simplot J R Co Sr Nt.....		.7.920	AO.....	04/03/2012			7,967,836	8,000,000	.0.0000	7,967,836	7,966,247	154,880	316,800	1,58
83159#-AH-4...	Slough Estates USA Inc Sr Nt.....		.6.570	MN.....	11/29/2011			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	29,200	328,500	
832110-AD-2...	Smith Intl Nt.....		.7.000	MS.....	09/15/2007			2,590,384	2,650,000	111.2180	2,947,277	2,569,069	54,619	185,500	10,21
832696-A@-7...	Smucker /J M/ Co (The) Unsec Sr Nt.....		.6.770	JD.....	06/15/2009			7,963,405	8,000,000	.0.0000	7,963,405	7,949,427	45,133	541,600	4,41
833034-AC-5...	Snap-On Inc Nt.....		.6.250	FA.....	08/15/2011			7,864,266	7,200,000	108.7240	7,828,128	7,866,772	170,000	62,500	(2,50)
83415H-AB-3...	Solar Investment Grade CBO II CI IIA Sr Nt.....		.2.586	JJ.....	07/24/2013			3,000,000	3,000,000	.0.0000	3,000,000	3,000,000	34,699	106,563	
83415H-AD-9...	Solar Investment Grade CBO II CI IIA Mezzanine Nt.....		.4.136	JJ.....	07/24/2013			7,000,000	7,000,000	.0.0000	7,000,000	7,000,000	129,488	358,052	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
83426#-AA-6.	Solo Cup Co Sr Nt		7.080	JD.	06/30/2011			5,940,883	6,000,000	100.0000	6,000,000	5,918,544	1,180	424,800	6,96
834376-AC-9.	Solutia Inc Deb	LS.	6.720	AO.	10/15/2037			17,615,997	17,500,000	75.1250	13,146,875	17,617,375	248,267	1,176,000	(83
835451-A*-6.	Sonic Corp Sr Nt Ser A.		6.652	AO.	04/01/2003			5,000,000	5,000,000	0.0000	5,000,000	5,000,000	83,150	332,600	1,36
835495-AB-8.	Sonoco Products Co Nt		5.875	MN.	11/01/2003			1,998,802	2,000,000	102.9480	2,058,960	1,993,580	19,583	117,500	1,95
842430-AH-6.	Southern CA Gas Co MT Nt		5.670	MS.	01/18/2028			3,886,727	4,000,000	0.0000	3,886,727	3,880,080	75,600	226,800	(22,60
84338#-AD-5.	Southern MN Beet Sugar Coop Sr Nt		8.230	MN.	11/13/2010	11/13/2009	100.000	8,000,000	8,000,000	0.0000	8,000,000	8,000,000	87,787	658,400	(8,74
844741-AH-1.	Southwest Airlines Co Nt		8.000	MS.	03/01/2005			1,553,840	1,500,000	110.6530	1,659,795	1,630,080	40,000	120,000	(22,60
844740-AB-9.	Southwest Airlines Co Enhanced ETC Cl A2		5.496	MN.	11/01/2006			13,038,305	13,000,000	0.0000	13,038,305	13,048,530	119,080	716,465	(3,93
8447HB-AA-0.	Southtrust Bank NA Puttable Sub Nt		7.690	MN.	05/15/2025			5,225,087	5,000,000	0.0000	5,225,087	5,231,200	49,131	384,500	(3,93
8447HB-AC-6.	Southtrust Bank NA Puttable Sub Nt		6.565	JD.	12/15/2027			5,187,113	5,235,000	0.0000	5,187,113	5,185,110	15,275	343,678	73
8447HB-AE-2.	Southtrust Bank NA Puttable Sub Nt		6.125	JJ.	01/09/2028			11,781,582	12,220,000	0.0000	11,781,582	11,768,982	357,605	748,475	6,95
846104-AC-1.	Sovran Finl Corp Nt		9.250	JD.	06/15/2006			4,244,802	4,000,000	119.1400	4,765,600	4,361,710	16,444	370,000	(61,28
847315-AA-6.	Spear Leeds & Kellogg LP Sr Nt		8.250	FA.	08/15/2005			9,981,981	10,000,000	112.8100	11,281,000	9,969,100	311,667	825,000	5,92
852060-AB-8.	Sprint Cap Corp Nt		5.700	MN.	11/15/2003			10,075,310	10,000,000	99.5000	9,950,000	10,166,850	72,833	570,000	(82,79
852060-AM-4.	Sprint Cap Corp Nt		6.000	JJ.	01/15/2007			9,960,923	10,000,000	94.5000	9,450,000	9,953,184	276,667	300,000	7,73
852212-AA-7.	Square Butte Elec Coop 1st Mtg Bd Ser 1998 A.		6.520	JJ.	01/01/2014			4,405,901	4,405,901	107.3550	4,729,955	4,405,901	143,632	287,265	(14,80
85236*-AB-3.	St Andrews Funding Secd Nt		8.875	JAJJ.	10/01/2003			543,974	543,974	0.0000	543,974	543,974	12,069	48,278	(60,25
853380-AA-4.	Standard Federal Bancorp Sub Nt		7.750	JJ.	07/17/2006			3,910,876	3,520,000	0.0000	3,910,876	3,925,680	124,276	155,969	(14,80
854616-AF-6.	Stanley Works /The/ Nt		5.750	MS.	03/01/2004			5,575,518	5,425,000	104.2770	5,657,027	5,635,774	103,979	155,969	(60,25
854616-AG-4.	Stanley Works /The/ Nt		3.500	MN.	11/01/2007			6,974,895	7,000,000	0.0000	6,974,895	6,974,090	40,833	80	(1,92
85746*-DB-3.	State Street Bk & Tr Co Lease-Backed Nt		9.060	JJ.	01/15/2014			17,613,991	17,600,915	0.0000	17,613,991	17,617,859	735,308	1,594,643	(1,92
85746*-DD-9.	State Street Bk & Tr Co Lease-Backed Nt Ser A-1		7.310	MTLY.	01/02/2013			3,011,787	3,011,787	0.0000	3,011,787	3,011,787	109,469	118,643	15,07
85746*-DE-7.	State Street Bk & Tr Co Lease-Backed Nt Ser A-2		7.310	MTLY.	01/02/2013			2,978,418	2,978,418	0.0000	2,978,418	2,978,418	108,256	117,328	17,26
85746*-DF-4.	State Street Bk & Tr Co Lease-Backed Nt Ser A-3		7.200	MTLY.	01/02/2012			412,574	412,574	0.0000	412,574	412,574	14,770	16,008	(3,48
85746*-DG-2.	State Street Bk & Tr Co Lease-Backed Nt Ser A-4		7.200	MTLY.	01/02/2012			407,164	407,164	0.0000	407,164	407,164	14,576	15,798	1,14
85746*-DH-0.	State Street Bk & Tr Co Lease-Backed Nt Ser A-5		7.410	MTLY.	01/06/2022			860,307	860,307	0.0000	860,307	860,307	31,697	34,354	(61,28
85746*-DJ-6.	State Street Bk & Tr Co Lease-Backed Nt Ser A-6		7.530	MTLY.	01/06/2022			916,597	916,597	0.0000	916,597	916,597	34,318	37,194	15,07
85746*-DL-1.	State Street Bk & Tr Co Lease-Backed Nt Ser A-7		7.200	MTLY.	01/02/2012			207,940	207,940	0.0000	207,940	207,940	7,444	8,068	(24,40
85746*-DM-9.	State Street Bk & Tr Co Lease-Backed Nt Ser A-8		7.200	MTLY.	01/02/2012			205,213	205,213	0.0000	205,213	205,213	7,347	7,962	(3,48
85746*-DR-8.	State Street Bk & Tr Co Sr Lev Lease Nt		6.840	JJ.	01/31/2019			11,667,971	11,667,971	0.0000	11,667,971	11,667,971	201,739	104,042	9,93
858155-AB-0.	Steelcase Inc Sr Nt		6.375	MN.	11/15/2006			13,941,757	14,000,000	0.0000	13,941,757	13,931,822	114,042	862,750	66
860370-AB-1.	Stewart Enterprise Nt	LS.	6.400	MN.	05/01/2013			3,966,015	3,976,000	100.0000	3,976,000	3,963,158	42,411	254,464	702,25
863871-AM-1.	Student Loan Mktg Assn Bd Zero Cpn	LS.	0.000	MATR.	10/03/2022			8,954,897	45,000,000	32.2240	14,500,800	2,402,344			15,07
86448#-AA-3.	Suburban Propane LP Sr Nt		7.540	JD.	06/30/2011			7,022,803	7,200,000	0.0000	7,022,803	6,967,008	1,508	541,372	(1,15
86448#-AB-1.	Suburban Propane LP Sr Nt		7.370	JJ.	07/01/2012			14,131,850	14,100,000	0.0000	14,131,850	14,133,000	519,585	117,188	17,26
866762-AE-7.	Sun Inc Deb		9.375	JD.	06/01/2016			15,494,654	15,000,000	107.6250	16,143,750	15,483,280	117,188	1,406,250	(24,40
868536-AM-5.	Supervalu Inc Nt		7.625	MS.	09/15/2004			9,599,041	9,500,000	104.5120	9,928,640	9,611,259	213,288	629,063	(3,48
868530-AM-1.	Supervalu Inc MT Nt Ser B.		6.490	FA.	12/12/2005			1,021,236	1,000,000	0.0000	1,021,236	1,024,720	27,042	32,450	1,14
868530-AP-4.	Supervalu Inc MT Nt Ser B.		6.640	FA.	06/09/2006			2,995,626	3,000,000	0.0000	2,995,626	2,994,480	83,000	99,600	(3,17
871829-AE-7.	Sysco Corp Sr Nt		7.250	AO.	04/15/2007			3,353,774	3,309,000	114.8910	3,801,743	3,370,779	50,646	239,903	(8,71
872540-AE-9.	TJX Cos Inc Nt		7.000	JD.	06/15/2005			2,957,787	3,000,000	109.8620	3,295,860	2,923,500	9,333	210,000	15,07
872540-AH-2.	TJX Cos Inc Nt	LS.	7.450	JD.	12/15/2009			12,119,338	12,000,000	117.8280	14,139,360	12,117,080	39,733	819,500	(5,22
872649-AN-8.	TRW Inc Sr Nt		6.050	JJ.	01/15/2005			1,490,681	1,500,000	105.4470	1,581,705	1,472,685	41,846	90,750	4,15
87265C-AH-3.	TRW Inc MT Nt Sr #00008.		9.350	FA.	06/04/2020			5,273,930	5,000,000	0.0000	5,273,930	5,321,500	176,611	467,500	(6,50
87265C-AU-4.	TRW Inc MT Nt Sr #00019.		9.375	AO.	04/15/2021			10,030,364	10,000,000	0.0000	10,030,364	10,032,500	197,917	937,500	(61,28
87265C-AV-2.	TRW Inc MT Nt		6.500	AO.	03/17/2003			1,246,515	1,250,000	0.0000	1,146,113	1,146,113	17,153	81,250	16,39
87265C-BH-2.	TRW Inc MT Nt		6.380	AO.	07/07/2003			6,011,411	6,000,000	0.0000	6,011,411	6,099,060	80,813	382,800	(20,01
87287V-A*-3.	TSI Telecommunication Svcs Inc Term Ln B.		6.240	FWAN.	02/14/2007			4,958,778	5,218,750	94.0000	4,905,625	4,918,672	29,851	233,765	40,10
87305N-AT-5.	TTX Co Sr Nt		8.000	MS.	03/15/2005			23,635,296	23,000,000	110.6660	25,453,180	23,828,413	541,778	1,440,000	(169,89
875382-AJ-2.	Tandy Corp Nt		6.950	MS.	09/01/2007			3,024,850	3,000,000	110.2620	3,307,860	3,028,020	69,500	104,250	(3,17
875386-AY-8.	Tandy Corp MT Nt Ser B.		7.300	AO.	08/09/2004			2,117,826	2,000,000	0.0000	2,117,826	2,145,380	36,500	73,000	(27,55
875386-AZ-5.	Tandy Corp MT Nt		7.350	AO.	08/09/2004			6,998,886	7,000,000	0.0000	6,998,886	6,996,150	128,625	514,500	1,17
875386-BA-9.	Tandy Corp MT Nt Ser B.		7.220	AO.	09/29/2004			13,207,043	13,000,000	0.0000	13,207,043	13,370,110	234,650	938,600	(109,32
87612E-AB-2.	Target Corp Nt		7.500	FA.	08/15/2010			5,829,468	5,000,000	118.7090	5,935,450	5,836,070	141,667		(6,60
87612E-AC-0.	Target Corp Nt		6.350	JJ.	01/15/2011			2,397,101	2,173,000	111.0650	2,413,442	2,399,470	63,627		(2,36
879240-AS-8.	Tele-Communications Inc Sr Nt		8.250	JJ.	01/15/2003			9,003,836	9,000,000	100.0290	9,002,610	9,209,880	342,375	742,500	(98,85

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
879700-AJ-0...	Telogy Inc Sr Sec Nt.....		8.820	JJ	07/15/2006			3,199,078	3,200,000	0.0000	3,199,078	3,198,778	130,144	282,240	14,466
879700-AQ-4...	Telogy Inc Sr Secd Nt 2001-B.....		7.820	AO	10/18/2006			1,000,000	1,000,000	101.6260	1,016,263	1,000,000	15,857	78,200	62,343
87972*-AG-6...	Telmark LLC Sr Nt Ser B.....		4.940	FA	08/01/2005			5,000,000	5,000,000	0.0000	5,000,000	5,000,000	102,917		102,917
879868-AD-9...	Temple-Inland Inc Nt.....		7.250	MS	09/15/2004			8,032,899	8,000,000	104.7060	8,376,480	8,113,770	170,778	580,000	(18,342)
879939-A*-7...	TeleTech Holdings Inc Sr Nt.....		7.000	AO	10/30/2008			7,000,000	7,000,000	0.0000	7,000,000	7,000,000	83,028	490,000	406,972
880394-AA-9...	Tenneco Packaging Inc (Pactiv) Nt.....		7.200	JD	12/15/2005			19,463,982	18,300,000	110.4180	20,206,494	19,600,560	58,560	838,800	(136,576)
88162G-A*-4...	Tetra Tech Inc Sr Sec Nt.....		7.280	MN	05/30/2011			7,000,000	7,000,000	0.0000	7,000,000	7,000,000	43,882	509,600	465,718
882508-AH-7...	Texas Instruments Inc Nt.....		6.125	FA	02/01/2006			4,639,471	4,455,000	107.1260	4,772,463	4,665,059	113,695	136,434	(25,589)
882508-AN-4...	Texas Instruments Inc Sr Nt.....		7.000	FA	08/15/2004			21,022,458	20,500,000	106.3980	21,811,590	21,306,105	542,111	1,242,500	(196,455)
883199-AF-8...	Textron Fin Corp Nt.....		7.125	JD	12/09/2004			14,153,716	13,820,000	103.6250	14,320,975	14,304,695	60,175	984,675	(148,195)
883190-E2-5...	Textron Fin Corp MT Nt Ser E.....		5.650	MS	03/26/2004			7,031,906	7,000,000	0.0000	7,031,906	7,048,890	116,453	185,665	(16,982)
883203-BC-4...	Textron Inc Nt.....		6.375	JJ	07/15/2004			3,040,816	3,000,000	103.9520	3,118,560	3,068,110	88,188	191,250	(24,742)
883203-BG-5...	Textron Inc Nt.....		6.375	MN	11/15/2008			4,445,160	4,500,000	111.0960	4,999,320	4,436,955	36,656	282,891	7,375
884103-AA-0...	Thiokol Corp Nt.....		6.625	MS	03/01/2008			4,336,829	4,430,000	112.1990	4,970,416	4,307,200	97,829	293,488	14,477
886547-AH-5...	Tiffany & Co Gtd Sr Nt.....		7.520	JJ	01/31/2003			10,000,000	10,000,000	0.0000	10,000,000	10,000,000	315,422	752,000	436,578
886547-B*-8...	Tiffany & Co Sr Nt Ser C.....		6.150	JJ	07/18/2009			4,000,000	4,000,000	0.0000	4,000,000	4,000,000	111,383		111,383
88708*-AA-8...	Timber Note Holdings LLC Sr Nt Ser A.....		8.850	JJ	12/31/2007			9,991,628	10,000,000	0.0000	9,991,628	9,987,630	432,667	885,000	1,250
887364-AH-0...	Times Mirror Co Nt LS.....		7.450	AO	10/15/2009			4,995,002	5,000,000	118.6200	5,931,000	4,993,450	78,639	372,500	54,161
88738M-AA-3...	Timex Corp Sr Nt.....		7.200	JJ	01/16/2008			9,250,000	9,250,000	0.0000	9,250,000	9,250,000	305,250	666,000	360,750
88738T-AB-6...	Timken Co MT Nt Series A.....		6.750	FA	08/21/2006			7,000,000	7,000,000	0.0000	7,000,000	7,000,000	170,625	472,500	301,875
88739L-BB-1...	Timken Co MT Nt.....		6.200	FA	01/15/2008			1,853,221	2,000,000	0.0000	1,853,221	1,792,000	46,844	124,000	22,876
88826#-AA-1...	Titan America LLC Sr Gtd Nt.....		7.010	JD	12/19/2008			8,006,603	8,000,000	111.0500	8,884,015	8,007,500	18,693	560,800	(86,107)
891490-AF-1...	Tosco Corp 1st Mtg Bd.....		8.250	MN	05/15/2003			4,015,221	4,000,000	102.1750	4,087,000	4,137,600	42,167	330,000	(39,363)
89182#-AA-7...	Tower Lease Fin Tr PTC Ser 1999.....		7.540	JD	12/01/2008			4,551,665	4,551,665	0.0000	4,551,665	4,551,665	28,600	343,196	314,596
892335-AG-5...	Toys R Us Nt LS.....		6.875	FA	08/01/2006			7,979,655	8,000,000	99.7170	7,977,360	7,975,160	229,167	560,694	4,495
893485-AM-4...	Transamerica Corp Nt.....		6.750	MN	11/15/2006			1,067,023	1,000,000	110.5470	1,105,470	1,072,920	8,625	33,750	(5,885)
893817-AA-4...	Transocean Offshore Inc Nt.....		7.450	AO	04/15/2027			3,094,452	3,000,000	111.1660	3,334,980	3,098,460	47,183	223,500	(1,417)
895310-AA-7...	Trex Co Inc Sr Nt.....		8.320	JD	06/19/2009			3,000,000	3,000,000	102.4900	3,074,687	3,000,000	8,320	124,800	116,480
89605H-BL-7...	Tribune Co MT Nt Ser C.....		6.630	MN	06/08/2005			3,948,422	4,000,000	0.0000	3,948,422	3,891,200	33,887	265,200	18,857
89605H-BZ-6...	Tribune Co MT Nt.....		6.500	MN	07/30/2004			14,087,649	14,000,000	0.0000	14,087,649	14,308,560	116,278	910,000	(50,462)
89615#-AE-6...	Trident Seafoods Corp Sr Sec Nt.....		7.220	MS	03/15/2010			2,020,763	2,000,000	0.0000	2,020,763	2,022,500	42,518	69,793	(1,735)
89615#-AF-3...	Trident Seafoods Corp Sr Sec Nt.....		7.320	MS	03/15/2012			8,972,248	9,000,000	0.0000	8,972,248	8,970,932	193,980	318,420	1,312
89652P-AA-6...	Trinity Industries Leasing Co PTC Tr Ser 2002-1.....		7.755	FA	02/15/2009			10,000,000	10,000,000	0.0000	10,000,000	10,000,000	292,967	387,750	95,783
89677@-AW-3...	Triton Container Inv LLC Sr Sec Nt Ser 20.....		6.110	JD	12/31/2010			5,500,000	5,500,000	0.0000	5,500,000	5,500,000	933		933
89824@-AE-5...	TruServ Corp Sr Nt.....		9.750	JJ	07/01/2008			8,242,660	8,281,124	0.0000	8,242,660	8,215,968	403,705	1,022,604	6,889
898602-AC-1...	Tuboscope Inc Nt.....		7.500	FA	02/15/2008			6,631,755	6,000,000	111.1460	6,668,760	6,664,680	170,000	75,000	(31,660)
898987-AA-0...	Tupperware Fin Co BV Nt.....		7.250	AO	10/01/2006			10,750,605	10,000,000	109.2770	10,927,700	10,796,980	181,250	181,250	(46,375)
90247G-AD-0...	Tyson Foods Inc MT Nt.....		6.625	JD	10/17/2005			9,992,237	10,000,000	0.0000	9,992,237	10,040,260	55,208	662,500	2,372
90262@-AA-0...	UCB SA Gtd Nt.....		8.300	AO	10/13/2009			9,000,000	9,000,000	0.0000	9,000,000	9,000,000	161,850	747,000	585,150
902691-AA-2...	UGI Utilities Inc Nt.....		6.500	FA	08/15/2003			5,496,725	5,500,000	0.0000	5,496,725	5,472,560	135,056	357,500	4,995
902905-AH-1...	USX Marathon Group Nt.....		9.625	FA	08/15/2003			4,134,856	4,000,000	104.4860	4,179,440	4,320,440	145,444	385,000	(185,556)
902905-AR-9...	USX Marathon Group Nt.....		7.200	FA	02/15/2004			5,077,569	5,000,000	105.2940	5,264,700	5,144,810	136,000	288,000	(44,090)
902905-AS-7...	USX Marathon Group Nt LS.....		6.650	FA	02/01/2006			12,056,187	12,000,000	109.3360	13,120,320	12,083,040	332,500	798,000	(15,972)
90333E-AA-6...	USEC Inc Sr Nt.....		6.625	JJ	01/20/2006			8,988,739	9,000,000	85.9940	7,739,460	8,977,140	266,656	596,250	3,222
903400-AA-0...	USI Inds Inc/USI American Hldg Gtd Nt LS.....		11.250	AO	12/31/2005			3,716,356	4,899,000	0.0000	3,716,356	3,674,250	81,140		42,100
905530-AM-3...	Union Camp Corp Nt.....		7.000	MS	08/15/2006			11,289,502	10,850,000	110.0070	11,935,760	11,380,032	286,922	379,750	(90,538)
906888-AN-2...	Union Light Heat & Pwr Co Deb.....		6.110	JD	12/08/2003			11,482,827	11,500,000	0.0000	11,482,827	11,427,780	44,892	702,650	17,200
907770-AT-8...	Union Oil Co CA Deb.....		9.125	FA	02/15/2006			6,920,895	6,000,000	117.6050	7,056,300	6,928,420	206,833		(7,527)
907770-BF-7...	Union Oil Co CA Nt.....		7.350	JD	06/15/2009			4,247,255	3,815,000	115.5520	4,408,309	4,255,277	12,462	140,201	(8,024)
907832-AB-5...	Union Pacific RR PTC Ser 1995-B.....		6.290	MS	09/25/2007			4,942,909	4,956,657	0.0000	4,942,909	4,929,445	83,140	311,774	2,600
907834-AD-7...	Union Pacific Resources Group Nt.....		6.500	MN	08/15/2005			12,987,377	13,000,000	108.5410	14,110,330	12,967,760	107,972	845,000	4,777
908064-AA-6...	Union Planters Bank Sub Nt.....		6.500	MS	03/15/2008			7,141,370	6,720,000	106.4180	7,151,290	7,168,011	128,613	218,400	(26,644)
908068-AG-4...	Union Planters Corp Sub Nt LS.....		7.750	MS	03/01/2011			5,191,951	5,200,000	118.2450	6,148,740	5,190,640	134,333	403,000	68,333
908584-DJ-1...	Union Tank Car Co Nt.....		7.125	FA	02/01/2007			4,171,686	4,000,000	111.2190	4,448,760	4,213,840	118,750	285,000	(36,000)
908584-DK-8...	Union Tank Car Co Nt.....		7.450	JD	06/01/2009			1,141,524	1,000,000	113.8180	1,138,180	1,143,340	6,208	37,250	(1,812)
908594-A*-5...	Union Tank Car Co Sr Sec Nt.....		6.820	JD	06/01/2016			4,834,428	4,834,428	0.0000	4,834,428	4,834,428	27,476	329,708	302,232

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
909317-AV-1	United Air Lines Enhanced ETC Ser 2000-2 Cl A-2 LS		.7.186	AO	10/01/2012			5,067,276	4,907,884	.76.0000	3,729,992	5,086,482	88,170	352,681	(11,26)
91302L-AH-0	United Technologies Corp MT Nt Tr #00008		.9.340	JD	02/01/2011			2,010,116	1,750,000	.0.0000	2,010,116	2,174,515	7,264	163,450	(23,33)
91321*-AG-6	Unimin Corp Sr Nt		.5.440	JD	12/15/2012			6,500,000	6,500,000	.0.0000	6,500,000	6,500,000	10,804		
91345H-AF-2	Universal Corp VA MT Nt Ser B		.8.000	AO	10/02/2003			20,604,357	20,000,000	.0.0000	20,604,357	21,024,500	395,556	800,000	(420,14)
91345H-AK-1	Universal Corp VA MT Nt Ser B		.8.050	JD	12/15/2005			1,058,320	1,000,000	.0.0000	1,058,320	1,069,040	3,578	80,500	(10,72)
91345H-AN-5	Universal Corp VA MT Nt Ser B		.7.875	FA	02/15/2008			5,175,108	4,700,000	.0.0000	5,175,108	5,203,302	139,825		(28,19)
913538-D@-0	Universal Foods Corp Sr Nt Ser A		.6.990	MJSD	12/28/2007			30,000,000	30,000,000	.0.0000	30,000,000	30,000,000	17,475	2,097,000	
91530L-AA-9	Upjohn Co Employee Stk Ownership Tr Deb		.9.790	F	02/01/2004			412,478	404,364	105.1880	425,342	448,245	36,288	39,587	(7,32)
916906-AA-8	U S Freightways Corp Nt		.6.500	MN	05/01/2009			7,844,529	8,000,000	100.1420	8,011,360	7,829,120	86,667	520,000	15,40
916906-AB-6	U S Freightways Corp Nt		.8.500	AO	04/15/2010			4,328,296	4,000,000	112.8700	4,514,800	4,340,000	71,778	255,000	(11,70)
91802M-AA-8	Utility Contract Funding LLC Nt		.7.944	AO	10/01/2016			7,995,394	8,000,000	.0.0000	7,995,394	7,995,600	315,995		(20,00)
918204-AJ-7	V F Corp Nt		.6.750	JD	06/01/2005			14,019,323	14,000,000	109.2350	15,292,900	14,042,700	78,750	945,000	(7,14)
918204-AL-2	V F Corp Nt		.8.100	AO	10/01/2005			5,993,655	6,000,000	113.6600	6,819,600	5,989,649	121,500	486,000	1,98
918866-AH-7	Valassis Comm Inc Conv Nt		.0.000	MATR	06/06/2021			19,891,410	33,000,000	.57.0000	18,810,000	19,891,410			
919138-AC-1	Valero Energy Nt LS		.7.375	MS	03/15/2006			14,875,541	14,273,000	106.4760	15,197,319	14,988,536	309,942	526,317	(112,95)
91913Y-AA-8	Valero Energy Corp Nt		.8.375	JD	06/15/2005			531,318	500,000	106.8660	534,330	538,915	1,861	41,875	(7,55)
91914C-AA-5	Valero Logistics LP Nt		.6.875	JJ	07/15/2012			1,993,926	2,000,000	103.5460	2,070,920	1,993,720	63,403		20,00
920355-AA-2	Valspar Corp Nt		.6.000	MN	05/01/2007			8,971,709	8,739,000	106.3460	9,293,577	8,989,123	87,390	263,627	(17,41)
92101@-AB-9	Van der Moolen Spec USA LLC Sr Sub Nt Ser A		.7.540	FA	08/03/2008			14,040,938	14,000,000	.0.0000	14,040,938	14,051,512	433,969	1,058,532	(7,39)
922122-AB-2	Varco International Inc Sr Nt		.7.250	MN	05/01/2011			7,581,091	7,550,000	105.8010	7,987,976	7,573,756	91,229	483,938	3,95
922380-AA-8	Vastar Resources Nt		.8.750	FA	02/01/2005			4,171,476	4,000,000	113.3520	4,534,080	4,488,880	145,833	350,000	(74,52)
92239M-AC-5	Vectren Utility Holdings Inc Nt		.6.625	JD	12/01/2011			3,291,103	3,250,000	109.0540	3,544,255	3,291,978	17,943	174,274	(96,00)
92344@-AP-1	Verizon Global Funding Corp Sr Conv Deb LS		.0.000	MATR	05/15/2021			30,000,000	54,421,000	.57.7500	31,428,128	30,000,000			
925524-AQ-3	Viacom Inc Nt LS		.6.625	MN	05/15/2011			10,126,015	10,000,000	113.0240	11,302,400	10,127,159	84,653	662,500	(1,14)
92839U-AA-5	Visteon Corp Sr Nt		.7.950	FA	08/01/2005			11,092,987	10,860,000	106.0100	11,512,686	11,230,532	359,738	863,370	(79,61)
92839U-AB-3	Visteon Corp Sr Nt LS		.8.250	FA	08/01/2010			6,245,277	6,000,000	106.1050	6,366,300	6,283,580	206,250	495,000	(23,32)
929160-AB-5	Vulcan Materials Co Nt		.6.000	AO	04/01/2009			14,249,096	14,500,000	110.1510	15,971,895	14,196,680	217,500	840,000	33,73
929160-AC-3	Vulcan Materials Co Nt		.5.750	AO	04/01/2004			7,916,334	7,895,000	104.4440	8,245,854	7,809,137	113,491	370,731	17,44
929160-AD-1	Vulcan Materials Co Nt		.6.400	FA	02/01/2006			18,611,827	17,750,000	110.5500	19,622,625	18,740,933	473,333	696,000	(122,11)
92931B-AA-4	WPS Resources Corp Sr Nt		.7.000	MN	11/01/2009			902,512	805,000	110.9640	893,260	902,775	9,392		(26,00)
92931B-AB-2	WPS Resources Corp Sr Nt		.5.375	JD	12/01/2012			3,968,104	4,000,000	.0.0000	3,968,104	3,967,880	21,500		22,00
929566-G*-2	Wabash National Corp Sec Nt Ser A (New)		.9.660	MTLY	03/30/2004			10,906,792	10,906,792	99.2130	10,820,973	10,906,792	2,927	758,988	
929771-AL-7	Wachovia Corp Sub Nt		.5.625	JD	12/15/2008			3,845,666	4,000,000	107.0320	4,281,280	3,809,600	10,625	228,125	20,61
93052*-AA-0	Wagner Stott Bear Spec LLC Sr Sub Nt		.7.740	JD	12/28/2011			11,976,750	12,000,000	.0.0000	11,976,750	11,975,000	7,740	928,800	1,73
93052*-AB-8	Wagner Stott Bear Spec LLC Sr Sub Nt Ser B		.7.240	JD	12/28/2008			4,970,183	5,000,000	.0.0000	4,970,183	4,967,600	3,017	362,000	2,58
93114K-AC-7	Wal-Mart Stores Inc PT Tr Ser 1994-A1		.8.570	JJ	01/02/2010			22,198,443	21,539,531	.0.0000	22,198,443	23,064,314	917,841	1,845,938	(105,86)
93114K-AE-3	Wal-Mart Stores Inc PT Tr Ser 1994-B1		.8.450	JJ	07/01/2004			5,104,586	5,104,586	.0.0000	5,104,586	5,104,586	215,669	431,337	
939333-AA-8	Washington Mut Fin Corp Sr Nt		.8.250	JD	06/15/2005			19,257,540	17,547,000	112.6090	19,759,501	19,476,563	64,339	982,740	(219,02)
939333-AB-6	Washington Mut Fin Corp Sr Nt		.6.250	MN	05/15/2006			6,315,996	6,033,000	108.3440	6,536,394	6,344,149	48,180	257,281	(28,15)
939333-AC-4	Washington Mut Fin Corp Sr Nt LS		.6.875	MN	05/15/2011			2,216,342	2,097,000	105.2500	2,207,093	2,221,478	18,422	72,084	(5,13)
939640-AC-2	Washington Post Co Nt		.5.500	FA	02/15/2009			2,657,577	2,500,000	106.5650	2,664,125	2,663,350	51,944		(5,77)
94403*-AW-6	Walwa Inc Sr Nt		.8.010	JD	06/14/2013			8,000,000	8,000,000	.0.0000	8,000,000	8,000,000	30,260	640,800	
94789#-AA-4	Webster Fin Corp Sr Nt		.8.720	MN	11/29/2007			13,018,831	13,000,000	.0.0000	13,018,831	13,030,795	100,764	1,133,600	(5,78)
94860*-AU-6	Wegmans Food Markets Inc Sr Nt		.7.280	MJSD	03/17/2003			3,714,289	3,714,289	.0.0000	3,714,289	3,714,289	10,516	270,400	
94860*-AY-8	Wegmans Food Markets Inc Sr Nt Ser C		.6.680	MJSD	12/16/2003			10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	27,833	668,000	
94860*-BH-4	Wegmans Food Markets Inc Sr Nt Ser A		.4.430	MJSD	09/30/2007			16,276,663	16,000,000	.0.0000	16,276,663	16,290,262	1,969	177,200	(13,59)
94860*-BJ-0	Wegmans Food Markets Inc Sr Nt Ser B		.4.520	MJSD	12/12/2007			15,000,000	15,000,000	.0.0000	15,000,000	15,000,000	35,783		
949483-AB-7	Wellies Street LP US Postal Ctf Participation		.7.180	MN	11/15/2019			4,186,675	4,186,675	.0.0000	4,186,675	4,186,675	38,410	300,603	
94962#-AB-1	Wellington Ptr Ltd Ptrship Sr Nt		.9.450	JD	12/15/2003			1,124,869	1,140,000	.0.0000	1,124,869	1,087,076	4,788	107,878	14,32
949748-AF-4	Wells Fargo Bank NA Sub Nt		.6.450	FA	02/01/2011			7,603,535	7,500,000	112.2590	8,419,425	7,614,750	201,563	483,750	(9,40)
94977X-AC-3	Wells Fargo Mtg Backed Sec Tr Ser 2001-30 Cl A3		.6.000	MTLY	12/25/2031	11/01/2031	100.000	5,090,303	5,000,000	.0.0000	5,090,303	5,090,625	25,000	25,000	(32,00)
94978#-AT-4	Wells Fargo Bank Northwest NA Cr Tenant Lease Ser 2002 Cl 20		.6.650	MTLY	08/01/2027			1,492,108	1,492,108	.0.0000	1,492,108	1,492,108	8,269	33,626	
94978#-AU-1	Wells Fargo Bank Northwest NA MMRA Lease Backed Loan		.7.380	MTLY	05/15/2032			15,116,511	14,443,432	.0.0000	15,116,511	15,122,160	47,374	444,136	(5,64)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
94978#-AX-5	Wells Fargo Bank Northwest NA Cr Tenant Lease (CVS Corp)		.6.640	MTLY	10/10/2024			1,993,258	1,993,258	.0.0000	1,993,258	1,993,258	7,721	22,426	
950590-AD-1	Wendys Intl Inc Nt		.6.350	JD	12/15/2005			1,952,920	2,000,000	109.4090	1,925,220	1,925,220	5,644	127,000	13,82
950590-AJ-8	Wendys Intl Inc Sr Nt		.6.250	MN	11/15/2011			3,985,781	4,000,000	110.1290	4,405,160	3,984,440	31,944	251,389	1,18
95106#-AA-7	Wessanen USA Sr Nt		.7.890	JD	12/17/2004			19,236,910	18,500,000	.0.0000	19,236,910	19,289,720	56,764	986,250	(67,28
957674-AC-8	Western Atlas Inc Nt		.7.875	JD	06/15/2004			6,422,325	6,000,000	107.5720	6,454,320	6,497,460	21,000	236,250	(75,13
961548-AL-8	Westvaco Corp Deb		.9.750	JD	06/15/2020			16,595,616	15,500,000	129.9820	20,147,210	16,732,870	67,167	1,511,250	(30,87
961548-AW-4	Westvaco Corp Nt		.8.400	JD	06/01/2007			4,987,882	5,000,000	115.7160	5,785,800	4,982,700	35,000	420,000	2,18
961815-A@-6	Westwood One Inc Sr Gtd Nt		.5.260	MN	11/30/2012			4,500,000	4,500,000	.0.0000	4,500,000	4,500,000	18,410		
962166-AK-0	Weyerhaeuser Co Deb		.8.375	FA	02/15/2007			7,857,066	8,250,000	114.8900	9,478,425	7,243,423	261,021	690,938	74,16
962166-AP-9	Weyerhaeuser Co Nt		.9.050	FA	02/01/2003			2,005,039	2,000,000	100.3400	2,006,800	2,264,120	75,417	181,000	(58,66
962178-AF-6	Weyerhaeuser Real Estate Co MT Nt		.6.500	JD	02/28/2003			3,503,303	3,500,000	.0.0000	3,503,303	3,566,745	18,958	227,500	(18,77
96218P-AE-0	Weyerhaeuser Real Estate Co MT Nt Ser D		.6.900	JD	06/01/2006			6,000,000	6,000,000	.0.0000	6,000,000	6,000,000	34,750	417,000	
96218P-AF-7	Weyerhaeuser Real Estate Co MT Nt Ser D		.6.950	JD	06/01/2006			2,750,000	2,750,000	.0.0000	2,750,000	2,750,000	15,927	191,125	
96316#-AA-1	Whirlpool Power Co Sr Nt		.6.730	FA	02/15/2004			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	127,122	336,500	
963320-AE-6	Whirlpool Corp Nt		.9.100	FA	02/01/2003			3,952,771	4,000,000	122.4430	4,897,720	3,894,080	151,667	364,000	6,92
963320-AG-1	Whirlpool Corp Nt		.9.000	MS	03/01/2003			3,464,989	3,450,000	100.8230	3,478,394	3,833,261	103,500	310,500	(89,67
963320-AK-2	Whirlpool Corp Nt		.8.600	MN	05/01/2010			10,002,183	9,250,000	122.5680	11,337,540	10,024,983	132,583	612,750	(23,98
96332H-AR-0	Whirlpool Corp MT Nt		.9.100	JD	03/15/2004			2,508,030	2,430,000	.0.0000	2,508,030	2,857,947	9,828	221,130	(60,26
96647K-AF-9	Whitman Corp Nt		.7.290	MS	09/15/2026			6,500,845	6,500,000	111.9800	7,278,700	6,500,845	139,523	473,850	
96647K-AJ-1	Whitman Corp Nt		.6.000	MN	05/01/2004			1,021,842	1,000,000	105.1390	1,051,390	1,032,380	10,000	30,000	(10,53
969133-AF-4	Willamette Inds Inc Deb		.9.125	FA	02/15/2003			11,539,055	11,500,000	100.6130	11,570,495	12,893,665	396,431	1,049,375	(312,20
969133-AG-2	Willamette Inds Inc Deb		.9.000	AO	10/01/2021			1,996,225	2,000,000	122.6040	2,452,080	1,995,600	45,000	180,000	7
969133-AL-1	Willamette Inds Inc Deb		.6.450	FA	02/01/2005			6,995,171	7,000,000	105.7500	7,402,500	6,986,000	188,125	451,500	2,10
97164#-AA-2	Wilmington Investments Inc Sr Nt		.6.470	MS	09/28/2006			14,000,000	14,000,000	.0.0000	14,000,000	14,000,000	233,998	898,252	
97164#-AD-6	Wilmington Investments Inc Sr Nt		.5.070	FA	08/30/2007			7,500,000	7,500,000	.0.0000	7,500,000	7,500,000	127,806		
971804-T-7	Wilmington Tr Co Sec Ln Ctf Ser G		10.160	JJ	01/02/2007			9,124,471	9,124,471	.0.0000	9,124,471	9,124,471	460,948	927,046	
97181#-FB-4	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/02/2007			988,395	988,395	.0.0000	988,395	988,395	31,453	63,257	
97181#-FC-2	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/02/2007			983,860	983,860	.0.0000	983,860	983,860	31,309	62,967	
97181#-FD-0	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/02/2003			114,744	114,744	.0.0000	114,744	114,744	3,651	7,344	
97181#-FE-8	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/02/2003			114,513	114,513	.0.0000	114,513	114,513	3,644	7,329	
97181#-FF-5	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/02/2008			542,881	542,881	.0.0000	542,881	542,881	17,276	34,744	
97181#-FG-3	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/02/2008			542,881	542,881	.0.0000	542,881	542,881	17,276	34,744	
97181#-FH-1	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/02/2008			542,881	542,881	.0.0000	542,881	542,881	17,276	34,744	
97181#-FJ-7	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/01/2005			112,959	112,959	.0.0000	112,959	112,959	3,615	7,229	
97181#-FK-4	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/01/2005			113,811	113,811	.0.0000	113,811	113,811	3,642	7,284	
97181#-FL-2	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/01/2005			290,354	290,354	.0.0000	290,354	290,354	9,291	18,583	
97181#-FM-0	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/01/2005			290,496	290,496	.0.0000	290,496	290,496	9,296	18,592	
97181#-FN-8	Wilmington Tr Co Sec Ln Ctf		.6.400	JJ	01/01/2005			290,212	290,212	.0.0000	290,212	290,212	9,287	18,574	
97181#-FQ-1	Wilmington Tr Co Sec Nt Ser A		.7.200	JJ	07/02/2010			5,169,358	5,169,358	.0.0000	5,169,358	5,169,358	185,063	372,194	
97181#-FR-9	Wilmington Tr Co Sec Nt Ser B		.7.250	JJ	07/02/2010			5,193,554	5,193,554	.0.0000	5,193,554	5,193,554	187,220	376,533	
97313#-AC-8	Winco Foods Inc Sr Nt Ser C		.8.080	JD	12/15/2007			4,500,000	4,500,000	.0.0000	4,500,000	4,500,000	16,160	363,600	
97382#-AC-4	Wine Group Inc/The Sec Nt		.6.070	FA	08/30/2012			12,641,734	12,500,000	.0.0000	12,641,734	12,648,031	255,024		(6,25
97382#-AD-2	Wine Group Inc/The Sec Nt		.6.330	FA	08/30/2014			6,555,615	6,500,000	.0.0000	6,555,615	6,557,707	138,293		(2,09
976657-AB-2	Wisconsin Energy Corp Sr Nt		.5.875	AO	04/01/2006			6,384,836	6,090,000	108.6600	6,617,394	6,418,428	89,447	178,894	(33,55
976657-AC-0	Wisconsin Energy Corp Sr Nt	LS	.6.500	AO	04/01/2011			9,477,083	9,000,000	110.8980	9,980,820	9,496,760	146,250	292,500	(19,67
976843-BC-5	Wisconsin Public Service Sr Nt		.4.875	JD	12/01/2012			5,976,096	6,000,000	.0.0000	5,976,096	5,976,000	24,375		9
977385-AF-0	Witco Corp Nt		.6.600	AO	04/01/2003			9,010,258	9,000,000	99.6710	9,870,390	9,186,660	148,500	594,000	(40,27
980745-A*-4	Woodward Governor Co Sr Nt		.6.390	AO	10/17/2011			8,500,000	8,500,000	.0.0000	8,500,000	8,500,000	114,665	540,133	
98157D-AH-9	Worldcom Inc Nt		.6.500	MN	05/15/2004			2,820,000	12,000,000	23.5000	2,820,000	3,000,000		390,000	(9,162,85
98157D-AJ-5	WorldCom Inc Nt	LS	.7.500	MN	05/15/2011			579,040	2,464,000	23.5000	579,040	616,000		91,907	(2,027,16
981811-AB-8	Worthington Inds Inc Nt		.7.125	MN	05/15/2006			3,061,624	3,000,000	98.6920	2,960,760	3,092,650	27,313	213,750	(12,42
981811-AC-6	Worthington Inds Inc Nt		.6.700	JD	12/01/2009			2,893,967	3,000,000	88.9020	2,667,060	2,883,210	16,750	201,000	10,75
98373#-AA-7	XL America Inc Gtd Sr Nt		.6.580	AO	04/12/2011			7,750,000	7,750,000	.0.0000	7,750,000	7,750,000	111,906	509,950	
98413T-DC-2	Xtra Inc MT Nt Ser C		.6.875	AO	03/15/2006			6,706,308	6,500,000	.0.0000	6,706,308	6,761,885	111,719	446,875	(55,57
98413T-DV-0	Xtra Inc MT Nt Ser C		.8.250	FA	08/16/2004			10,627,162	10,000,000	.0.0000	10,627,162	10,831,500	309,375	412,500	(204,33

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
986670-AB-3...	York Intl Corp Sr Nt.....		.6.625	FA.....	08/15/2006			17,228,555	16,500,000	106.6810	17,602,365	17,300,520	412,958	572,509	(65,16)
987425-AC-9...	Young & Rubicam Inc Conv Nt.....		.3.000	JJ.....	01/15/2005			18,000,000	18,000,000	95.0000	17,100,000	18,000,000	249,000	540,000	
69413#-AA-9...	Wagon Plc Gtd Sr Nt.....		.6.090	MS.....	09/10/2009			13,081,595	13,000,000	.0.0000	13,084,734	13,244,108	244,108		(3,13)
Total United States								8,424,849,580	8,910,031,940	XXX	8,667,417,146	8,403,922,078	134,635,078	483,101,346	(47,245,28)
Canada															
003669-AA-6...	Abitibi-Consolidated Co Nt.....		.6.950	JD.....	12/15/2006			4,872,939	5,000,000	103.8740	5,193,700	4,854,700	15,444	351,361	18,23
003924-AF-4...	Abitibi-Consolidated Inc Nt LS.....		.8.300	FA.....	08/01/2005			11,331,556	11,000,000	106.5640	11,722,040	11,535,090	380,417	913,000	(113,36)
008916-AA-6...	Agrium Inc Nt.....		.7.000	FA.....	02/01/2004			5,938,325	6,000,000	102.7250	6,163,500	5,788,980	175,000	420,000	52,48
012873-AG-0...	Alberta Energy Co Ltd Nt LS.....		.7.650	MS.....	09/15/2010			3,991,749	4,000,000	117.9560	4,718,240	3,990,080	90,100	306,000	76
013716-AP-0...	Alcan Aluminum Ltd Nt.....		.6.450	MS.....	03/15/2011			999,058	1,000,000	111.7040	1,117,040	998,850	18,992	64,500	8
068494-AA-1...	Barrick Gold Fin Inc Deb.....		.7.500	MN.....	05/01/2007			5,553,117	5,000,000	114.4900	5,724,500	5,602,150	62,500	187,500	(49,03)
09774L-AG-3...	Bombardier Cap Inc Sr Nt LS.....		.6.125	JD.....	06/29/2006			10,015,747	10,000,000	.0.0000	10,015,747	10,018,920	3,403	612,500	(3,95)
097751-A#-8...	Bombardier Inc Sr Nt.....		.6.080	MS.....	09/01/2003			609,970	609,970	.0.0000	609,970	609,970	12,362	37,079	
097751-A@-0...	Bombardier Inc Sr Nt.....		.6.580	JJ.....	01/25/2006			8,000,000	8,000,000	.0.0000	8,000,000	8,000,000	228,107	526,400	
10299A-AG-1...	Bowater Pulp & Paper Inc Sr Nt Ser B.....		10.500	JD.....	06/15/2010			2,537,266	2,437,000	.0.0000	2,537,266	2,542,486	11,373	127,943	(5,22)
124900-A*-2...	CCL Industries Inc Sr Gtd Nt.....		.6.660	MS.....	03/15/2006			15,500,000	15,500,000	.0.0000	15,500,000	15,500,000	303,955	1,032,300	
13710C-A*-8...	Canam Manac Group Inc Sr Nt.....		.8.710	FMAN.....	05/05/2007			12,142,857	12,142,857	.0.0000	12,142,857	12,142,857	164,522	1,057,643	
137902-B#-8...	Canfor Corp Sr Nt.....		.8.240	MS.....	09/01/2007			15,000,000	15,000,000	.0.0000	15,000,000	15,000,000	412,000	1,236,000	
205615-A*-8...	Computing Devices Canada LTD Gtd Sr Nts.....		.6.320	MS.....	09/24/2008			12,000,000	12,000,000	.0.0000	12,000,000	12,000,000	204,347	758,400	
26875R-AA-5...	EOG Co of Canada Nt.....		.7.000	JD.....	12/01/2011			4,980,699	5,000,000	.0.0000	4,980,699	4,979,150	29,167	346,111	1,45
57777C-A*-5...	MAAX Inc Sr Nt.....		.6.700	AO.....	10/15/2008			3,000,000	3,000,000	.0.0000	3,000,000	3,000,000	42,433	187,600	
618912-A*-0...	Mosaic Group Inc Sub Nt.....		10.500	MJSD.....	06/15/2009			8,000,000	8,000,000	100.0000	8,000,000	8,000,000	37,333	840,000	(8,000,00)
65333N-AA-8...	Nexfor Inc Nt.....		.8.125	MS.....	03/20/2008			14,968,027	15,000,000	112.0040	16,800,600	14,959,800	341,927	1,218,750	4,74
656569-AA-8...	Nortel Networks Corp Nt LS.....		.6.125	FA.....	02/15/2006			300,000	500,000	67.0000	335,000	300,000	11,569	30,625	(198,40)
665810-AA-5...	Nortel Networks Cap Nt.....		.7.400	JD.....	06/15/2006			1,800,000	3,000,000	66.5000	1,995,000	1,800,000	9,867	222,000	(462,69)
665815-AG-1...	Northern Telecom Ltd Nt LS.....		.6.000	MS.....	09/01/2003			1,967,837	2,000,000	95.0000	1,692,520	1,900,000	40,000	120,000	45,41
698900-AF-4...	PanCanadian Petroleum Inc Nt.....		.6.300	MN.....	11/01/2011			9,009,963	9,000,000	109.3500	9,841,500	9,011,000	94,500	560,700	(88,00)
73755L-AA-5...	Potash Corp Saskatchewan Inc Nt.....		.7.125	JD.....	06/15/2007			10,427,623	10,500,000	113.3380	11,900,490	10,388,915	33,250	748,125	12,82
73755L-AB-3...	Potash Corp Saskatchewan Inc Nt.....		.7.750	MN.....	05/31/2011			1,039,793	1,000,000	116.5770	1,165,770	1,044,440	6,674	77,500	(3,35)
748196-AB-8...	Quebecor Printing Capital Corp Deb.....		.6.500	FA.....	08/01/2027			6,488,810	6,500,000	103.4570	6,724,705	6,488,105	176,042	422,500	18
752805-B*-1...	Ranger Oil Ltd Sr Nt.....		.6.420	MN.....	05/27/2004			15,000,000	15,000,000	.0.0000	15,000,000	15,000,000	90,950	963,000	
766892-A*-4...	Rio Alto Exploration Ltd Sr Nt.....		.7.690	MJSD.....	12/19/2005			10,045,362	10,000,000	.0.0000	10,045,362	10,071,492	25,633	768,996	(13,28)
78064N-AA*-9...	Royal Plastics Group Ltd Sr Nt.....		.7.170	FMAN.....	08/31/2006			18,000,000	18,000,000	.0.0000	18,000,000	18,000,000	111,135	1,290,600	
79606J-A*-1...	Samuel Manu-Tech Inc Sr Nt.....		.6.990	AO.....	04/28/2005			11,840,000	11,840,000	99.7500	11,810,400	11,840,000	144,833	827,616	
80310#-AB-9...	Saputo US LP Sr Nt.....		.8.120	MN.....	11/10/2009			17,000,000	17,000,000	.0.0000	17,000,000	17,000,000	195,557	1,380,400	
87425E-AD-5...	Talisman Energy Inc Deb.....		.7.125	JD.....	06/01/2007			5,715,090	6,000,000	.0.0000	6,766,800	5,588,220	35,625	427,500	51,34
87971M-AB-9...	Telus Corp Nt.....		.7.500	JD.....	06/01/2007			4,879,684	4,710,000	97.0000	4,568,700	4,905,512	29,438	353,250	(25,82)
87971M-AC-7...	Telus Corp Nt.....		.8.000	JD.....	06/01/2011			7,254,493	7,000,000	96.0000	6,720,000	7,269,905	46,667	560,000	(15,41)
884903-AN-5...	Thomson Corp Nt.....		.6.200	JJ.....	01/05/2012			10,379,017	10,500,000	109.1700	11,462,850	10,367,125	318,267	406,875	11,89
884903-AP-0...	Thomson Corp Nt LS.....		.5.750	FA.....	02/01/2008			4,586,013	4,500,000	108.7050	4,891,725	4,593,375	107,813	134,406	(7,36)
884903-B*-5...	Thomson Corp Nt.....		.7.980	JJ.....	07/19/2004			15,000,000	15,000,000	.0.0000	15,000,000	15,000,000	538,650	1,197,000	
89346D-AA-5...	Transalta Corp Nt.....		.6.750	JJ.....	07/15/2012			8,974,476	9,000,000	101.2150	9,109,350	8,972,950	313,875		1,52
C4876U-AA-1...	John Deere Credit Inc Nt.....		.6.125	My.....	05/30/2003			1,000,353	1,000,000	101.7150	1,017,150	1,003,310	35,899	61,250	(84,00)
C7001*-AB-7...	Orica Canada Inc Sr Nt.....		.8.230	AO.....	10/24/2010			2,000,000	2,000,000	.0.0000	2,000,000	2,000,000	30,634	164,600	
C7078@-AA-5...	PPX Investment Corp Sr Unsec Nt CD\$ Cost = 8,000,000 Par = 8,000,000.....		.7.590	FA.....	02/09/2012			5,089,600	5,089,600	.0.0000	5,089,600	4,979,770	152,374	194,132	
C8852*-AB-5...	3031786 Nova Scotia Co Sr Nt.....		.7.800	MN.....	11/12/2010			6,981,675	7,000,000	.0.0000	6,981,675	6,977,304	74,317	546,000	1,82
C8894#-AA-3...	Tolko Industries Ltd Sr Nt Ser A.....		.6.990	FA.....	02/26/2004			15,000,000	15,000,000	.0.0000	15,000,000	15,000,000	364,063	1,048,500	
C9045#-AC-5...	Uniboard Canada Inc Sr Nt.....		.7.260	MS.....	03/01/2004			4,000,000	4,000,000	.0.0000	4,000,000	4,000,000	96,800	290,400	
Total Canada								325,221,098	333,829,427	XXX	341,552,237	324,816,976	5,617,810	23,019,061	(8,696,87)
Other Country															
000000-00-0...	Intelsat Corp Nt.....		.6.625	M.....	03/22/2004			5,103,147	5,000,000	.0.0000	5,103,147	5,173,300	256,719	331,250	(70,15)
000000-00-0...	Intelsat Nt.....		.8.375	O.....	10/14/2004			3,157,132	3,000,000	.0.0000	3,157,132	3,226,410	53,740	251,250	(69,27)
000000-00-0...	Rolls Royce PLC MT Nt Ser 2 Tr 1 EUR Cost = 14,755,722 Par = 15,380,000.....		.6.375	J.....	06/14/2007			15,601,540	16,154,152	.0.0000	15,601,540	12,714,995	567,110	938,805	84,57
000000-00-0...	TCNZ Fin LTD MT Nt.....		.6.750	D.....	12/14/2011			3,034,668	3,000,000	.0.0000	3,034,668	3,036,250	9,563	202,500	(1,58)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
000000-00-0...	BNP Paribas SA MT Nt.....		2.410	JAJO...	10/01/2049			4,958,168	5,000,000	0.0000	4,958,168	4,957,750	20,753	95,438	41
004408-AB-6...	ACE Ltd Nt.....		6.000	AO...	04/01/2007			5,991,360	6,000,000	107.0220	6,421,320	5,989,860	90,000	189,000	1,500
00760H-A@-1...	Aegis Group PLC Sr Nt.....		8.230	MN...	11/20/2007			4,500,000	4,500,000	0.0000	4,500,000	4,500,000	42,179	370,350	
008281-AG-2...	African Development Bank Sub Nt.....		8.800	MS...	09/01/2019			6,099,449	5,000,000	134.5100	6,725,500	6,124,950	146,667	220,000	(25,500)
00922K-AA-8...	Air 2 US Enhanced Eq Nt.....		8.027	AO...	10/01/2020	10/01/2019	100.000	7,235,226	7,244,329	100.0000	7,244,329	7,233,769	145,376	581,502	500
009354-AA-9...	Aircraft Leasing Fin Pty Ltd Sr Nt.....		6.570	MJSD...	06/28/2003			5,142,825	5,142,825	0.0000	5,142,825	5,142,825	3,754	362,154	
009354-AB-7...	Aircraft Leasing Fin Pty Ltd Sub Nt.....		7.250	MJSD...	06/28/2003			1,391,546	1,391,546	0.0000				51,004	(1,391,546)
00950A-A@-6...	Airtours PLC(MyTravel Grp Plc) Sr Nt.....		8.110	JJ...	07/31/2008			12,000,000	12,000,000	0.0000	12,000,000	12,000,000	408,203	973,200	
010201-AA-9...	Akzo Nobel Inc Gtd Nt.....		6.000	MN...	11/15/2003			14,960,450	15,000,000	103.2230	15,483,450	14,814,120	115,000	900,000	42,880
022202-AA-3...	Alumina Enterprise Ltd Sr Nt.....		10.480	JAJO...	07/15/2010			7,281,562	7,281,562	0.0000	7,281,562	7,281,562	161,101	763,108	
049255-AC-6...	Atlas Copco AB Nt.....	LS	7.750	MS...	09/01/2009			2,988,033	3,000,000	113.1530	3,394,590	2,983,980	77,500	232,500	1,320
05330A-AA-5...	Autopista del Maipo Sr Nt.....		7.373	JD...	06/15/2022	12/15/2021	100.000	1,000,000	1,000,000	108.8660	1,088,660	1,000,000	3,277	73,730	
055450-AF-7...	BHP Fin USA Nt.....		6.690	MS...	03/01/2006			994,323	1,000,000	111.9730	1,119,730	987,110	22,300	66,900	1,550
055450-AG-5...	BHP Fin USA Deb.....		7.250	MS...	03/01/2016			4,035,788	4,000,000	115.1030	4,604,120	4,043,360	96,667	290,000	(1,590)
05562E-AA-6...	BNP US Funding LLC Tr Preferred Nt Ser A.....		7.738	JD...	12/31/2049	12/05/2007	100.000	10,563,261	10,000,000	113.7500	11,375,000	10,680,400	55,886	773,800	(94,570)
055654-AA-9...	BSCH Issuance Ltd Sub Gtd Nt.....		7.625	MN...	11/03/2009			2,260,692	2,000,000	113.0090	2,260,180	1,985,140	24,569	152,500	1,210
055960-AA-6...	BNP Paribas Cap Tr Preferred Nt.....	LS	9.003	JD...	12/31/2049	10/27/2010	100.000	16,631,711	15,000,000	122.1730	18,325,950	16,816,300	3,751	1,350,450	(150,780)
111021-AC-5...	British Telecom PLC Nt.....	LS	7.875	JD...	12/15/2005			11,219,494	11,200,000	112.7700	12,404,700	11,324,170	38,500	866,250	(64,640)
111021-AD-3...	British Telecom PLC Nt.....		8.375	JD...	12/15/2010			3,548,306	3,000,000	119.8900	3,596,700	3,554,370	11,167	125,625	(6,060)
122169-AD-7...	Burmah Castrol PLC Bd.....		6.180	JD...	06/07/2003			819,884	819,884	0.0000	819,884	819,884	3,378	50,669	
122169-AE-5...	Burmah Castrol PLC Bd.....		6.240	JD...	06/07/2004			1,012,436	1,014,254	0.0000	1,012,436	1,007,854	4,219	63,289	950
126392-AA-7...	CSR America Nt.....		6.875	MS...	03/01/2004			2,010,758	2,000,000	105.6700	2,113,400	2,048,100	45,833	137,500	(8,650)
126392-AB-5...	CSR America Nt.....		6.875	JJ...	07/21/2005			3,924,428	4,000,000	110.0010	4,400,040	3,857,850	122,222	275,000	25,550
12682N-AF-6...	Cable & Wireless Optus Fin Ltd Nt.....		8.000	JD...	06/22/2010			12,295,498	11,280,000	0.0000	12,295,498	12,376,619	22,560	902,400	(81,120)
169250-AA-8...	Chilquinta Energia Fin Co LLC Sr Sec Nt.....		6.470	AO...	03/31/2008			8,000,000	8,000,000	110.1680	8,813,440	8,000,000	129,400	517,600	
18683@-AA-2...	Clifford Chance LLP Sr Nt Ser A.....		5.460	JD...	12/18/2012			8,000,000	8,000,000	0.0000	8,000,000	8,000,000	13,347		
23332H-AA-1...	DSM N V Nt.....		6.750	MN...	05/15/2009			996,741	1,000,000	109.2650	1,092,650	995,410	8,625	67,500	390
23332H-AB-9...	DSM N V Nt.....		6.250	MN...	05/15/2004			1,996,902	2,000,000	104.2220	2,084,440	1,989,840	15,972	125,000	2,100
233835-AD-9...	DaimlerChrysler NA Hldg Nt.....		7.400	JJ...	01/20/2005			16,540,447	15,350,000	107.7720	16,543,002	16,565,197	508,411		(24,750)
233835-AJ-6...	DaimlerChrysler NA Hldg Global Nt.....		7.750	JD...	06/15/2005			1,010,582	1,000,000	109.7020	1,097,020	1,018,650	3,444	77,500	(3,810)
233835-AN-7...	DaimlerChrysler NA Hldg Nt.....	LS	7.250	JJ...	01/18/2006			10,479,418	10,500,000	109.7080	11,519,340	10,468,395	344,677	761,250	5,830
233835-AT-4...	DaimlerChrysler NA Hldg Nt.....		7.300	JJ...	01/15/2012			3,986,713	4,000,000	112.2150	4,488,600	3,985,760	134,644	145,189	950
244224-AA-9...	Deere /John/ BV Nt.....		5.875	AO...	04/06/2006			16,758,741	16,575,000	100.0000	16,575,000	16,781,526	229,921	692,516	(23,130)
24821C-AA-8...	Den Norske Bank Perpetual Pref Nt.....	LS	7.729	JD...	06/29/2049	06/29/2011	100.000	5,217,883	5,000,000	113.3070	5,665,350	5,239,010	2,147	386,450	(18,210)
25156P-AA-1...	Deutsche Telekom Int Fin Nt.....	LS	8.250	JD...	06/15/2005			4,015,644	4,000,000	109.3410	4,373,640	3,993,720	14,667	320,000	20,490
25156P-AB-9...	Deutsche Telekom Int Fin Nt.....	LS	8.500	JD...	06/15/2010			5,021,642	5,000,000	115.1730	5,758,650	4,982,850	18,889	412,500	37,350
25243Y-AA-7...	Diageo PLC Nt.....	LS	6.125	FA...	08/15/2005			7,024,284	7,000,000	100.0000	7,000,000	7,056,490	161,972	428,750	(8,320)
30239X-AA-5...	FBG Finance Ltd Sr Nt.....		6.750	MN...	11/15/2005			10,489,460	10,400,000	109.0920	11,345,568	10,600,824	89,700	702,000	(27,550)
35177P-AJ-6...	France Telecom Nt.....	LS	7.700	MS...	03/01/2006			12,005,071	12,000,000	109.4860	13,138,320	12,003,607	308,000	894,000	1,460
38375T-AA-1...	Governor & Co Bank of Scotland Step Up Perpetual Var Rate Nt.....		7.000	MN...	11/29/2049	11/20/2007	100.000	1,339,175	1,300,000	109.7520	1,426,776	1,344,434	10,364	91,000	(5,250)
386088-AB-4...	Grand Metropolitan Inv Nt.....		9.000	FA...	08/15/2011			5,102,063	4,000,000	130.5620	5,222,480	5,139,360	136,000		(37,250)
386088-AE-8...	Grand Metropolitan Inv Nt.....		7.125	MS...	09/15/2004			3,533,231	3,500,000	108.5300	3,798,550	3,612,650	73,427	249,375	(17,920)
411347-AB-3...	Hanson Overseas Sr Nt.....		7.375	JJ...	01/15/2003			10,004,266	10,000,000	100.1240	10,012,400	10,488,960	340,069	737,500	(110,190)
411347-AC-1...	Hanson Overseas Sr Nt.....		6.750	MS...	09/15/2005			2,621,043	2,625,000	108.5380	2,849,123	2,614,631	52,172	177,188	1,250
411352-AA-5...	Hanson PLC Sr Nt.....		7.875	MS...	09/27/2010			4,190,017	4,000,000	113.5860	4,543,440	4,216,160	82,250	315,000	(17,930)
445681-A*-0...	Hunter Douglas NV Sr Nt.....		4.220	JD...	12/18/2007			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	9,143		
44978N-AA-3...	ING Cap Funding Tr III Pfd Nt.....		8.439	JD...	12/31/2049	12/31/2010	100.000	9,580,491	8,900,000	116.2840	10,349,276	9,666,290	2,086	751,071	(61,190)
449909-AH-3...	ICI Wilmington Inc Nt.....		6.950	MS...	09/15/2004			5,999,515	6,000,000	104.8560	6,291,360	5,998,320	122,783	417,000	260
459056-JS-7...	International Bk Recon & Dev Bd.....	LS	8.250	MS...	09/01/2016			3,881,211	4,000,000	136.7500	5,470,000	3,840,000	110,000	330,000	4,430
494386-AA-3...	Kimberly-Clark de Mexico Sr Nt.....		8.875	FA...	08/01/2009			6,631,583	6,000,000	115.3280	6,919,680	6,680,160	221,875	266,250	(48,570)
578450-AB-4...	Wayne Nickless Ltd Nt.....		6.250	FA...	02/01/2006			15,791,528	16,000,000	105.1040	16,816,640	15,525,420	416,667	1,000,000	58,920
589969-AB-0...	Merita Bank Ltd Preferred Tr Nt.....		7.500	JJ...	01/31/2049	01/30/2007	100.000	6,816,955	6,450,000	110.7110	7,140,860	6,864,477	202,906	241,875	(47,520)
632525-AD-3...	National Australia Bank Sub Nt.....	LS	8.600	MN...	05/19/2010			9,981,699	10,000,000	126.1090	12,610,900	9,977,500	100,333	860,000	1,710
63252M-AB-0...	National Australia Bank Sub Nt.....		6.600	JD...	12/10/2007			5,204,428	5,000,000	0.0000	5,204,428	5,241,900	19,250	330,000	(34,980)
638539-AH-9...	National Westminster Bank PLC Sub Nt.....		7.375	AO...	10/01/2009			2,967,603	3,000,000	114.3750	3,431,250	2,956,827	55,313	221,250	3,560

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
656531-AE-0.	Norsk Hydro A/S Deb.		7.500	AO.	10/01/2016			4,751,668	4,600,000	123.7550	5,692,730	4,783,356	86,250	345,000	(6,340)
681385-AC-4.	Olsten Corp Sr Nt.		7.000	MS.	03/15/2006			16,560,145	16,450,000	108.6830	17,878,354	16,575,728	339,053	971,250	(17,430)
704913-AA-0.	Pearson Inc MT Nt.		7.375	MS.	09/15/2006			15,090,556	15,000,000	112.5910	16,888,650	15,201,450	325,729	1,106,250	(21,180)
705015-AA-3.	Pearson PLC Sr Nt.		7.000	JD.	06/15/2011			6,985,466	7,000,000	113.6760	7,957,320	6,983,760	21,778	490,000	1,220
71645W-AB-7.	Petrobras Intl Fin Co Sr Nt.		9.750	JJ.	07/06/2011			3,991,977	4,000,000	87.0000	3,480,000	3,990,395	189,583	195,000	1,580
716597-AA-7.	Petroleum Geo-Services Nt.	LS.	7.500	MS.	03/31/2007			1,250,000	2,500,000	30.0000	750,000	1,250,000	47,396	187,500	(1,135.93)
716597-AB-5.	Petroleum Geo-Services Sr Nt.	LS.	6.625	JD.	03/30/2008			2,500,000	5,000,000	29.0000	1,450,000	2,500,000	920	331,250	(2,031.65)
716597-BC-2.	Petroleum Geo-Services Bd.	LS.	6.250	MN.	11/19/2003			6,150,000	12,300,000	37.0000	4,551,000	6,150,000	89,688	768,750	(5,870.20)
718337-AA-6.	Philips Electronics NV Nt.		8.375	MS.	09/15/2006			6,649,687	6,280,000	0.0000	6,649,687	6,767,881	154,863	525,950	(86,450)
718337-AB-4.	Philips Electronics NV Ser A Deb.		7.125	MN.	05/15/2025			2,922,919	3,000,000	111.8100	3,354,300	2,920,020	27,313	213,750	1,330
753035-AA-2.	Rank Group Finance Nt.	LS.	6.750	MN.	11/30/2004			19,505,209	19,500,000	104.7950	20,435,025	19,514,175	113,344	1,316,250	(2,500)
76027M-AD-2.	Repsol Intl Fin Nt.	LS.	7.450	JJ.	07/15/2005			8,024,590	8,000,000	104.7240	8,377,920	8,040,880	274,822	596,000	(8,520)
826166-AA-8.	Siebe Plc Sr Nt.		7.125	JJ.	01/15/2007			10,552,403	10,500,000	97.7260	10,261,230	10,570,560	344,969	748,125	(10,880)
826166-AB-6.	Siebe Plc Sr Nt.		6.500	JJ.	01/15/2010			7,739,864	8,000,000	85.6670	6,853,360	7,690,400	239,778	520,000	27,650
832724-AA-6.	Smurfit Cap Funding Plc Nt.		6.750	MN.	11/20/2005			2,991,654	3,000,000	99.0000	2,970,000	2,987,610	23,063	202,500	2,530
833606-AA-7.	Socgen Real Estate LLC Perpetual Pref Nt Ser A.		7.640	MS.	09/30/2009	09/30/2007	100.000	10,513,678	10,000,000	99.9810	10,998,100	10,622,100	193,122	764,000	(89,910)
835688-A*-3.	Sons of Gwalia Ltd Sr Nt.		8.380	MN.	11/13/2010			10,005,848	10,000,000	0.0000	10,005,848	10,008,029	111,733	838,000	(820)
835699-AA-7.	Sony Corp Global Nt.		6.125	MS.	03/04/2003			17,498,548	17,500,000	100.8060	17,641,050	17,462,900	348,359	1,071,875	8,260
86789R-AA-4.	Sunstar Cap (Luxembourg) SA Sr Nt.		8.570	FA.	08/13/2009			4,000,000	4,000,000	0.0000	4,000,000	4,000,000	131,407		
86959C-AA-1.	Svenska Handelsbanken Step Up Perp Pfd.		7.125	MS.	03/29/2049			6,431,760	6,000,000	111.3420	6,680,520	6,431,760	135,375	213,750	
87019X-AA-2.	Swedbank AB Step Up Perp Pfd.	LS.	9.000	MS.	03/17/2049	03/17/2010	100.000	9,617,966	9,000,000	117.4890	10,574,010	9,690,361	234,000	810,000	(61,440)
87406D-A#-5.	Takefuji Corp Prom Nt.		7.500	MN.	05/31/2010			4,444,444	4,444,444	0.0000	4,444,444	4,444,444	28,704	333,333	
87406D-B@-6.	Takefuji Corp Prom Nt.		8.130	MN.	05/08/2006			3,600,000	3,600,000	0.0000	3,600,000	3,600,000	25,203	292,680	
879385-AB-8.	Telefonica Europe BV Nt.	LS.	7.350	MS.	09/15/2005			7,998,074	8,000,000	110.2500	8,820,000	7,996,880	173,133	588,000	620
881624-A*-1.	Teva Pharmaceutical Ind Ltd Gtd Sr Nt Ser A.		6.770	JD.	06/15/2005			20,000,000	20,000,000	0.0000	20,000,000	20,000,000	60,178	1,354,000	
896530-A@-4.	Trinity Mirror Plc Sr Nt.		6.600	AO.	10/24/2008			8,000,000	8,000,000	0.0000	8,000,000	8,000,000	98,267	528,000	
896530-C*-4.	Trinity Mirror Plc Sr Nt Ser A.		7.170	JD.	06/20/2012			4,500,000	4,500,000	0.0000	4,500,000	4,500,000	9,859	161,325	
902118-AY-4.	Tyco Intl Group SA Sr Nt.	LS.	6.750	FA.	02/15/2011			1,402,625	1,331,000	94.5000	1,257,795	1,406,082	33,941	44,921	(3,450)
90348#-AB-4.	USPP Trust II Ctf Cl A2		6.980	MTLY.	09/29/2006			15,000,000	15,000,000	0.0000	15,000,000	15,000,000	93,067	1,040,425	
903480-AA-9.	UCB SA Sr Nt.		7.790	AO.	10/30/2010			12,000,000	12,000,000	0.0000	12,000,000	12,000,000	158,397	934,800	
90356@-AA-7.	USPP 2001 Tr Pass Thru Tr Cert.		7.240	JD.	12/20/2007			5,000,000	5,000,000	0.0000	5,000,000	5,000,000	11,061	362,000	
90466H-AA-8.	UniCredito Italiano Cap Tr Step-Up Perp Pfd Nt.	LS.	9.200	AO.	10/29/2049	10/05/2010	100.000	16,879,913	15,000,000	122.8860	18,432,900	17,086,650	329,667	1,380,000	(175,970)
947074-AD-2.	Weatherford Intl Ltd Sr Nt Ser B.		6.625	MN.	11/15/2011			4,933,213	5,000,000	0.0000	4,933,213	4,928,868	42,326	330,330	4,340
980236-AA-1.	Woodside Fin Ltd Gtd Sr Nt.		6.600	AO.	04/15/2008			10,845,063	11,500,000	110.4470	12,701,405	10,558,807	160,233	759,000	96,380
983730-AA-0.	XL Cap Fin PLC Nt.		6.500	JJ.	01/15/2012			3,001,187	3,000,000	108.2790	3,248,370	3,001,210	89,917	100,208	(20)
B7935#-AA-7.	Dolomies de Marche-les-Dames SA Sr Nt.		6.090	MN.	05/02/2009			6,886,024	7,000,000	0.0000	6,886,024	6,876,663	69,866	213,150	9,360
C7001#-AA-5.	Orica Fin Ltd Sr Nt.		8.080	AO.	10/24/2007			6,014,662	6,000,000	0.0000	6,014,662	6,019,769	90,227	484,800	(2,430)
C7001#-AB-3.	Orica Fin Ltd Sr Nt.		8.230	AO.	10/24/2010			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	91,902	493,800	
F1411#-AB-7.	Casino Guichard-Perrachon SA Sr Nt Ser B.		6.460	MN.	11/14/2011			22,000,000	22,000,000	0.0000	22,000,000	22,000,000	185,546		
F5485#-AA-1.	Lagardere SCA Sr Nt.		7.060	JJ.	01/29/2006			4,256,024	4,250,000	0.0000	4,256,024	4,259,208	126,688	300,050	(1,700)
G0177#-AA-4.	Alliance UniChem PLC Sr Nt.		6.550	MN.	11/28/2011			16,404,669	16,700,000	0.0000	16,404,669	16,379,928	100,270	1,093,850	22,660
G0426#-AA-3.	Arriva PLC Sr Nt Ser A.		6.680	JJ.	07/30/2005			5,000,000	5,000,000	0.0000	5,000,000	5,000,000	140,094	334,000	
G1611#-AA-6.	Charter Central Finl Ltd Sr Nt.		6.880	AO.	10/21/2007			10,000,000	10,000,000	0.0000	10,000,000	10,000,000	133,778	688,000	
G1696#-AA-4.	Bunzl Fin PLC Sr Nt.		6.360	JJ.	07/02/2006			4,987,196	5,000,000	0.0000	4,987,196	4,982,548	158,117	318,000	3,150
G1696#-AB-2.	Bunzl Fin PLC Sr Nt.		6.660	JJ.	07/02/2008			6,492,415	6,500,000	0.0000	6,492,415	6,490,789	215,248	432,900	1,100
G1969#-AA-4.	Balfour Beatty PLC Sr Nt.		8.060	JD.	06/19/2008			7,000,000	7,000,000	0.0000	7,000,000	7,000,000	18,807	564,200	
G2044@-AG-0.	Compass Group PLC Sr Nt.		6.530	AO.	05/17/2010			4,024,221	4,000,000	0.0000	4,024,221	4,025,989	65,300	97,224	(1,760)
G2044@-AL-9.	Compass Group PLC Sr Nt Ser C.		7.550	MS.	09/17/2003			14,076,826	14,000,000	0.0000	14,076,826	14,137,253	305,356	528,500	(60,420)
G2123#-AA-5.	Chubb plc Sr Nt Ser A.		5.870	JD.	12/16/2012			10,008,718	10,000,000	0.0000	10,008,718	10,008,747	24,458		(20)
G2163#-AA-6.	Cookson Group PLC Sr Nt Ser A.		6.890	MN.	11/01/2007			3,000,000	3,000,000	0.0000	3,000,000	3,000,000	34,450	206,700	
G2163#-AD-0.	Cookson Group PLC Sr Nt.		7.790	MN.	05/02/2007			6,973,845	7,000,000	0.0000	6,973,845	6,961,640	89,369	545,300	4,870
G2953@-AA-2.	Elan Pharmaceutical Inv Ltd Sub Nt.		9.560	JD.	06/28/2004			6,000,000	8,000,000	50.0000	4,000,000	6,000,000	6,373	764,800	(2,000.00)
G2954#-AB-7.	Elan Pharmaceutical Inv Ltd Sub Gtd Nt Ser B.		7.720	JD.	03/15/2005			7,500,000	10,000,000	0.0000	7,500,000	7,500,000	4,289	807,500	(2,500.00)
G3725@-AE-9.	George Wimpey Plc Sr Nt Ser A.		5.730	MN.	11/05/2009			12,000,000	12,000,000	0.0000	12,000,000	12,000,000	106,960		
G3782#-AJ-6.	Glencore Sr Nt.		8.180	FA.	08/31/2006			8,983,459	9,000,000	0.0000	8,983,459	8,970,540	251,535	736,200	4,720

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
G3782#-AR-8.	Glencore Sr Nt.		7.010	JD.	12/05/2011			6,477,384	6,500,000	0.0000	6,477,384	6,475,500	32,908	455,650	1,75
G4230*-AA-5.	Hagemeyer Ireland Plc Sr Nt.		5.620	AO.	10/28/2009			12,000,000	12,000,000	0.0000	12,000,000	12,000,000	118,020		
G4551#-AA-2.	Holcim Cap Corp Ltd Gtd Sr Nt.		6.350	FA.	08/28/2006			16,000,000	16,000,000	0.0000	16,000,000	16,000,000	347,133	1,016,000	
G4551#-AF-1.	Holcim Cap Corp Ltd Sr Gtd Nt.		5.930	JJ.	07/22/2009			18,000,000	18,000,000	0.0000	18,000,000	18,000,000	471,435		
G4588#-AK-7.	Intermediate Cap Group PLC Sr Nt.		7.270	JD.	06/28/2006			15,124,721	15,000,000	0.0000	15,124,721	15,170,576	9,088	1,090,500	(30,84)
G4770#-AA-7.	Informa PLC Sr Nt.		7.350	FA.	08/15/2011			3,000,000	3,000,000	0.0000	3,000,000	3,000,000	83,300	220,500	
G5223#-AA-7.	Kellogg UK Holding Co Ltd Sr Nt.		4.490	MN.	11/30/2006			13,600,000	13,600,000	0.0000	13,600,000	13,600,000	52,583	614,032	
G5235#-AB-1.	Kensington Global Strategies Sr Nt.		9.450	JD.	12/15/2003			1,835,312	1,860,000	0.0000	1,835,312	1,773,650	7,812	175,770	23,36
G5906#-AA-1.	Mayflower Corporation PLC Sr Nt.		8.320	JD.	12/15/2007			7,000,000	7,000,000	112.7050	7,889,375	7,000,000	25,884	582,400	
G6550#-AB-6.	Noble Drilling Ltd Sr Sec Nt Ser B.		6.500	MJSD.	12/01/2004			4,099,838	4,099,838	0.0000	4,099,838	4,099,838	22,207	266,489	
G7153#-AB-5.	Persimmon plc Gtd Sr Nt Ser B.		7.300	MN.	05/16/2003			2,006,238	2,000,000	0.0000	2,006,238	2,049,680	18,250	146,000	(8,66)
G7330#-AA-3.	RMC Group PLC Sr Nt.		7.410	FA.	08/19/2009			8,135,059	8,000,000	0.0000	8,135,059	8,127,431	217,360	481,650	(4,33)
G7330#-AD-7.	RMC Group PLC Sr Nt.		8.400	MN.	11/30/2010			7,000,000	7,000,000	0.0000	7,000,000	7,000,000	50,633	588,000	
G7420*-AA-8.	Reckitt & Colman PLC Nt Ser E.		6.640	JD.	12/12/2004			7,500,000	7,500,000	0.0000	7,500,000	7,500,000	26,283	498,000	
G7734#-AB-3.	SSL Intl Corp Sr Nt Ser A.		8.020	MN.	11/03/2009			9,971,448	10,000,000	111.6410	11,164,062	9,955,757	129,211	802,000	5,95
G9284#-AH-0.	Vitol Finance Ltd Gtd Sr Nt.		8.960	JD.	12/13/2009			6,507,540	6,500,000	0.0000	6,507,540	6,512,477	29,120	582,400	(1,67)
G9298#-AA-9.	Ureco Ltd Sr Nt.		6.860	MS.	03/27/2012			12,536,839	12,500,000	0.0000	12,536,839	12,539,000	223,903	428,750	(2,16)
J6204#-AA-7.	Deutsche Bk AG London Part Agreement (Memphis).		2.592	MN.	03/19/2008			4,320,197	4,385,108	0.0000	4,320,197	4,314,069	9,788	50,832	6,12
J6205#-AA-4.	Deutsche Bk AG London Part Agreement (Knoxville).		2.480	JD.	03/19/2008			4,265,731	4,333,823	0.0000	4,265,731	4,263,615	299	56,426	2,11
K2144#-AA-5.	Danisco A/S Sr Nt Ser A.		7.340	MN.	05/03/2006			10,207,720	10,000,000	0.0000	10,207,720	10,386,000	118,256	734,000	(106,58)
L7009#-AA-7.	OHL Fin SARL Gtd Sr Nt Ser A.		7.550	FA.	08/07/2007			14,042,370	14,000,000	0.0000	14,042,370	14,056,816	422,800	1,057,000	(10,15)
N1759#-AA-0.	CSM NV Sr Nt.		6.450	AO.	10/10/2011			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	87,075	387,000	
N2479#-AA-7.	Debis AirFinance BV Sr Nt.		7.950	JD.	12/14/2005			10,023,207	10,000,000	0.0000	10,023,207	10,036,611	37,542	795,000	(6,79)
N3324#-AB-0.	Forbo NL Holding BV Gtd Sr Nt.		5.790	MN.	11/21/2009			5,489,681	5,500,000	0.0000	5,489,681	5,489,542	35,383		13
N4281#-AQ-8.	Koninklijke Vopak NV Sr Nt Ser C.		8.370	JD.	06/19/2011			12,033,601	12,000,000	0.0000	12,033,601	12,035,107	33,480	477,090	(1,50)
N4758#-AA-5.	Jyle B V Sr Secd Nt.		8.490	MS.	03/30/2010			8,003,630	8,000,000	0.0000	8,003,630	8,004,532	171,687	679,200	(35)
N6777#-AA-7.	Overseas Assistance Fin BV Sr Nt.		8.630	MN.	11/02/2003			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	84,862	517,800	
N6777#-AB-5.	Overseas Assistance Fin BV Sr Nt.		8.730	MN.	11/02/2004			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	85,845	523,800	
000000-00-0.	Healthcare Pptys (Ashlea) Ltd Sec Nt.		2.520	MJSD.	08/31/2005			4,000,000	4,000,000	0.0000	4,000,000	4,000,000	7,000		
F1790#-AA-0.	Ciments Francais SA Sr Nt.		5.630	MN.	11/15/2012			5,000,000	5,000,000	0.0000	5,000,000	5,000,000	35,969		
Q0307#-AA-6.	Amcor Ltd Sr Nt.		5.650	JD.	12/14/2012			2,000,000	2,000,000	0.0000	2,000,000	2,000,000	4,394		
Q1297#-AB-4.	CSL Finance Pty Ltd Sr Nt.		5.900	JD.	12/19/2012			7,945,959	8,000,000	0.0000	7,945,959	7,945,815	15,733		14
Q2759#-AA-5.	Consolidated Press Fin Ltd Ser A Sr Nt.		8.370	MN.	11/15/2007			13,035,908	13,000,000	0.0000	13,035,908	13,047,739	139,035	1,088,100	(5,80)
Q2759#-AC-1.	Consolidated Press Fin Ltd Ser C Sr Nt.		8.520	MN.	11/15/2010			10,000,000	10,000,000	0.0000	10,000,000	10,000,000	108,867	852,000	
Q3261#-AB-2.	Downer Group Fin Pty Ser B Sr Nt.		8.500	AO.	10/20/2006			7,000,000	7,000,000	0.0000	7,000,000	7,000,000	117,347	595,000	
Q3261#-AE-6.	Downer Group Fin Pty Ser E Sr Nt.		8.700	AO.	10/20/2006			3,954,468	4,000,000	0.0000	3,954,468	3,926,542	68,633	348,000	9,60
Q3970#-AA-6.	Futuris Corp Ltd Sr Nt Ser A.		7.910	MN.	11/15/2006			13,484,622	13,500,000	0.0000	13,484,622	13,475,225	136,448	1,067,850	3,26
Q5581#-AA-2.	Lion Nathan Australia Fin Pty Ltd Sr Nt.		8.650	FA.	02/28/2012			1,525,246	1,500,000	0.0000	1,532,498	1,532,498	43,610	129,750	(2,52)
Q7397#-AG-9.	Pratt Fin Prop Ltd Ind Aust Sr Nt.		5.600	JD.	12/17/2013			2,945,910	3,000,000	0.0000	2,945,910	2,945,762	6,533		14
Q7788#-AA-9.	Publishing & Broadcasting Ltd Sr Nt Ser A.		5.340	MS.	09/18/2009			16,000,000	16,000,000	0.0000	16,000,000	16,000,000	244,453		
Q8277*-AB-7.	Santos Fin Ltd Sr Nt.		8.190	FA.	08/17/2010			15,062,963	15,000,000	0.0000	15,062,963	15,076,008	457,275	1,228,500	(5,79)
Q8277*-AC-5.	Santos Fin Ltd Sr Nt.		8.290	FA.	08/17/2012			13,033,537	12,000,000	0.0000	13,033,537	13,088,093	370,287	497,400	(54,55)
Q8277*-AE-1.	Santos Fin Ltd Sr Nt.		5.280	AO.	10/03/2009			3,075,449	3,000,000	0.0000	3,077,808	3,077,808	38,720		(2,35)
Q8505#-AA-9.	Simplot Australia (Hldgs) Pty Sr Gtd Nt.		7.530	AO.	04/03/2009			8,000,000	8,000,000	0.0000	8,000,000	8,000,000	147,253	301,200	
Q9586#-AB-7.	Western Metals Ltd Sr Nt.		9.590	MTLY.	08/31/2007			4,000,000	5,000,000	0.0000	4,000,000	4,000,000		399,583	(928,42)
Q9614#-AA-5.	Sr Nt.		7.190	JD.	12/15/2004			13,500,000	13,500,000	0.0000	13,500,000	13,500,000	43,140	970,650	
X6623#-AA-2.	Polar Lights Co Sub Term Loan.		6.590	MN.	05/17/2009			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	48,327	395,400	
Total Other Country								1,224,977,569	1,228,162,767	XXX	1,254,868,569	1,223,812,367	18,440,744	73,240,858	(17,172,08)
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations								9,975,048,246	10,472,024,133	XXX	10,263,837,952	9,952,551,422	158,693,632	579,361,266	(73,114,23)
Single Class Mortgage (SC)															
United States															
00104B-AC-4.	AES Eastern Energy L P Ser 1999-A PT Ctf.		9.000	JJ.	01/02/2017			9,736,173	10,000,000	0.0000	9,736,173	9,681,841	447,500	900,000	21,18
36184*-AV-4.	GMAC Mortgage Corp of IA Mtg PTC Ser 22.		12.500	MTLY.	12/25/2014			15,071	15,945	0.0000	15,071	14,926	33	1,942	2
378507-AA-5.	Glendale Fed Bk Fed Svc Bk CA Mtg Bkd PTC Ser A.		9.125	MTLY.	01/25/2008			4,876	4,966	0.0000	4,876	4,837	8	448	1
54013*-AA-0.	Locomotive Mgmt Eq Tr Ctf.		8.310	MN.	11/01/2012			8,823,542	8,823,542	0.0000	8,823,542	8,823,542	122,206	733,236	

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
59751W-AA-4...	Midland Funding Corp F/R Rec-Bkd Var Fdg Nt 1998-A...		2.609	MTLY...	12/15/2004	12/01/2004	100.000	723,906	723,906	0.0000	723,906	723,906	1,574	21,906	
62827G-AA-3...	Mutual Fund Fee Tr XIX Ser 2002-1 Cl A...		6.440	MTLY...	12/01/2009	11/30/2007	100.000	3,209,038	3,209,038	0.0000	3,209,038	3,209,038	574	190,014	
669384-G#-0...	Norwest Mtg Inc Relocation Ser 1982-3...		11.625	MTLY...	07/01/2012			3,159	3,507	0.0000	3,159	3,034	7	378	
720101-FQ-2...	Piedmont Aviation Inc Eq Tr Ctf 1988 Ser G...		10.300	MS...	03/28/2006			185,250	285,000	65.0000	185,250	185,250		14,678	(98,99)
74040T-AA-1...	Preferred Term Sec Ltd IV Flt Rate Nt...		2.400	MUSD...	12/23/2031	12/23/2006	100.000	11,997,473	12,000,000	0.0000	11,997,473	11,999,375	5,600	360,578	(1,90)
740417-AB-6...	Preferred Term Sec Ltd VI Flt Rate Mezz Nt...		3.210	JAJO...	07/03/2032	04/03/2007	100.000	10,000,000	10,000,000	0.0000	10,000,000	10,000,000	88,344	101,390	
844741-AG-3...	Southwest Airlines Co PTC Ser 1993-B...		6.260	MS...	09/24/2012			1,333,993	1,411,493	0.0000	1,333,993	1,314,933	23,808	88,360	7,80
885622-AA-8...	3M Employee Stk Own Plan Tr Nt...		5.620	JJ...	07/15/2009			15,921,605	15,423,542	107.5380	16,586,169	15,954,384	399,693	374,031	
93114K-AF-0...	Wal-Mart Stores Inc PTC Ser 1994-B2...		8.620	JJ...	01/01/2010			5,244,778	4,632,000	0.0000	5,244,778	5,306,929	199,639	199,639	(62,15)
97180*-FU-7...	Wilmington Tr Co Sec Ln Ctf Ser A (1988 13-17)...		10.330	JD...	06/15/2004			1,850,261	1,850,261	0.0000	1,850,261	1,850,261	8,495	191,132	
97180*-XA-1...	Wilmington Tr Co Loan Ctf Tr Ser F...		5.990	JJ...	07/02/2003			516,230	516,230	0.0000	516,230	516,230	15,375	30,922	
Total United States															
Other Country															
03937S-AA-8...	Arcecl Fin Ltd Sr Sec Nt Ser A...		5.984	MTLY...	02/01/2009			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	29,920	294,213	
Total Other Country								6,000,000	6,000,000	XXX	6,000,000	6,000,000	29,920	294,213	
4099999 - Total Bonds - Industrial, Misc. - Single Class Mortgage-Backed/Asset-Backed Securities								75,565,354	74,899,430	XXX	76,229,918	75,588,485	1,342,775	3,502,867	(166,79)
Defined Multi-Class Residential (DR)															
United States															
000759-CN-8...	American Business Fin Svcs Inc Ser 2002-2 Cl A6...		5.850	MTLY...	02/15/2019	02/01/2019	100.000	3,999,286	4,000,000	0.0000	3,999,286	3,999,575	19,500	117,000	(28,99)
000759-CV-0...	American Business Fin Svcs Inc Ser 2002-3 Cl M1...		5.402	MTLY...	09/15/2033	10/01/2011	100.000	4,999,708	5,000,000	0.0000	4,999,708	4,999,955	22,508	67,525	(24,99)
00077B-AZ-6...	ABN AMRO Mtg Corp PTC 1998-2 Cl 1A-4...		6.400	MTLY...	05/25/2005	04/01/2003	100.000	4,004,988	4,004,988	0.0000	4,004,988	4,004,988	21,360	256,319	
00077B-KS-1...	ABN AMRO Mtg Corp Ser 1999-6 Cl A7...		7.000	MTLY...	09/25/2029	07/01/2005	100.000	8,897,002	8,780,000	0.0000	8,897,002	8,972,063	51,217	460,950	(75,06)
00077B-TP-8...	ABN AMRO Mtg Corp Ser 2001-3 Cl A10...		6.750	MTLY...	07/25/2031	04/01/2004	100.000	9,991,669	10,000,000	0.0000	9,991,669	10,037,500	56,250	675,000	(41,33)
00077B-ZZ-9...	ABN AMRO Mtg Corp Ser 2001-8 Cl A48...		6.500	MTLY...	01/25/2032	01/01/2006	100.000	6,094,966	6,000,000	0.0000	6,094,966	6,120,000	32,500	227,500	(25,03)
060506-3U-4...	Bank of America Mtg Sec Ser 2001-10 Cl 2A3...		6.250	MTLY...	10/25/2016	04/01/2006	100.000	4,957,628	5,000,000	0.0000	4,957,628	4,947,656	26,042	312,110	9,48
060506-AZ-5...	Bank of America Mtg Sec Ser 1999-1 Cl A24...		6.500	MTLY...	03/25/2029	02/01/2029	100.000	7,203,128	7,000,000	0.0000	7,203,128	7,206,719	37,917	151,533	(3,55)
060506-CZ-3...	Bank of America Mtg Sec Ser 1999-4 Cl A7...		6.500	MTLY...	05/25/2029	04/01/2029	100.000	2,000,000	2,000,000	0.0000	2,000,000	2,000,000	10,833	129,920	
060506-D2-5...	Bank of America Mtg Sec Ser 2001-6 Cl 1A29...		6.500	MTLY...	06/25/2031	02/01/2005	100.000	5,568,514	5,524,632	0.0000	5,568,514	5,610,091	29,925	357,961	(37,99)
060506-EY-4...	Bank of America Mtg Sec Ser 1999-6 Cl A3...		6.250	MTLY...	07/25/2014	02/01/2003	100.000	8,536,686	8,614,000	0.0000	8,536,686	7,766,059	44,865	538,215	542,64
060506-R2-0...	Bank of America Mtg Sec Ser 2001-8 Cl 1A17...		6.750	MTLY...	08/25/2031	10/01/2003	100.000	5,003,291	5,000,000	0.0000	5,003,291	5,056,250	28,125	337,014	(48,38)
060506-W6-5...	Bank of America Mtg Sec Ser 2001-9 Cl 1A5...		6.750	MTLY...	09/25/2031	04/01/2004	100.000	2,824,970	2,818,713	0.0000	2,824,970	2,842,937	15,855	189,921	(17,22)
06050H-BL-1...	Bank of America Mtg Sec Ser 2001-12 Cl 1A3...		6.500	MTLY...	01/25/2032	08/01/2004	100.000	18,242,764	18,000,000	0.0000	18,242,764	18,405,000	97,500	877,500	(162,23)
07383U-AA-3...	Bear Stearns Struct Prod Inc Ser 1999-1 Cl A...		6.300	MTLY...	11/30/2013	11/01/2013	100.000	2,976,498	3,021,448	0.0000	2,976,498	2,972,349	15,863	191,434	2,32
07384Y-AW-6...	Bear Stearns ABS Inc Ser 2001-AC1 Ser 1A5...		7.430	MTLY...	09/25/2031	03/01/2014	100.000	6,439,990	6,250,000	0.0000	6,439,990	6,458,984	38,698	342,095	(18,99)
073914-0Q-9...	Bear Stearns Mtg Sec Inc CMO 1996-4 B2...		8.125	MTLY...	09/25/2027	03/01/2026	100.000	3,874,142	3,883,113	0.0000	3,874,142	3,884,327	26,292	315,504	(3,65)
12489W-DT-8...	C-BASS Tr Ser 2001-CB3 Cl M1...		6.574	MTLY...	01/25/2039	09/01/2011	100.000	1,000,000	1,000,000	0.0000	1,000,000	1,000,000	5,478	65,583	
126690-FN-1...	CNMBS Inc CMO 1993-7 B1...		7.000	MTLY...	11/25/2023	10/01/2023	100.000	2,908,160	2,894,256	0.0000	2,908,160	2,911,554	16,883	202,307	67
126690-NK-8...	CNMBS Inc CMO 1993-E A6...		6.500	MTLY...	01/25/2024	09/01/2010	100.000	2,929,853	2,949,073	0.0000	2,929,853	2,913,812	15,974	189,113	34
126690-TW-6...	CNMBS Inc Ser 1994-7 Cl A7...		6.500	MTLY...	03/25/2024	06/01/2006	100.000	7,682,596	7,514,000	0.0000	7,682,596	7,793,427	40,701	488,324	(89,97)
126691-LV-4...	CNMBS Independent Nat Mtg CMO 1995-4 A8...		7.500	MTLY...	09/25/2025	01/01/2025	100.000	5,071,803	5,080,397	0.0000	5,071,803	5,094,686	31,752	380,520	(6,40)
126691-RF-3...	CNMBS Independent Nat Mtg CMO 1996-A1 A9...		7.000	MTLY...	03/25/2026	07/01/2014	100.000	7,301,057	7,419,886	0.0000	7,301,057	7,234,389	43,283	516,208	35,43
12669A-VN-1...	CNMBS Inc Ser 1998-A8 Cl A8...		6.750	MTLY...	08/25/2028	06/01/2005	100.000	11,839,548	11,925,747	0.0000	11,839,548	11,690,709	67,082	796,972	97,41
12669C-E3-0...	CNMBS Inc Ser 2002-8 Cl A8...		6.250	MTLY...	07/25/2032	02/01/2010	100.000	7,070,672	6,848,013	0.0000	7,070,672	7,087,693	35,667	214,000	(17,02)
12669C-E4-8...	CNMBS Inc Ser 2002-8 Cl A4...		6.500	MTLY...	07/25/2032	02/01/2017	100.000	3,106,179	3,000,000	0.0000	3,106,179	3,108,750	16,250	48,750	(2,57)
12669C-TF-7...	CNMBS Inc Ser 2002-3 Cl 2A2...		6.000	MTLY...	05/25/2017	05/01/2017	100.000	4,545,095	4,500,000	0.0000	4,545,095	4,547,109	22,500	90,000	(2,01)
161626-H7-4...	Chase Mtg Fin Corp Ser 1994-F CL A18...		6.750	MTLY...	03/25/2025	08/01/2004	100.000	15,300,748	15,094,000	0.0000	15,300,748	15,494,934	84,904	594,326	(194,18)
16162T-JM-9...	Chase Mtg Fin Corp Ser 1999-S6 Cl A2...		6.250	MTLY...	05/25/2014	02/01/2003	100.000	9,247,784	9,330,316	0.0000	9,247,784	8,419,152	48,595	580,617	574,95
16162T-MH-6...	Chase Mtg Fin Corp Ser 1999-S10 Cl A3...		6.750	MTLY...	08/25/2029	08/01/2003	100.000	9,602,688	9,400,000	0.0000	9,602,688	9,602,688	52,875	628,730	
16162T-MT-0...	Chase Mtg Fin Corp Ser 1999-S10 Cl A13...		6.750	MTLY...	08/25/2029	07/01/2029	100.000	13,113,188	13,000,000	0.0000	13,113,188	13,117,813	73,125	651,365	(4,62)
172953-7K-1...	Citicorp Mtg Sec Corp Ser 2002-5 Cl 1A5...		6.500	MTLY...	04/25/2032	05/01/2004	100.000	5,497,864	5,405,551	0.0000	5,497,864	5,550,825	29,280	232,177	(52,96)
172953-FP-1...	Citicorp Mtg Sec Corp Ser 1998-7 Cl A3...		6.550	MTLY...	08/25/2028	02/01/2003	100.000	1,623,414	1,628,561	0.0000	1,623,414	1,649,936	8,889	104,812	(22,31)
172953-JP-7...	Citicorp Mtg Sec Corp Ser 1998-10 Cl A10...		6.250	MTLY...	11/25/2028	10/01/2028	100.000	21,439,941	21,281,073	0.0000	21,439,941	21,445,046	110,839	647,696	(5,10)
172953-LW-9...	Citicorp Mtg Sec Corp Ser 1999-4 Cl A4...		6.500	MTLY...	06/25/2029	06/01/2029	100.000	5,071,526	5,000,000	0.0000	5,071,526	5,073,438	27,083	160,089	(1,91)
172953-Q3-8...	Citicorp Mtg Sec Corp Ser 2001-10 Cl 1A2...		6.500	MTLY...	09/25/2031	08/01/2003	100.000	2,706,610	2,701,035	0.0000	2,706,610	2,742,395	14,631	173,518	(33,55)
22540A-CA-4...	CS First Boston Mtg Sec Corp CMO Ser 1997-1R Cl 2M2...		6.958	MTLY...	01/27/2025	09/01/2024	100.000	1,625,618	1,657,804	0.0000	1,625,618	1,618,949	9,613	116,166	1,23
22540A-LV-8...	CS First Boston Mtg Sec Corp CMO Ser 1999-1 Cl A4...		6.750	MTLY...	08/27/2010	05/01/2003	100.000	16,200,408	16,306,545	0.0000	16,200,408	16,033,283	91,724	1,101,421	64,61

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
22540A-XC-7	CS First Boston Mtg Sec Corp Ser 2001-5 CI 5A		6.500	MTLY	08/28/2024	10/01/2008	100.000	8,698,023	8,620,077	0.0000	8,698,023	8,749,378	46,692	605,232	(36,28)
22540V-H3-9	CS First Boston Mtg Sec Corp Ser 2002-9 CI 2A3		6.580	MTLY	04/25/2032	01/01/2005	100.000	6,306,100	6,306,100	0.0000	6,306,100	6,306,100	34,578	311,206	(23,47)
32051D-FZ-0	First Horizon Asset Sec Inc Ser 2001-4 CI A3		6.750	MTLY	06/25/2031	11/01/2003	100.000	11,052,722	11,052,722	0.0000	11,052,722	11,042,396	62,475	748,610	9,57
36157L-UL-0	GE Cap Mtg Serv Inc Ser 1993-17 CI A13		6.500	MTLY	12/25/2023	04/01/2005	100.000	332,394	338,714	0.0000	332,394	327,706	1,835	21,406	2,26
36157L-X4-5	GE Cap Mtg Serv Inc Ser 1994-11 CI A13		6.500	MTLY	03/25/2024	04/01/2005	100.000	13,638,377	13,446,485	0.0000	13,638,377	13,755,341	72,835	850,279	(110,06)
36158G-DK-1	GE Cap Mtg Serv Inc Ser 1998-9 CI A18		6.750	MTLY	06/25/2028	12/01/2003	100.000	2,023,092	2,000,000	0.0000	2,023,092	2,046,563	11,250	67,497	(23,47)
410763-AJ-5	Hanover Cap Mtg CMO Ser 1998-A CI 1A		7.000	MTLY	10/28/2028	12/01/2004	100.000	3,897,762	3,905,619	0.0000	3,897,762	3,919,655	22,783	273,334	(5,70)
41161P-AD-5	Harborview Mtg Loan Tr Ser 2000-1 CI IIA		7.147	MTLY	08/19/2030	02/01/2019	100.000	3,517,716	3,423,262	0.0000	3,517,716	3,525,960	20,387	249,770	(1,35)
41161P-AG-8	Harborview Mtg Loan Tr Ser 2000-1 CI B1		7.088	MTLY	08/19/2030	03/01/2019	100.000	2,652,346	2,580,883	0.0000	2,652,346	2,661,536	15,244	176,290	14,14
41161P-AU-7	Harborview Mtg Loan Tr Ser 2000-2 CI B1		7.480	MTLY	12/19/2030	09/01/2011	100.000	1,770,802	1,765,069	0.0000	1,770,802	1,773,894	10,973	130,109	(1,65)
41161P-BF-9	Harborview Mtg Loan Tr Ser 2001-1 CI AR		7.000	MTLY	02/16/2031	10/01/2015	100.000	2,300,305	2,274,197	0.0000	2,300,305	2,305,467	13,266	158,337	2,07
42209E-AL-4	Headlands Mtg Sec Inc CMO Ser 1997-1 CI A11		7.750	MTLY	03/25/2027	04/01/2004	100.000	1,711,240	1,708,637	0.0000	1,711,240	1,711,240	11,035	131,965	(3,66)
42209E-EE-6	Headlands Mtg Sec Inc Ser 1997-5 CI A11		6.750	MTLY	11/25/2027	04/01/2004	100.000	1,205,836	1,209,293	0.0000	1,205,836	1,211,805	6,803	81,406	(2,93)
42209E-EJ-5	Headlands Mtg Sec Inc CMO Ser 1997-5 CI B1		7.250	MTLY	11/25/2027	06/01/2027	100.000	1,809,837	1,808,715	0.0000	1,809,837	1,820,302	10,928	131,132	(5,67)
44182D-JP-5	Housing Securities Inc CMO Ser 1994-1 CI A11		6.500	MTLY	03/25/2009	04/01/2003	100.000	2,762,774	2,772,567	0.0000	2,762,774	2,798,127	15,018	180,217	(8,85)
45254T-DR-2	IMPAC Secd Assets CMN Owner Tr Ser 2000-3 CI A10		7.500	MTLY	10/25/2030	10/01/2005	100.000	14,750,000	14,750,000	0.0000	14,750,000	14,750,000	95,260	1,142,901	(3,66)
45254T-FQ-2	IMPAC Secd Assets CMN Owner Tr Ser 2001-2 CI A5		6.720	MTLY	04/25/2031	05/01/2014	100.000	5,015,383	5,000,000	0.0000	5,015,383	5,022,555	28,000	336,000	(3,66)
52518R-AJ-5	Lehman Structured Sec Corp CMO 1998-A B1		7.089	MTLY	03/30/2027	03/01/2027	100.000	1,577,306	1,571,808	0.0000	1,577,306	1,578,685	9,285	121,276	(38,29)
55265K-AE-9	Master Asset Sec Tr Ser 2001-1 CI A5		6.750	MTLY	11/25/2031	08/01/2005	100.000	5,578,230	5,500,000	0.0000	5,578,230	5,622,188	30,938	303,702	(43,30)
552947-AG-8	MDC Asset Invs Tr VI CMO Ser VI-7		9.250	MTLY	11/01/2017	07/01/2017	100.000	1,765,944	1,764,337	0.0000	1,765,944	1,806,240	13,600	163,201	(1,73)
585525-BX-5	Mellon Res Funding Corp 1998-TBC1 CI A-3		5.610	MTLY	10/25/2028	05/01/2028	100.000	3,107,774	3,107,774	0.0000	3,107,774	3,107,774	14,529	173,899	(33,90)
589929-XB-9	Merrill Lynch Mtg Investors Ser 2001-S1 CI 1A2		6.500	MTLY	03/25/2012	02/01/2004	100.000	6,250,905	6,248,964	0.0000	6,250,905	6,288,020	33,849	406,183	(115,79)
589929-YM-4	Merrill Lynch Mtg Investors Ser 2002-A1 CI 2A3		6.160	MTLY	12/25/2031	11/01/2005	100.000	25,832,061	25,621,804	0.0000	25,832,061	25,947,854	131,525	1,315,253	(32,25)
617905-AE-4	Morgan Stanley Mtg Tr G CMO Ser G-3		8.350	MJSD	07/20/2018	12/20/2004	100.000	1,193,899	1,200,753	0.0000	1,193,899	1,200,565	3,064	100,263	(32,25)
619087-BC-2	Morserv Inc Ser 1996-1 CI A5		7.000	MTLY	11/25/2011	05/01/2003	100.000	7,810,622	7,839,645	0.0000	7,810,622	7,940,090	45,731	594,507	(32,25)
66937N-C3-0	Norwest Asset Securities Corp Ser 1998-5 CI A15		6.750	MTLY	03/25/2028	01/01/2005	100.000	9,366,948	9,239,775	0.0000	9,366,948	9,545,843	51,974	623,685	(157,96)
66937R-M2-2	Norwest Asset Securities Corp CMO 1999-24 CI A3		7.000	MTLY	11/25/2029	02/01/2003	100.000	4,802,782	4,827,190	0.0000	4,802,782	4,740,452	28,159	337,903	(33,90)
66937R-PP-8	Norwest Asset Securities Corp Ser 1999-8 CI A3		6.500	MTLY	04/25/2029	03/01/2029	100.000	1,020,420	993,454	0.0000	1,020,420	1,020,774	5,381	26,906	(35,29)
66937R-WT-2	Norwest Asset Securities Corp Ser 1999-14 CI A15		6.500	MTLY	11/25/2013	06/01/2003	100.000	4,848,232	4,871,799	0.0000	4,848,232	4,832,215	26,389	316,667	11,30
66937R-YS-2	Norwest Asset Securities Corp CMO Ser 1999-18 CI A18		6.750	MTLY	07/25/2029	04/01/2003	100.000	5,333,295	5,353,220	0.0000	5,333,295	5,366,603	30,112	361,342	(18,64)
69348L-FR-5	PNC Mtg Sec Corp CMO Ser 1996-2 CI A3		6.600	MTLY	02/25/2011	06/01/2004	100.000	3,145,766	3,133,812	0.0000	3,145,766	3,193,550	17,236	206,832	(35,30)
69348L-UX-5	PNC Mtg Sec Corp CMO Ser 1998-2 CI B1		7.000	MTLY	03/25/2028	11/01/2027	100.000	6,993,924	6,989,754	0.0000	6,993,924	7,027,433	40,774	489,283	(18,11)
69348R-XW-1	PNC Mtg Sec Corp CMO Ser 2000-4 CI 3A3		7.000	MTLY	06/25/2030	04/01/2003	100.000	645,083	644,676	0.0000	645,083	659,181	3,761	48,888	(12,46)
69573C-CA-1	Paine Webber Mtg Accept Corp CMO 1999-1 3B		7.460	MTLY	08/29/2007	07/01/2007	100.000	1,231,758	1,232,964	0.0000	1,231,758	1,242,212	7,665	91,906	(85,29)
695927-FV-0	Paine Webber Mtg Accept Corp Ser 1994-2 CI A4		6.500	MTLY	02/25/2024	04/01/2004	100.000	752,732	752,732	0.0000	752,732	752,732	4,077	44,850	(69,35)
743946-AL-9	Prudential Home Mtg Secs Ser 1993-H CI 3B		6.757	MTLY	09/28/2008	04/01/2009	100.000	1,116,026	1,116,453	0.0000	1,116,026	1,119,768	6,287	75,375	(1,98)
743948-AV-3	Prudential Home Mtg Secs Ser 1993-E CI 3B		7.383	MTLY	07/28/2023	05/01/2023	100.000	1,732,264	1,768,393	0.0000	1,732,264	1,729,709	1,981	129,358	(1,98)
74434T-S2-4	Prudential Home Mtg Sec Co Ser 1993-58 CI A5		6.250	MTLY	01/25/2024	04/01/2004	100.000	8,978,160	8,888,000	0.0000	8,978,160	9,071,315	46,292	323,568	(93,15)
74434T-S3-2	Prudential Home Mtg Sec Co Ser 1993-58 CI A6		6.250	MTLY	01/25/2024	08/01/2006	100.000	6,775,783	7,000,000	0.0000	6,775,783	6,663,125	36,458	437,127	96,49
74434U-CE-2	Prudential Home Mtg Sec Co Ser 1994-A CI 1B3		6.767	MTLY	04/28/2024	07/01/2005	100.000	7,532,620	7,507,063	0.0000	7,532,620	7,531,651	42,336	506,086	(10,66)
74434U-J6-2	Prudential Home Mtg Sec Co Ser 1996-7 CI A6		6.750	MTLY	06/25/2011	02/01/2003	100.000	1,937,582	1,945,009	0.0000	1,937,582	1,981,782	10,941	131,288	(18,63)
760944-Z9-2	Residential Funding Mtg Sec I Ser 1994-S1 CI A-19		6.750	MTLY	01/25/2024	12/01/2023	100.000	4,465,704	4,469,234	0.0000	4,465,704	4,497,865	25,139	294,391	(17,88)
760985-NA-5	Residential Asset Mtg Prod Inc Ser 2002-R23 CI A6		4.930	MTLY	07/25/2032	11/01/2019	100.000	9,497,247	9,500,000	0.0000	9,497,247	9,497,924	39,029	156,074	(67,35)
76110G-YD-7	Residential Accredit Loans Inc Ser 2002-Q55 CI A5		6.000	MTLY	04/25/2032	12/01/2008	100.000	8,219,501	8,000,000	0.0000	8,219,501	8,245,000	40,000	200,000	(25,49)
76110Y-N3-2	Residential Funding Mtg Sec I Ser 2001-S7 CI A7		6.750	MTLY	03/25/2016	11/01/2007	100.000	10,652,384	10,410,369	0.0000	10,652,384	10,722,681	58,558	702,324	(54,54)
79548K-P2-8	Salomon Bros Mtg Sec VII Inc Ser 1999-NC3 CI M2		2.610	MTLY	07/25/2029	12/25/2005	100.000	2,895,428	2,901,863	0.0000	2,895,428	2,893,701	1,473	73,130	(1,72)
79548K-W7-9	Salomon Bros Mtg Sec VII Inc Ser 2000-LB1 CI M3		7.000	MTLY	02/25/2030	01/01/2006	100.000	9,832,749	10,000,000	0.0000	9,832,749	9,784,375	58,333	524,730	48,37
81743N-AL-5	Sequoia Mortgage Tr Ser 3 CI M1		6.850	MTLY	06/25/2028	09/01/2025	100.000	4,906,448	5,000,000	0.0000	4,906,448	4,900,000	28,542	336,594	(3,71)
863572-YX-5	Structured Asset Sec Corp Ser 1999-1 CI 2A7		6.500	MTLY	03/25/2029	06/01/2013	100.000	14,206,357	14,000,000	0.0000	14,206,357	14,240,625	75,833	758,333	(34,26)
866165-AB-9	Summit Mortgage Tr 2000-01 CI B2		6.124	MTLY	12/28/2012	10/01/2012	100.000	2,882,262	2,942,443	0.0000	2,882,262	2,779,114	15,017	163,817	44,40
929227-Z0-2	Washington Mut MSC Mtg PTC Ser 2002-AR19 CI A4		3.950	MTLY	01/25/2033	10/01/2006	100.000	28,000,000	28,000,000	0.0000	28,000,000	28,000,000	92,167		
94977E-AU-5	Wells Fargo Mtg Back Sec Corp Ser 2001-15 CI 2A3		6.750	MTLY	07/25/2031	03/01/2005	100.000	15,395,383	15,482,000	0.0000	15,395,383	15,377,980	87,086	1,045,035	16,48
94977G-AG-1	Wells Fargo Mtg Back Sec Tr Ser 2001-17 CI A7		6.750	MTLY	08/25/2031	10/01/2003	100.000	5,572,972	5,595,511	0.0000	5,572,972	5,577,151	31,475	377,697	(3,99)
Total United States								579,801,237	577,270,230	XXX	579,801,237	579,628,641	3,105,633	31,087,363	(160,85)
Other Country															

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
43638P-AF-1...	Holmes Financing PLC Ser 3 Cl 2C.....		3.045	JAJO...	07/15/2040	04/15/2005	100.000	5,000,000	5,000,000	0.0000	5,000,000	5,000,000	32,988	166,165	
43638Q-AC-6...	Holmes Financing PLC Ser 4 Cl 1C.....		2.975	JAJO...	07/15/2040	10/15/2004	100.000	6,000,000	6,000,000	0.0000	6,000,000	6,000,000	38,675	196,213	
Total Other Country								11,000,000	11,000,000	XXX	11,000,000	11,000,000	71,663	362,378	
4199999 - Total Bonds - Industrial, Misc. - Defined Multi-Class Residential Mortgage-Backed Securities								590,801,237	588,270,230	XXX	590,801,237	590,628,641	3,177,296	31,449,741	(160,85)
Other Multi-Class Residential (OR)															
United States															
00253C-CF-2...	Aames Mtg Tr 1996-D A1G.....		7.320	MTLY...	03/15/2029	06/01/2011	100.000	1,953,173	2,000,000	0.0000	1,953,173	1,933,438	12,200	148,067	9,67
00253C-EA-1...	Aames Mtg Tr Ser 1997-D Cl M1F.....		7.170	MTLY...	02/15/2029	11/01/2010	100.000	6,135,177	6,226,427	0.0000	6,135,177	6,115,032	37,203	446,435	8,35
00253C-FJ-1...	Aames Mtg Tr Ser 1998-C Cl A6F.....		6.133	MTLY...	09/15/2028	09/01/2011	100.000	8,255,953	8,008,637	0.0000	8,255,953	8,288,939	40,931	491,170	(25,26)
00253C-GP-6...	Aames Mtg Tr Ser 2001-1 Cl M1.....		7.193	MTLY...	06/25/2031	05/01/2011	100.000	8,750,000	8,750,000	0.0000	8,750,000	8,750,000	52,449	629,388	
00253C-HH-3...	Aames Mtg Tr Ser 2001-4 Cl A4.....		6.030	MTLY...	04/25/2031	12/01/2020	100.000	5,996,248	6,000,000	0.0000	5,996,248	5,997,534	30,150	361,800	(1,16)
00253C-HK-6...	Aames Mtg Tr Ser 2001-4 Cl M1.....		6.650	MTLY...	04/25/2031	12/01/2017	100.000	4,996,183	5,000,000	0.0000	4,996,183	4,997,629	27,708	332,500	(1,32)
00253C-HS-9...	Aames Mtg Tr Ser 2002-1 Cl M1.....		6.972	MTLY...	06/25/2032	01/01/2032	100.000	3,687,500	3,687,500	0.0000	3,687,500	3,687,500	21,424	192,819	
004421-AT-0...	ACE Securities Corp Ser 2001-AQ1 Cl M1.....		2.070	MTLY...	04/25/2031	08/25/2006	100.000	4,995,065	5,000,000	0.0000	4,995,065	4,992,188	2,013	124,489	2,21
004427-AL-4...	ACE Securities Corp Ser 2001-HE1 Cl M1.....		2.420	MTLY...	11/20/2031	06/20/2011	100.000	10,000,000	10,000,000	0.0000	10,000,000	10,000,000	8,067	276,111	
00755W-CU-8...	Advanta Mtg Loan Tr 1997-1 A4.....		7.650	MTLY...	05/25/2027	02/01/2012	100.000	2,311,112	2,263,590	0.0000	2,311,112	2,339,278	14,430	173,165	(5,53)
00755W-CW-4...	Advanta Mtg Loan Tr 1997-1 Cl M1F.....		7.650	MTLY...	05/25/2027	09/01/2009	100.000	724,999	718,383	0.0000	724,999	731,404	4,580	54,956	(63)
00755W-DZ-6...	Advanta Mtg Loan Tr Ser 1997-3 Cl M2.....		7.370	MTLY...	10/25/2028	03/01/2008	100.000	2,299,840	2,281,811	0.0000	2,299,840	2,308,907	14,014	168,169	(3,43)
03072S-CN-3...	Amerquest Mtg Sec Inc Ser 2002-3 Cl AF3.....		3.700	MTLY...	08/25/2032	03/01/2006	100.000	18,857,790	18,673,000	0.0000	18,857,790	18,859,730	57,575		(1,94)
03215P-BN-8...	Amresco Resdntl Sec Mtg Loan 1997-1 A7.....		7.610	MTLY...	03/25/2027	11/01/2009	100.000	1,537,077	1,544,493	0.0000	1,537,077	1,537,253	9,795	117,536	(11)
03215P-DL-0...	Amresco Resdntl Sec Mtg Loan Ser 1998-1 Cl A4.....		6.550	MTLY...	06/25/2026	06/01/2005	100.000	5,696,692	5,600,000	0.0000	5,696,692	5,790,750	30,567	366,800	(77,28)
045413-AX-9...	Asset Backed Securities Corp Indymac Mfd Hsg PTC 98-2 A2.....		6.170	MTLY...	12/25/2011	01/01/2004	100.000	1,398,205	1,404,108	0.0000	1,398,205	1,397,745	7,219	86,633	(2)
04541G-AL-6...	Asset Backed Securities Corp Ser 1999-LB1 Cl B1.....		4.169	MTLY...	06/21/2029	11/21/2012	100.000	8,572,589	8,633,418	0.0000	8,572,589	8,547,084	10,997	398,820	70
04541G-AS-1...	Asset Backed Securities Corp Ser 2000-LB1 Cl AF6.....		7.615	MTLY...	03/21/2029	03/01/2015	100.000	7,020,435	6,800,373	0.0000	7,020,435	7,066,013	43,154	517,848	(33,79)
04541G-AY-8...	Asset Backed Securities Corp Ser 2000-LB1 M2V.....		2.519	MTLY...	06/21/2030	08/21/2007	100.000	7,000,000	7,000,000	0.0000	7,000,000	7,000,000	5,387	207,058	
045424-CB-2...	Asset Securitization Corp REMIC Ser 1996-D3 A1C.....		7.400	MTLY...	10/13/2026	04/11/2009	100.000	2,057,291	2,000,000	0.0000	2,057,291	2,112,031	8,222	148,048	(13,87)
045424-EG-9...	Asset Securitization Corp REMIC Ser 1997-MD7 A-A1.....		7.320	MTLY...	01/13/2030	04/11/2006	100.000	4,349,140	4,327,083	0.0000	4,349,140	4,385,228	17,597	316,743	(46)
04542B-AS-1...	Asset Backed Funding Corp Ser 2002-SB1 Cl M1.....		6.438	MTLY...	10/25/2031	12/01/2016	100.000	7,998,379	8,000,000	0.0000	7,998,379	7,999,808	42,920	343,360	(1,42)
06423R-AJ-5...	Bank One Issuance Tr Ser 2002-A5 Cl A5.....		1.540	MTLY...	06/15/2010	10/15/2007	100.000	5,000,000	5,000,000	0.0000	5,000,000	5,000,000	3,636	9,847	
065910-AF-8...	BankAmerica Mfd Hsg Contract Tr 1996-1 A6.....		8.000	MTLY...	10/10/2026	08/10/2017	100.000	10,854,781	10,420,000	0.0000	10,854,781	10,954,025	48,627	833,600	(33,24)
07383G-AF-3...	Bear Stearns ABS Inc Home Eq Loan Tr 1999-1 AF-6.....		7.400	MTLY...	03/25/2029	10/01/2016	100.000	8,024,394	7,993,607	0.0000	8,024,394	8,044,773	49,294	591,527	(5,65)
07383G-AG-1...	Bear Stearns ABS Inc Home Eq Loan Tr 1999-1 MF-1.....		7.760	MTLY...	03/25/2029	09/01/2013	100.000	6,703,598	6,660,000	0.0000	6,703,598	6,723,696	43,068	516,816	(4)
12485S-AC-1...	C-BASS Tr Ser 2000-A Cl M2.....		2.939	MTLY...	10/28/2030	02/01/2003	100.000	1,045,788	1,048,688	0.0000	1,045,788	1,036,726	2,517	38,573	2,99
12489W-AK-0...	C-BASS Tr 1999 CB1 2M2.....		7.930	MTLY...	02/25/2030	05/01/2017	100.000	1,500,694	1,503,585	0.0000	1,500,694	1,506,874	9,936	119,145	(2,58)
12489W-AZ-7...	C-BASS Tr 1999 CB2 2M1.....		7.520	MTLY...	04/25/2030	02/01/2011	100.000	5,536,733	5,545,251	0.0000	5,536,733	5,548,086	34,750	416,926	(3,14)
12489W-BK-9...	C-BASS Tr 1999 CB4 M1.....		8.200	MTLY...	09/25/2030	02/01/2012	100.000	5,878,841	6,000,000	0.0000	5,878,841	5,837,217	41,000	491,913	14,41
12489W-FN-9...	C-BASS Tr Ser 2002-CB5 Cl AF2.....		3.660	MTLY...	04/25/2024	11/01/2007	100.000	14,207,227	14,200,000	0.0000	14,207,227	14,208,875	43,310	86,620	(1,64)
12558S-AK-5...	CIT Grp Sec Corp Ser 1995-2 A4.....		7.000	MTLY...	05/15/2026	04/15/2018	100.000	6,339,847	6,237,540	0.0000	6,339,847	6,363,265	19,406	436,628	(5,37)
126671-BJ-4...	CWABS Inc 1998-1 AF4.....		6.390	MTLY...	04/25/2028	06/01/2012	100.000	5,160,087	5,287,193	0.0000	5,160,087	5,124,719	28,154	337,852	9,92
126671-FI-8...	CWABS Inc 1999-2 AF5.....		7.170	MTLY...	05/25/2029	05/01/2013	100.000	5,991,363	6,000,000	0.0000	5,991,363	5,998,833	35,850	430,200	(3,96)
126671-GK-6...	CWABS Inc 1999-3 MF1.....		8.060	MTLY...	10/25/2030	07/01/2010	100.000	2,993,876	3,000,000	0.0000	2,993,876	2,999,353	20,150	241,800	(2,15)
126671-HB-5...	CWABS Inc Ser 2000-1 Cl AF6.....		7.950	MTLY...	03/25/2031	01/01/2015	100.000	3,994,507	4,000,000	0.0000	3,994,507	3,999,092	26,500	318,000	(2,22)
126671-HD-1...	CWABS Inc Ser 2000-1 Cl MF2.....		8.600	MTLY...	03/25/2031	08/01/2010	100.000	1,824,667	1,840,000	0.0000	1,824,667	1,822,261	13,187	158,240	1,15
126671-JX-5...	CWABS Inc Ser 2000-4 Cl MF1.....		2.970	MTLY...	11/25/2031	11/01/2030	100.000	5,947,719	5,950,000	0.0000	5,947,719	5,949,070	39,617	475,405	(80)
126671-KC-9...	CWABS Inc Ser 2000-4 Cl MV1.....		7.090	MTLY...	12/25/2031	04/25/2030	100.000	10,000,000	10,000,000	0.0000	10,000,000	10,000,000	4,025	248,662	
12669A-BX-1...	CWABS Inc Mtg PT Ctf 97-A AF5.....		6.640	MTLY...	10/25/2028	01/01/2011	100.000	8,908,491	8,911,053	0.0000	8,908,491	8,933,331	49,308	591,694	(6,03)
152314-DP-2...	Centex Home Equity Loan Tr Ser 2001-B Cl A5.....		6.830	MTLY...	07/25/2032	04/01/2009	100.000	4,994,986	5,000,000	0.0000	4,994,986	4,999,594	28,458	341,500	(3,44)
152314-DQ-0...	Centex Home Equity Loan Tr Ser 2001-B Cl A6.....		6.360	MTLY...	07/25/2032	02/01/2009	100.000	4,994,614	5,000,000	0.0000	4,994,614	4,999,532	26,500	318,000	(3,45)
152314-DS-6...	Centex Home Equity Loan Tr Ser 2001-B Cl M1.....		6.920	MTLY...	07/25/2032	02/01/2009	100.000	6,292,565	6,300,000	0.0000	6,292,565	6,299,335	36,330	435,960	(5,04)
152314-EM-8...	Centex Home Equity Loan Tr Ser 2002-A Cl MF1.....		6.140	MTLY...	01/25/2032	09/01/2014	100.000	7,296,246	7,300,000	0.0000	7,296,246	7,298,825	37,352	410,868	(2,57)
161542-BJ-3...	Chase Funding Ln Acq Tr Ser 2001-AD1 Cl A6.....		5.651	MTLY...	11/25/2012	03/01/2011	100.000	5,996,237	6,000,000	0.0000	5,996,237	5,999,809	28,255	339,042	(2,93)
161542-BK-0...	Chase Funding Ln Acq Tr Ser 2001-AD1 Cl M1.....		6.096	MTLY...	03/25/2031	01/01/2015	100.000	10,994,946	11,000,000	0.0000	10,994,946	10,998,867	55,880	670,513	(4,12)
161546-AT-3...	Chase Funding Mtg Ln 1998-2 I4A.....		6.150	MTLY...	12/25/2025	05/01/2005	100.000	9,974,847	10,000,000	0.0000	9,974,847	10,009,375	51,250	615,000	(14,47)
161551-BA-3...	Chase Funding Mtg Ln 1999-2 I1B.....		4.070	MTLY...	07/25/2029			860,541	860,541	0.0000	860,541	860,541	681	38,848	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
161551-BG-0...	Chase Funding Mtg Ln Asset Backed 1999-3 1A6...		7.478	MTLY	09/25/2011	12/01/2008	100.000	2,464,913	2,470,425	0.0000	2,464,913	2,470,354	15,395	184,727	(1,711)
161551-BH-8...	Chase Funding Mtg Ln Ser 1999-3 CI 1M1		7.844	MTLY	07/25/2029	02/01/2011	100.000	2,993,305	3,000,000	0.0000	2,993,305	2,998,352	19,610	235,305	(2,541)
177766-AL-6...	City Capital Home Loan Tr Ser 1999-1 CI A		6.850	MTLY	04/25/2030	01/01/2023	100.000	4,164,040	4,160,627	0.0000	4,164,040	4,169,849	23,237	278,838	(2,681)
22540V-XC-1...	CS First Boston Mtg Sec Corp Ser 2002-HE4 CI M1		2.470	MTLY	08/25/2032	03/25/2016	100.000	10,000,000	10,000,000	0.0000	10,000,000	10,000,000	4,803	239,381	
22542F-AC-9...	CS First Boston Mtg Sec Corp Ser 2000-HE1 CI M1		2.070	MTLY	12/15/2030	01/15/2009	100.000	10,000,000	10,000,000	0.0000	10,000,000	10,000,000	9,200	247,831	
23323C-BL-8...	DLJ Mtg Accept Corp Ser 2000-S4 CI B1		8.254	MTLY	06/25/2020	06/01/2015	100.000	964,296	956,976	0.0000	964,296	966,097	6,582	77,320	(88)
24763L-ES-5...	Delta Funding Home Eq Ln Tr Ser 1998-4 CI A4F		6.190	MTLY	02/15/2031	11/01/2012	100.000	10,543,001	10,663,415	0.0000	10,543,001	10,525,957	55,005	660,065	10,441
24763L-FN-5...	Delta Funding Home Eq Ln Tr Ser 1999-2 CI A7F		7.030	MTLY	08/15/2030	04/01/2012	100.000	6,894,176	6,900,970	0.0000	6,894,176	6,900,302	40,428	485,138	(2,921)
294754-AQ-9...	Equity One ABS Inc Ser 2002-1 CI AF2		5.523	MTLY	08/01/2032	04/01/2028	100.000	8,999,272	9,000,000	0.0000	8,999,272	8,999,991	41,423	414,225	(71)
294754-AS-5...	Equity One ABS Inc Ser 2002-1 CI M1		6.282	MTLY	08/01/2032	07/01/2031	100.000	4,999,682	5,000,000	0.0000	4,999,682	4,999,995	26,175	261,750	(31)
337925-BM-2...	First Plus Home Ln Owner Tr Ser 1997-2 A9		7.820	MTLY	04/10/2023	09/01/2009	100.000	5,110,499	5,000,000	0.0000	5,110,499	5,155,469	32,583	391,000	(26,995)
337925-ES-6...	First Plus Home Ln Owner Tr Ser 1998-5 CI A9		7.010	MTLY	12/10/2024	08/01/2011	100.000	3,792,812	3,725,000	0.0000	3,792,812	3,807,648	21,760	261,123	(10,495)
35729B-AB-7...	Fremont Home Loan Owner Tr Ser 1999-2 CI A1		7.280	MTLY	06/25/2029	04/01/2015	100.000	4,835,693	4,847,280	0.0000	4,835,693	4,838,456	29,407	352,882	(79)
36157R-3U-7...	GE Cap Mtg Serv Inc Ser 1999-HE2 CI A4		7.270	MTLY	05/25/2027	11/01/2003	100.000	1,620,147	1,633,927	0.0000	1,620,147	1,590,015	9,899	118,787	10,641
36157R-3W-3...	GE Cap Mtg Serv Inc Ser 1999-HE2 CI A6		7.295	MTLY	05/25/2014	07/01/2005	100.000	10,058,372	10,043,208	0.0000	10,058,372	10,117,318	61,054	732,652	(17,101)
36157R-3X-1...	GE Cap Mtg Serv Inc Ser 1999-HE2 CI M		7.560	MTLY	07/25/2029	05/01/2029	100.000	8,573,142	8,528,183	0.0000	8,573,142	8,579,243	53,728	644,731	(1,811)
36157R-AG-0...	GE Cap Mtg Serv Inc Ser 1997-HE2 CI A7		7.120	MTLY	06/25/2027	12/01/2014	100.000	3,001,260	2,962,788	0.0000	3,001,260	3,019,613	17,579	210,951	(2,451)
36157R-D8-5...	GE Cap Mtg Serv Inc Ser 1999-HE1 CI A7		6.265	MTLY	06/25/2029	08/01/2015	100.000	850,811	850,811	0.0000	850,811	850,811	4,442	53,303	
36157T-VN-8...	GE Cap Mtg Serv Inc Ser 1996-HE1 CI AL		7.400	MTLY	05/25/2026	10/01/2024	100.000	2,867,105	2,895,020	0.0000	2,867,105	2,866,182	17,853	214,231	24
36157T-ZJ-3...	GE Cap Mtg Serv Inc Ser 1996-HE2 CI A6		8.000	MTLY	06/25/2026	09/01/2025	100.000	5,125,745	5,000,000	0.0000	5,125,745	5,148,438	33,333	400,000	(8,661)
36226M-AE-3...	GRMT Mtg Loan Tr Ser 2001-1A CI A5		6.650	MTLY	05/20/2031	04/01/2019	100.000	8,997,530	9,000,000	0.0000	8,997,530	9,000,356	49,875	598,500	(1,811)
36226M-AF-0...	GRMT Mtg Loan Tr Ser 2001-1A CI M1		7.772	MTLY	05/20/2031	12/01/2016	100.000	3,998,387	4,000,000	0.0000	3,998,387	4,000,106	25,907	310,880	(1,111)
393505-HR-6...	Green Tree Finl Corp Mfg Hsg Ser 1995-6 A5		7.250	MTLY	09/15/2026	09/15/2003	100.000	3,092,548	3,081,658	0.0000	3,092,548	3,210,163	9,330	223,420	(9,321)
393505-QX-3...	Green Tree Finl Corp Mfg Hsg Ser 1996-9 A5		7.200	MTLY	01/15/2028	03/15/2003	100.000	197,525	197,525	0.0000	197,525	197,525	632	14,222	
395383-AF-9...	Greenpoint Manufactured Hsg Ser 1999-5 CI M1A		8.300	MTLY	12/15/2029	12/01/2010	100.000	1,997,351	2,000,000	0.0000	1,997,351	1,999,197	13,833	166,000	(65)
43708A-AC-6...	Home Eq Mtg Ln Asset Bkd Tr Ser SPMD 2002-A CI AF3		6.920	MTLY	05/27/2033	02/01/2032	100.000	13,391,100	13,000,000	0.0000	13,391,100	13,393,984	74,967	380,600	(2,881)
43708A-AD-4...	Home Eq Mtg Ln Asset Bkd Tr Ser SPMD 2002-A CI AF6		6.372	MTLY	05/25/2033	12/01/2031	100.000	3,625,000	3,625,000	0.0000	3,625,000	3,625,000	19,249	153,990	
437309-AJ-6...	Home0 Residential Tr Ser 2001-1 CI AL2		5.950	MTLY	04/15/2020	07/01/2006	100.000	5,490,975	5,496,671	0.0000	5,490,975	5,496,282	27,254	327,052	(3,051)
441917-AG-6...	HFC Home Eq Loan A/B Ctf Ser 1999-1 CI A3		7.210	MTLY	10/20/2030	11/01/2013	100.000	8,794,437	8,633,114	0.0000	8,794,437	8,832,755	51,871	622,447	15,261
441917-AH-4...	HFC Home Eq Loan A/B Ctf Ser 1999-1 CI A4		7.210	MTLY	10/20/2030	07/01/2013	100.000	15,205,749	14,807,459	0.0000	15,205,749	15,300,269	88,968	1,067,618	32,211
441917-AJ-0...	HFC Home Eq Loan A/B Ctf Ser 1999-1 CI M1		6.830	MTLY	10/20/2030	03/01/2006	100.000	6,796,807	6,814,083	0.0000	6,796,807	6,812,259	44,462	533,543	(3,231)
449670-CR-7...	IMC Home Equity Loan Tr Ser 1997-3 CI M1		7.320	MTLY	08/20/2028	12/01/2008	100.000	7,066,037	7,206,312	0.0000	7,066,037	7,028,406	43,959	527,502	19,041
449670-EE-4...	IMC Home Equity Loan Tr Ser 1998-1 CI M2		7.380	MTLY	06/20/2029	11/01/2008	100.000	7,440,733	7,587,263	0.0000	7,440,733	7,394,570	46,662	559,940	45
449670-FB-9...	IMC Home Equity Loan Tr Ser 1998-5 CI M2		7.080	MTLY	12/20/2029	01/01/2009	100.000	1,279,611	1,330,129	0.0000	1,279,611	1,259,050	7,848	94,173	8,731
456606-AG-7...	Home Eq Mtg Ln Asset Bkd Tr 2000-A CI MF1		8.620	MTLY	06/25/2031	02/01/2010	100.000	1,958,068	2,000,000	0.0000	1,958,068	1,943,125	14,367	172,400	6,101
456606-BJ-0...	Home Eq Mtg Ln Asset Bkd Tr Ser 2000-C CI MF1		7.990	MTLY	12/25/2031	02/01/2010	100.000	4,991,970	5,000,000	0.0000	4,991,970	4,999,120	33,292	399,500	(7,241)
456606-CX-8...	Home Eq Mtg Ln Asset Bkd Tr Ser 2001-C CI AFB4		5.680	MTLY	10/25/2016	10/01/2009	100.000	5,995,281	6,000,000	0.0000	5,995,281	5,999,142	28,400	369,200	(3,311)
456600-AF-5...	Indymac Home Eq Loan A/B Tr 1998-A AF6		6.180	MTLY	10/25/2029	07/01/2010	100.000	2,871,791	2,888,581	0.0000	2,871,791	2,868,722	14,876	178,514	1,001
464126-AD-3...	Irwin Home Equity Ln Tr Ser 1999-2 CI A4		6.890	MTLY	06/15/2029	10/01/2011	100.000	3,195,526	3,238,378	0.0000	3,195,526	3,187,146	18,594	223,124	3,531
464126-BH-3...	Irwin Home Equity Ln Tr Ser 2001-2 CI 2A5		6.520	MTLY	02/25/2027	03/01/2017	100.000	7,997,144	8,000,000	0.0000	7,997,144	7,999,460	43,467	521,600	(1,681)
525170-AW-6...	Lehman ABS Corp PTC 1997-P1 A		6.770	MTLY	11/25/2022	06/01/2011	100.000	1,964,402	1,966,595	0.0000	1,964,402	1,967,516	11,095	133,139	(4,661)
525180-AQ-8...	Lehman Home Eq Loan Tr Ser 1995-7 CI A5		7.460	MTLY	03/25/2012	01/01/2011	100.000	4,596,854	4,441,000	0.0000	4,596,854	4,640,845	27,608	331,299	(25,341)
52518R-AS-5...	Lehman Structured Sec Corp Ser 1999-2 CI A		6.500	MTLY	11/28/2021	05/01/2021	100.000	8,068,830	8,269,111	0.0000	8,068,830	8,049,908	44,791	537,231	6,451
57634N-AJ-2...	Master Finl Asset Sec 1997-1 M1		7.610	MTLY	01/20/2029	02/01/2009	100.000	2,381,885	2,430,875	0.0000	2,381,885	2,366,304	15,416	184,990	9,961
57634N-BA-0...	Master Finl Asset Sec 1998-A CI B1		8.250	MTLY	04/20/2029	03/01/2009	100.000	3,656,810	3,674,932	0.0000	3,656,810	3,656,270	25,265	303,182	13
576434-BL-7...	Master Alternative Loan Tr Ser 2002-3 CI A2		3.760	MTLY	12/25/2032	09/01/2005	100.000	24,028,660	24,100,000	0.0000	24,028,660	24,028,453	75,554		20
58550S-AD-2...	Mellon Bank Home Equity Ln Tr 1997-1 A4		6.840	MTLY	07/25/2012	03/01/2011	100.000	2,448,528	2,449,281	0.0000	2,448,528	2,455,212	13,961	167,531	(1,151)
58550S-AL-4...	Mellon Bank Home Equity Ln Tr 1999-1 A5		6.310	MTLY	03/25/2015	11/01/2013	100.000	5,737,880	5,751,570	0.0000	5,737,880	5,742,465	30,244	362,924	(1,031)
589929-NS-3...	Merrill Lynch Mtg Investors Ser 1997-FF3 CI B		2.640	MTLY	01/20/2029	12/20/2007	100.000	21,603	21,943	0.0000	21,603	21,285	19	673	(21)
589929-PJ-1...	Merrill Lynch Mtg Investors Ser 1998-GN1 CI A		7.110	MTLY	08/25/2027	02/01/2023	100.000	5,184,330	5,142,675	0.0000	5,184,330	5,191,327	30,470	365,644	(2,321)
589929-RK-6...	Merrill Lynch Mtg Investors Ser 1998-GN2 CI M2		7.500	MTLY	07/25/2027	04/01/2012	100.000	1,351,045	1,391,042	0.0000	1,351,045	1,334,966	8,694	104,328	3,881
589929-XW-3...	Merrill Lynch Mtg Investors Ser 2002-AFC1 CI AF3		6.550	MTLY	02/25/2031	07/01/2016	100.000	7,996,376	8,000,000	0.0000	7,996,376	7,998,278	43,667	480,333	(1,901)
589929-XY-9...	Merrill Lynch Mtg Investors Ser 2002-AFC1 CI MF1		6.580	MTLY	09/25/2032	04/01/2008	100.000	13,050,589	12,614,000	0.0000	13,050,589	13,071,258	69,167	138,334	(20,661)
589929-XZ-6...	Merrill Lynch Mtg Investors Ser 2002-AFC1 CI MF2		7.320	MTLY	09/25/2032	09/01/2014	100.000	2,997,833	3,000,000	0.0000	2,997,833	2,998,793	18,300	201,300	(96)
589962-CW-9...	Merit Securities Corp Ser 1999-12 CI 1A3		6.450	MTLY	07/28/2033	04/01/2018	100.000	7,538,301	7,523,000	0.0000	7,538,301	7,553,295	40,436	485,234	(61)
589962-CW-7...	Merit Securities Corp Ser 13 CI M2		7.880	MTLY	12/28/2033	03/01/2015	100.000	2,700,000	4,500,000	0.0000	2,700,000	2,700,000	29,550	354,600	(1,472)

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustments
				4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year not in Default	15 Gross Amount Received During Year	
591739-AD-9	Metropolitan Asset Funding Inc Ser 1998-A Cl A4			6.981	MTLY	01/20/2026	03/07/2009	100.00	9,721.951	9,632.993	0.0000	9,721.951	9,765.446	56.040	672.479	(32.07)
591739-BC-0	Metropolitan Asset Funding Inc 1998-B Cl A5			7.730	MTLY	03/20/2028	10/01/2011	100.00	8,499.198	8,500.000	0.0000	8,499.198	8,516.821	54.754	657.050	(2.85)
591739-CA-3	Metropolitan Asset Funding Inc 1999-A Cl M1			7.182	MTLY	03/20/2027	08/01/2007	100.00	4,223.747	4,232.738	0.0000	4,223.747	4,232.619	25.333	303.995	(2.97)
591739-CH-7	Metropolitan Asset Funding Inc 1999-B Cl M1			7.300	MTLY	03/20/2028	11/01/2007	100.00	9,260.123	9,570.908	0.0000	9,260.123	8,982.060	58.223	698.676	132.477
591739-CN-3	Metropolitan Asset Funding Inc 1999-B Cl M2			7.300	MTLY	07/20/2027	09/01/2006	100.00	2,847.336	3,000.000	0.0000	2,847.336	2,678.203	18.250	219.000	83.96
59549R-AC-8	Mid State Tr X Ser 10 Cl M1			6.280	MTLY	07/20/2026	02/15/2022	100.00	4,613.745	4,615.689	0.0000	4,613.745	4,613.683	28.885	289.865	7.7
59549R-AD-6	Mid State Tr X Ser 10 Cl M2			6.770	MTLY	02/15/2036		100.00	4,614.006	4,614.006	0.0000	4,614.006	4,614.018	13.886	312.425	7.7
60935B-CI-4	The Money Store Home Equity Tr Tr 1997-C WH1			6.890	MTLY	09/15/2038	12/01/2003	100.00	573.397	578.835	0.0000	573.397	559.077	3.323	39.882	1.15
60935B-DP-1	The Money Store Home Equity Tr Ser 1998-A Cl MH2			7.230	MTLY	05/15/2024	02/01/2009	100.00	12,604.162	12,581.000	0.0000	12,604.162	12,628.179	75.801	909.606	(8.14)
61746W-CS-3	Morgan StanleyDeanWitter Cap I 2000-1 Cl A11 Ser A			7.798	MTLY	09/15/2030	11/01/2005	100.00	780.539	781.855	0.0000	780.539	781.367	60.923	60.923	(12.12)
64352V-AH-4	New Century Home Equity Ln Tr 1997-NC5 M1			7.000	MTLY	10/25/2028	07/01/2009	100.00	1,562.589	1,562.589	0.0000	1,562.589	1,572.683	9.078	108.930	5.76
64880M-AD-4	New South Home Equity Tr Ser 1999-1 Cl A4			6.750	MTLY	03/25/2026	12/01/2013	100.00	7,135.673	7,000.000	0.0000	7,135.673	7,230.508	39.375	472.500	(76.11)
64880M-AN-2	New South Home Equity Tr 1999-2 Cl A6			7.530	MTLY	04/25/2030	11/01/2013	100.00	14,263.096	14,263.118	0.0000	14,315.066	14,361.243	89.501	1,074.013	(14.35)
67087T-AD-3	Oakwood Mtg Inv Inc Ser 1999-B Cl A4			6.990	MTLY	12/15/2026	01/01/2022	100.00	4,877.746	4,881.608	0.0000	4,877.746	4,879.287	28.435	341.224	(42.42)
67087T-AE-1	Oakwood Mtg Inv Inc Ser 1999-B Cl M1			7.780	MTLY	12/15/2026	12/01/2022	100.00	3,996.884	4,000.000	0.0000	3,996.884	3,998.333	23.933	287.200	(37.37)
67473S-CI-3	Oakwood Mtg Inv Inc Sr/Sub PT Cl F 1997-D A3			6.500	MTLY	02/15/2028	02/15/2004	100.00	128.937	129.048	0.0000	128.937	130.036	699	7.834	15.15
68240W-AD-1	125 Home Loan Owner Trust Ser 1998-1A Cl A4			9.260	MTLY	01/15/2016	02/01/2010	100.00	258.061	258.888	0.0000	258.061	254.292	1.21	17.138	1.21
68240W-AH-1	125 Home Loan Owner Trust Ser 1998-1A Cl B			9.260	MTLY	02/15/2029	02/01/2010	100.00	9,619.668	9,791.630	0.0000	9,619.668	9,551.917	75.559	906.705	26.64
68619A-AD-9	Origen Manufactured Hsg Ser 2001-A Cl A4			6.440	MTLY	03/15/2032	01/15/2005	100.00	7,998.926	8,000.000	0.0000	7,998.926	7,997.500	22.898	515.200	1.17
68619A-AN-7	Origen Manufactured Hsg Ser 2002-A Cl A3			6.170	MTLY	12/15/2032	07/01/2010	100.00	4,297.768	4,300.000	0.0000	4,297.768	4,298.621	22.109	198.983	(8.81)
759950-AD-0	Renaissance Acceptance Mtg Crp Ser 2002-1 Cl M1			2.470	MTLY	06/25/2032	12/01/2031	100.00	12,250.000	12,250.000	0.0000	12,250.000	12,250.000	5.883	263.670	(17.88)
760985-HX-2	Residential Asset Mtg Prod Inc Ser 2002-RZ1 Cl A5			6.600	MTLY	03/25/2032	04/01/2021	100.00	999.399	1,000.000	0.0000	999.399	999.576	5.500	54.973	(17.88)
76110V-GY-8	Residential Funding Mtg Sec II Ser 2001-HS3 Cl M1			5.820	MTLY	06/25/2031	04/01/2021	100.00	9,824.354	9,850.000	0.0000	9,824.354	9,825.375	47.773	573.270	(8.68)
76110W-DU-7	Residential Asset Sec Corp Ser 1998-KS2 Cl A17			6.630	MTLY	02/25/2027	11/01/2004	100.00	7,979.102	8,000.000	0.0000	7,979.102	8,022.500	44.200	530.240	(12.83)
76110W-MF-0	Residential Asset Sec Corp Ser 2001-KS3 Cl A16			5.960	MTLY	09/25/2031	06/01/2016	100.00	999.424	1,000.000	0.0000	999.424	999.800	4.967	59.598	(3.31)
76110W-MF-0	Residential Asset Sec Corp Ser 2001-KS3 Cl M1			6.320	MTLY	09/25/2031	06/01/2016	100.00	14,660.458	14,500.000	0.0000	14,660.458	14,692.989	76.337	916.337	(29.72)
784876-AB-0	SVO Timeshare Mtg Corp Ser 2001-AA Cl B			5.690	MTLY	10/20/2013	06/01/2009	100.00	2,858.735	2,860.430	0.0000	2,858.735	2,860.387	13.563	162.759	(1.17)
78490A-AA-8	NT Obl			8.620	MUSD	07/16/2013	06/04/2011	100.00	8,979.000	8,979.000	0.0000	8,979.000	8,979.000	58.049	1,113.347	(5.98)
79548K-AB-0	Salomon Bros Mtg Sec VII Inc Ser 1998-NK3 Cl A4			6.590	MTLY	08/25/2028	06/01/2004	100.00	3,397.428	3,407.835	0.0000	3,397.428	3,416.355	18.715	224.576	(5.98)
79548K-BB-0	Salomon Bros Mtg Sec VII Inc Ser 1998-OP1 Cl M2			2.100	MTLY	07/25/2028	11/25/2009	100.00	1,737.504	1,735.149	0.0000	1,737.504	1,733.703	709	44.033	8.95
79548K-LB-9	Salomon Bros Mtg Sec VII Inc Ser 1999-NK1 Cl A2			6.909	MTLY	04/25/2029	12/01/2013	100.00	8,386.195	8,433.000	0.0000	8,386.195	8,377.716	48.553	582.636	3.20
79548K-NB-8	Salomon Bros Mtg Sec VII Inc Ser 1999-3 Cl M3			4.670	MTLY	05/25/2029	10/25/2004	100.00	2,027.935	2,015.755	0.0000	2,027.935	2,046.621	1.830	103.262	(9.43)
79548K-TB-2	Salomon Bros Mtg Sec VII Inc Ser 1999-NK4 Cl M2			2.720	MTLY	09/25/2029	12/25/2005	100.00	4,176.723	4,182.121	0.0000	4,176.723	4,174.279	2.212	109.278	(2.44)
79548K-TB-9	Salomon Bros Mtg Sec VII Inc Ser 1999-AK2 Cl M2			2.920	MTLY	11/15/2029	03/15/2006	100.00	10,031.460	10,000.000	0.0000	10,031.460	10,071.875	13.789	333.775	(21.45)
79548K-UB-1	Salomon Bros Mtg Sec VII Inc Ser 1997-LB2 Cl B1			7.250	MTLY	04/25/2027	02/01/2027	100.00	804.260	847.346	0.0000	804.260	801.536	5.119	61.433	99.99
79548K-UH-9	Salomon Bros Mtg Sec VII Inc Ser 1997-LB2 Cl B2			7.250	MTLY	04/25/2027	02/01/2027	100.00	1,576.319	1,694.691	0.0000	1,576.319	1,567.902	10.239	122.865	(3.05)
79548K-ZI-0	Salomon Bros Mtg Sec VII Inc Ser 1998-AK1 Cl A6			6.630	MTLY	06/25/2028	06/01/2017	100.00	6,338.942	6,301.806	0.0000	6,338.942	6,356.946	34.817	417.810	(3.05)
79548K-ZI-5	Salomon Bros Mtg Sec VII Inc Ser 1998-AK1 Cl B1			7.000	MTLY	06/25/2028	05/01/2028	100.00	6,698.870	7,080.204	0.0000	6,698.870	6,679.730	41.301	495.614	8.22
805564-BA-8	Saxon Asset Securities Tr Ser 1998-2 Cl MF1			6.690	MTLY	12/25/2027	03/01/2008	100.00	968.207	972.986	0.0000	968.207	967.817	65.079	65.079	1.11
805564-CZ-2	Saxon Asset Securities Tr Ser 1999-1 Cl MF1			6.645	MTLY	02/25/2029	11/01/2008	100.00	652.944	652.944	0.0000	652.944	652.944	3.616	43.388	9.08
805564-DG-3	Saxon Asset Securities Tr Ser 1999-1 Cl AF6			6.350	MTLY	02/25/2029	01/01/2011	100.00	1,639.849	1,687.378	0.0000	1,639.849	1,617.510	8.929	107.148	22.35
805564-DT-5	Saxon Asset Securities Tr Ser 1999-2 Cl MF1			6.780	MTLY	05/25/2029	09/01/2008	100.00	1,928.819	2,000.000	0.0000	1,928.819	1,891.094	11.300	135.589	9.08
805564-EJ-6	Saxon Asset Securities Tr Ser 1999-3 Cl MF1			7.745	MTLY	12/25/2029	02/01/2010	100.00	2,545.803	2,559.356	0.0000	2,545.803	2,545.613	16.519	198.165	7.7
805564-HJ-3	Saxon Asset Securities Tr Ser 2000-4 Cl MF1			7.630	MTLY	01/25/2032	02/01/2011	100.00	7,087.274	7,000.000	0.0000	7,087.274	7,121.406	44.508	534.100	(24.83)
805564-HK-2	Saxon Asset Securities Tr Ser 2001-1 Cl AF6			6.270	MTLY	02/25/2016	07/01/2015	100.00	2,031.096	2,000.000	0.0000	2,031.096	2,034.688	10.450	104.478	(3.55)
81441P-AT-8	Security Natl Mtg Loan Tr Ser 2001-2A Cl A2			7.200	MTLY	12/25/2027	10/25/2010	100.00	2,499.028	2,500.000	0.0000	2,499.028	2,498.927	3.000	180.000	12.12
83611P-AL-3	Sundview Home Ed Loan Tr Ser 2001-1 Cl M1			7.100	MTLY	04/15/2031	03/01/2015	100.00	1,993.028	2,000.000	0.0000	1,993.028	1,992.813	11.833	142.000	14.14
83611P-AP-6	Sundview Home Equity Loan Tr Ser 2001-2 Cl AF			6.000	MTLY	03/25/2030	03/01/2017	100.00	9,393.395	9,393.395	0.0000	9,393.395	9,393.395	46.967	563.331	(66.66)
90211E-AF-2	Asset Backed Funding Ctr Ser 01-AK1 Cl A6			6.249	MTLY	11/20/2030	08/01/2011	100.00	4,999.202	5,000.000	0.0000	4,999.202	4,990.625	26.038	312.450	(8.80)
90263A-AZ-3	UCFC Ser 1997-3 Cl A3			6.565	MTLY	04/15/2016	02/01/2004	100.00	6,061.424	6,068.301	0.0000	6,061.424	6,115.709	33.199	398.384	(24.76)
90263A-BZ-2	UCFC Ser 1998-1 Cl A2			6.280	MTLY	10/15/2017	06/01/2007	100.00	2,045.455	2,050.455	0.0000	2,045.455	2,045.652	128.769	128.769	(2.61)
90263B-BZ-5	UCFC Home Equity Loans Ser 1998-D Cl AF5			6.280	MTLY	02/15/2027	03/01/2003	100.00	1,123.537	1,115.000	0.0000	1,123.537	1,126.150	5.835	52.517	(2.61)
90263B-HF-8	UCFC Home Equity Loans Ser 1998-D Cl BF1			8.965	MTLY	04/15/2030	04/01/2011	100.00	3,015.849	3,125.000	0.0000	3,015.849	2,972.430	23.346	280.156	15.85
921796-HP-6	Vanderbilt Mtg Fin Ser 1999-D Cl I A4			7.320	MTLY	09/07/2025	03/01/2015	100.00	2,000.000	2,000.000	0.0000	2,000.000	2,000.000	12.200	146.400	(3.30)
921796-LN-6	Vanderbilt Mtg Fin Ser 2001-C Cl A4			5.960	MTLY	10/07/2026	02/01/2015	100.00	4,999.488	5,000.000	0.0000	4,999.488	4,999.888	24.833	298.000	(3.30)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
Total United States								872,504,284	873,261,100	XXX	872,504,284	873,154,722	4,310,689	51,427,360	(1,683,23)
Other Country															
824207-AA-2	Sherpas Ltd Ser 1A Cl A		4.420	MTLY	12/28/2031	01/28/2007	100.000	10,000,000	10,000,000	0.0000	10,000,000	10,000,000	3,683	532,425	
Total Other Country								10,000,000	10,000,000	XXX	10,000,000	10,000,000	3,683	532,425	
4299999 - Total Bonds - Industrial, Misc. - Other Multi-Class Residential Mortgage-Backed Securities								882,504,284	883,261,100	XXX	882,504,284	883,154,722	4,314,372	51,959,785	(1,683,23)
Defined Multi-Class Commercial (DC)															
United States															
07383F-JH-2	Bear Stearns Comm Mtg Sec Ser 2002-TOP 6 Cl D		6.880	MTLY	10/15/2036	10/01/2012	100.000	5,110,953	5,000,000	0.0000	5,110,953	5,118,178	28,667	258,000	(7,22)
07383F-JJ-8	Bear Stearns Comm Mtg Sec Ser 2002-TOP 6 Cl E		7.290	MTLY	10/15/2036	07/01/2013	100.000	5,086,559	5,000,000	0.0000	5,086,559	5,091,753	30,375	269,967	(5,19)
20046F-AE-0	COMM Ser 2001-J2A Cl A2		6.096	MTLY	07/16/2034	07/01/2011	100.000	7,748,119	8,000,000	0.0000	7,748,119	7,732,500	40,640	365,760	15,61
294277-AD-0	EPOCH Scd Fltg Rt Nt Ser 2000-1Cl IV		4.110	MJSD	12/20/2007			3,000,000	5,000,000	13.0000	650,000	3,000,000	6,279	231,726	(1,934,26)
706448-BK-2	Pemex Finance Ltd Ser 2000-1 Cl A1 LS		9.030	FMAN	02/15/2011			6,044,372	6,000,000	0.0000	6,044,372	6,056,665	69,230	541,800	(5,88)
85568S-AB-9	Starwood Commercial Mtg Tr 1999-C1A Cl A2		6.920	MTLY	02/03/2014	02/01/2009	100.000	6,821,343	7,000,000	0.0000	6,821,343	6,759,102	40,367	484,400	22,03
Total United States								33,811,347	36,000,000	XXX	31,461,347	33,758,198	215,558	2,151,653	(1,914,90)
4399999 - Total Bonds - Industrial, Misc. - Defined Multi-Class Commercial Mortgage-Backed Securities								33,811,347	36,000,000	XXX	31,461,347	33,758,198	215,558	2,151,653	(1,914,90)
Other Multi-Class Commercial (OC)															
United States															
00080N-AD-4	ACA CDS Ltd Ser 2002-1A Cl C		3.375	JAJO	07/15/2008	07/16/2007	100.000	15,000,000	15,000,000	0.0000	15,000,000	15,000,000	109,688	161,311	
007136-AQ-7	Admiral CBO Inc Custody Receipt Units		5.660	FA	08/12/2011			10,133,589	10,164,000	0.0000	10,133,589	10,125,509	222,110	575,250	4,17
00764P-AH-3	AerCo Ltd Nt Ser 1X Cl C-1		2.770	MTLY	07/15/2023	07/15/2013	100.000	11,746,475	12,196,957	0.0000	11,746,475	11,623,319	15,954	388,426	47,01
007773-AA-2	Aerofreighter Fin Tr Cl A Fixed Rate Nt		7.850	MTLY	12/15/2009	04/15/2005	100.000	784,887	784,947	0.0000	784,887	784,825	2,739	61,618	
007773-AB-0	Aerofreighter Fin Tr Cl B Fixed Rate Nt		9.690	MTLY	12/15/2014			4,112,630	4,029,723	98.3880	3,964,764	4,120,926	17,355	390,480	2,61
00783#-AA-7	Aeromexico 1999-1 Tr Ctf		7.930	JAJO	07/30/2006			4,002,140	4,001,490	0.0000	4,002,140	4,003,338	53,768	317,318	(20)
Allegiance Cap Corp Tr I Cl A-R Revolving Ctf Ser1998-1															
01747#-AD-4	Allegiance Cap Corp Tr I Term Ctf Ser 1999-1 Cl A		3.430	MTLY	03/15/2003			701,280	701,280	84.1000	589,777	701,280	1,081	33,472	
01747#-AH-5	Allegiance Cap Corp Tr I Term Ctf Ser 1999-1 Cl A		7.250	MTLY	07/15/2019	10/15/2014	100.000	2,710,013	2,710,013	0.0000	2,710,013	2,710,013	8,732	196,316	
01747#-AJ-1	Allegiance Cap Corp Tr I Term Ctf Ser 1999-1 Cl B		7.490	MTLY	07/15/2019	10/15/2014	100.000	329,609	329,609	0.0000	329,609	329,609	1,097	24,688	
01880Q-AC-9	Alliant Master Tr Tr Rec Part Ctf		2.920	MTLY	06/20/2006	07/20/2005	100.000	5,000,000	5,000,000	0.0000	5,000,000	5,000,000	4,867	167,965	
023650-AJ-3	America West Airlines Enhanced Equip Tr Ctf 2001-1C		8.370	AO	04/02/2007			6,681,433	6,681,433	50.0000	3,340,717	6,681,433	138,256	559,236	
023654-AT-3	America West Airlines Enhanced Equip Tr Ctf 1998-C		7.840	JJ	01/02/2012			3,651,121	3,844,789	0.0000	3,651,121	3,599,069	149,878	304,422	6,29
023654-AZ-9	America West Airlines Enhanced Equip Tr Ctf 1999-1C		8.540	JJ	01/02/2006			2,694,768	2,694,768	0.0000	2,694,768	2,694,768	114,427	234,267	
02378J-AT-5	American Airlines AMR EETC Ser 2001-1 Cl B		7.377	MN	05/23/2019			4,137,728	4,081,901	69.2650	2,827,329	4,139,506	31,785	301,122	(1,77)
02378J-AU-2	American Airlines AMR EETC Ser 2001-1C		7.379	MN	05/23/2016			17,829,087	17,829,087	63.2620	11,279,037	17,829,087	138,870	1,315,608	
02582J-BN-9	American Express Cr Acct Ser 2001-5 Cl A		1.600	MTLY	11/15/2010	04/15/2008	100.000	6,002,732	6,000,000	0.0000	6,002,732	6,003,516	4,533	120,185	(49)
02582J-BU-3	American Express Cr Acct Ser 2002-1 Cl A		1.530	MTLY	09/15/2009	02/15/2007	100.000	18,005,610	18,000,000	0.0000	18,005,610	18,006,719	13,005	282,974	(1,10)
AmeriCredit Automobile Rec Tr Receivables Tr Ser 2000-1 Cl B LS															
03061N-DV-8	AmeriCredit Automobile Rec Tr Ser 2002-1 Cl C		5.810	MTLY	05/06/2006	11/06/2004	100.000	4,999,355	5,000,000	0.0000	4,999,355	4,998,690	20,174	290,500	38
03061N-EY-1	AmeriCredit Automobile Rec Tr Ser 2002-1 Cl C		5.980	MTLY	09/06/2007	06/06/2006	100.000	11,232,826	11,000,000	0.0000	11,232,826	11,233,750	45,681		(92)
03072S-CR-4	Amerquest Mtg Sec Inc Ser 2002-3 Cl AF6		5.030	MTLY	08/25/2032	05/01/2032	100.000	6,996,724	7,000,000	0.0000	6,996,724	6,997,004	29,342	88,025	(28)
038777-AA-6	Arby's Franchise Tr Ser 1A Cl 1		7.440	MTLY	12/20/2020	12/20/2011	100.000	6,149,740	6,150,422	0.0000	6,149,740	6,149,639	13,982	457,591	
040097-AA-5	Ares Leveraged Inv Fund LP Sr Secd Nt		6.880	MN	05/30/2004			1,361,161	1,361,161	0.0000	1,361,161	1,361,161	8,064	93,648	
040097-AB-3	Ares Leveraged Inv Fund LP Sr Sub Secd Nt		7.520	MN	11/30/2004			4,688,000	5,383,069	0.0000	4,688,000	4,883,069	34,858	397,472	(195,06)
040097-AG-2	Ares Leveraged Inv Fund LP Sr Secd Fixed Rate Nt		6.350	MN	05/30/2004			816,613	816,613	0.0000	816,613	816,613	4,465	51,827	
045424-AN-8	Asset Securitization Corp REMIC Ser 1995-MD4 A1		7.100	MTLY	08/13/2029	08/11/2007	100.000	8,744,021	8,744,021	0.0000	8,744,021	8,744,021	34,490	620,825	
047445-AJ-0	Atherton Franchise Ln Funding 1998-A Cl A-1		6.360	MTLY	06/15/2020	02/01/2004	100.000	990	991	0.0000	990	990	5	88	
047445-AS-0	Atherton Franchise Ln Funding 1999-A Cl A-1		6.670	MTLY	03/15/2021	01/01/2005	100.000	1,535,489	1,535,274	0.0000	1,535,489	1,542,753	8,534	103,025	(2,04)
049164-AM-8	Atlas Air Inc Eq Enhanced Tr Ctf Ser 98 Cl C		8.010	JJ	01/02/2010			3,987,689	4,174,758	40.5350	3,918,756	3,918,756	166,270	334,398	6,18
049164-BE-5	Atlas Air Inc Enhanced ETC 2000-1 Cl A		8.707	JJ	07/02/2021			4,838,802	9,677,604	0.0000	4,838,802	4,838,802	418,974	842,629	(4,853,81)
052728-AF-9	Auto Leasing Investors Ser 1997 Cl A6		6.177	MTLY	08/12/2005	02/14/2004	100.000	4,930,862	5,000,000	0.0000	4,930,862	4,797,461	14,585	308,850	57,05
052728-AG-7	Auto Leasing Investors Ser 1997 Cl A7		6.481	MTLY	12/12/2008	12/14/2005	100.000	3,869,502	4,000,000	0.0000	3,869,502	3,770,042	12,242	259,240	37,87
Aviation Securitization LLC Flt Rate Nt Ser 10 Cl															
05367D-BB-2	A1		2.373	MTLY	01/11/2020	03/11/2013	100.000	7,001,814	7,001,814	0.0000	7,001,814	7,001,814	9,690	212,724	
05367D-BC-0	Aviation Securitization LLC Flt Rate Nt Ser 10 Cl B		2.489	MTLY	10/11/2019	03/01/2013	100.000	3,503,341	3,503,341	0.0000	3,503,341	3,503,341	7,266	101,704	
05367D-BD-8	Aviation Securitization LLC Flt Rate Nt Ser 10 Cl C		3.423	MTLY	10/01/2019	03/01/2013	100.000	1,170,981	1,170,981	0.0000	1,170,981	1,170,981	3,326	48,516	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
05367D-BE-6.	Aviation Securitization LLC Flt Rate Nt Ser 10 Cl A2.		2.189	MTLY	10/11/2019.	03/01/2013.	100.000	4,680,858	4,680,858	0.0000	4,680,858	4,680,858	8,538	125,202	
05367D-BN-6.	Aviation Securitization LLC Flt Rate Nt Ser 12 Cl A.		2.323	MTLY	04/11/2023.	03/11/2013.	100.000	6,314,977	6,314,977	0.0000	6,314,977	6,314,977	8,148	127,525	
05367D-BP-1.	Aviation Securitization LLC Flt Rate Nt Ser 12 Cl B.		2.523	MTLY	04/11/2023.	03/11/2013.	100.000	3,279,223	3,279,223	0.0000	3,279,223	3,279,223	4,595	71,157	
055229-AC-2.	BAC Synthetic CLO Ser 2000-1A Cl C Ltd.		3.464	JAJO	02/23/2006.	10/14/2005.	100.000	10,000,000	10,000,000	58.1070	5,810,700	10,000,000	74,086	377,659	
055237-AQ-4.	BA Master Credit Card Tr Ser 2001-A Cl A.		1.540	MTLY	06/15/2008.	05/15/2006.	100.000	2,000,603	2,000,603	0.0000	2,000,603	2,000,859	1,454	36,790	(17,995)
056065-AE-5.	BYL Bank Group Ser 1999-1 Cl A3.		7.950	MTLY	09/15/2025.	09/01/2025.	100.000	14,880,612	15,000,000	0.0000	14,880,612	14,874,609	99,375	1,192,500	1,995
05765U-AA-5.	Balboa CDO I Ltd Ser 2001-1A Cl B.		4.070	JJ	07/15/2014.			14,000,000	14,000,000	0.0000	14,000,000	14,000,000	269,072	766,192	
05947U-HN-1.	Banc of America Comm Mtg Inc Ser 2002-2 Cl B.		5.271	MTLY	07/11/2043.	05/01/2012.	100.000	3,014,602	3,000,000	0.0000	3,014,602	3,015,092	13,178	39,533	(49,533)
05947U-HP-6.	Banc of America Comm Mtg Inc Ser 2002-2 Cl C.		5.315	MTLY	07/11/2043.	06/01/2012.	100.000	7,277,934	7,242,860	0.0000	7,277,934	7,279,105	32,080	96,239	(1,170)
06423R-AE-6.	Bank One Issuance Tr Ser 2002-A3 Cl A3.		3.590	MTLY	05/15/2010.	09/15/2007.	100.000	19,888,591	20,000,000	0.0000	19,888,591	19,882,422	31,911	175,511	6,166
07383F-PW-2.	Bear Stearns Comm Mtg Sec Ser 2002-TOP8 Cl A2.		4.830	MTLY	08/15/2038.	09/01/2012.	100.000	15,367,429	15,290,000	0.0000	15,367,429	15,369,753	61,542	123,085	(2,332)
07383F-PX-0.	Bear Stearns Comm Mtg Sec Ser 2002-TOP8 Cl B.		4.940	MTLY	08/15/2038.	03/01/2013.	100.000	5,027,106	5,000,000	0.0000	5,027,106	5,028,023	20,583	41,167	(91,167)
07383F-PY-8.	Bear Stearns Comm Mtg Sec Ser 2002-TOP8 Cl C.		5.220	MTLY	08/15/2038.	10/01/2015.	100.000	4,021,860	4,000,000	0.0000	4,021,860	4,022,450	17,400	34,800	(59,800)
079867-AQ-0.	BellSouth Telecom Inc Deb.		6.300	JD.	12/15/2015.	12/15/2013.	100.000	2,906,731	2,861,194	85.0000	2,432,015	2,907,488	8,011	180,270	(75,270)
10084P-AA-0.	Boston Light SERVICES Ser 2001-5 Cl A1.		3.326	MJSD.	09/01/2013.	12/01/2011.	100.000	13,000,000	13,000,000	0.0000	13,000,000	13,000,000	37,229	624,070	
12478E-AA-5.	CBA Circle K Tr Lease Obl Ser 1998-C1.		6.900	MTLY	05/13/2021.	04/12/2021.	100.000	17,710,966	17,545,014	0.0000	17,710,966	17,719,132	63,893	1,210,606	(6,906)
12479M-AA-6.	CBC Ins Revenue Sec LLC Ser 2002-A Cl A1.		3.520	FWAN.	02/15/2023.	02/15/2007.	100.000	10,000,000	10,000,000	0.0000	10,000,000	10,000,000	34,222		
12489W-ET-7.	C-BASS Tr Ser 2002-CB2 Cl M1.		2.250	MTLY	04/25/2032.	09/25/2031.	100.000	6,478,000	6,478,000	0.0000	6,478,000	6,478,000	2,834	112,354	
12613K-AB-5.	CNL Funding Franchise Bus Loan Ser 1998-1 Cl A1B.		6.460	MTLY	06/18/2020.	01/01/2011.	100.000	9,794,152	10,000,000	0.0000	9,794,152	9,757,110	53,833	646,000	21,250
12613Q-AB-2.	CNL Funding LP Franchise Loan Cft 1999-1 A2.		7.445	MTLY	11/18/2021.	02/01/2015.	100.000	3,870,417	3,900,000	0.0000	3,870,417	3,867,703	24,846	298,155	98,155
12660U-AM-1.	CVC Capital Funding LLC Ser 1A Cl B1.		9.583	NS.	09/15/2012.			11,247,690	11,250,000	0.0000	11,247,690	11,249,794	317,437	539,004	(2,104)
126624-AA-3.	CVRD Finance Ltd Ser 2000-1 2B-A Uninsured Nt.		8.882	JAJO	10/15/2007.			5,500,000	5,500,000	0.0000	5,500,000	5,500,000	100,808	477,510	
130335-AQ-5.	Calif Infr & Econ Dev Bk Ser 1997-1 Cl A7.		6.420	MJSD.	12/26/2009.	12/25/2007.	100.000	1,768,052	1,815,000	0.0000	1,768,052	1,740,186	1,942	116,523	8,588
131366-AH-9.	Calstrs Tr Ser 2002-C6 Cl C2.		4.199	MTLY	11/20/2012.	11/20/2007.	100.000	3,014,715	3,000,000	0.0000	3,014,715	3,014,920	3,849	5,249	(20,249)
14040K-AH-1.	Capital One Master Tr Ser 1998-1 A.		6.310	MTLY	06/15/2011.	04/15/2008.	100.000	12,274,365	12,000,000	0.0000	12,274,365	12,307,500	33,653	567,900	(33,133)
14040K-AJ-7.	Capital One Master Tr Ser 1998-1 B.		6.356	MTLY	06/15/2011.	06/15/2008.	100.000	5,777,990	6,000,000	0.0000	5,777,990	5,680,422	16,949	381,360	32,059
14040K-BP-2.	Capital One Master Tr Ser 2001-1 Cl A.		1.620	MTLY	12/15/2010.	02/15/2008.	100.000	3,007,442	3,000,000	0.0000	3,007,442	3,008,320	2,295	35,064	(87,064)
14040K-BT-4.	Capital One Master Tr Ser 2001-3A Cl A.		5.450	MTLY	05/15/2006.			5,144,182	5,000,000	0.0000	5,144,182	5,192,188	12,111	272,500	(38,700)
14040K-CD-8.	Capital One Master Tr Ser 2001-8A Cl A.		4.600	MTLY	08/17/2009.	10/15/2006.	100.000	14,970,029	15,000,000	0.0000	14,970,029	14,961,774	30,667	690,000	7,067
14040P-AP-2.	Capital One Master Tr Ser 2001-7A Cl A.		3.850	MTLY	08/15/2007.	10/15/2004.	100.000	9,983,360	10,000,000	0.0000	9,983,360	9,972,840	17,111	385,000	8,799
140723-AA-5.	Captec Franchise Tr 1999-1 Cl A1.		6.504	MTLY	10/25/2020.	04/01/2005.	100.000	1,910,718	1,969,937	0.0000	1,910,718	1,898,527	10,677	74,829	12,191
140723-AB-3.	Captec Franchise Tr 1999-1 Cl A2.		7.278	MTLY	10/25/2020.	04/01/2011.	100.000	3,026,426	3,000,000	0.0000	3,026,426	3,046,250	18,195	218,340	(6,165)
141749-AA-9.	Carey Comm Mtg Tr Ser 2002-1 Cl A.		5.970	MTLY	08/20/2019.	12/10/2011.	100.000	13,932,620	13,932,620	0.0000	13,932,620	13,932,620	48,520	233,360	
143084-AG-6.	Carlyle HY Partners Cl B 2nd Sr Secd Nt.		8.000	JD.	05/31/2007.			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	1,333	480,000	
15005H-AE-5.	Cedar CBO Limited Combination Nt.		2.320	JD.	06/10/2011.			709,592	2,956,633	17.1700	507,654	709,592	4,001	(137,687)	(534,077)
152314-FZ-8.	Centex Home Equity Loan Tr Ser 2002-D AF4.		4.710	MTLY	11/25/2028.	12/01/2009.	100.000	13,999,351	14,000,000	0.0000	13,999,351	13,999,765	54,950		(41,950)
16151R-BA-0.	Chase Cr Card Master Tr Ser 2001-5A Cl A.		1.520	MTLY	02/15/2007.	10/15/2004.	100.000	5,006,081	5,000,000	0.0000	5,006,081	5,006,641	3,589	14,558	(56,641)
166778-AW-0.	Chevy Chase Auto Rec Tr Ser 2000-2 Cl B.		7.300	MTLY	03/15/2006.	01/15/2005.	100.000	6,435,470	6,438,000	0.0000	6,435,470	6,432,958	20,888	469,974	97,974
166778-AX-8.	Chevy Chase Auto Rec Tr Ser 2000-2 Cl C.		7.700	MTLY	03/15/2007.	05/15/2005.	100.000	8,149,192	8,047,000	0.0000	8,149,192	8,225,543	27,539	619,619	(37,630)
16678L-AN-0.	Chevy Chase Master Cr Card Tr Ser 1998-A Cl B.		1.820	MTLY	10/16/2006.	07/15/2003.	100.000	2,999,644	3,000,000	0.0000	2,999,644	2,998,125	2,578	66,766	65,766
172850-BB-4.	CIT RV Tr Ser 1999-A Cl B.		6.440	MTLY	03/15/2017.	12/15/2006.	100.000	3,081,136	3,000,000	0.0000	3,081,136	3,090,000	8,587	80,500	(8,863)
172850-BC-5.	CIT RV Tr 1999-A CFS.		7.210	MTLY	11/15/2019.	03/15/2005.	100.000	999,787	1,000,000	0.0000	999,787	999,654	3,204	72,100	4,100
172937-AJ-3.	Circuit City Crd Cd Mtg Tr Ser 2000-1 Cl C.		2.620	MTLY	02/15/2006.	02/18/2003.	100.000	7,500,000	7,500,000	0.0000	7,500,000	7,500,000	9,279	225,375	
17303C-BM-2.	Citibank Master Cr Card Tr I Ser 1999-2 Cl A.		5.875	MS.	03/10/2011.	03/10/2009.	100.000	18,583,681	18,638,000	0.0000	18,583,681	18,573,809	337,620	635,616	6,300
17305E-AG-0.	Citibank Cr Card Issuance Tr Ser 2000-A3 Cl A3.		6.875	MN.	11/16/2009.	11/15/2007.	100.000	16,038,102	15,000,000	0.0000	16,038,102	16,267,969	131,771	1,031,250	(182,777)
17305E-AN-5.	Citibank Cr Card Issuance Tr Ser 2001-A5 Cl A5.		1.470	MJSD.	06/10/2006.	06/10/2004.	100.000	5,002,625	5,000,000	0.0000	5,002,625	5,004,883	4,492	98,932	(1,792)
17305E-AS-4.	Citibank Cr Card Issuance Tr Ser 2001-A8 Cl A8.		4.100	JD.	12/07/2006.	12/07/2004.	100.000	10,244,218	10,000,000	0.0000	10,244,218	10,286,133	27,333	205,000	(41,913)
17305E-AV-7.	Citibank Cr Card Issuance Tr Ser 2002-A1 Cl A1	LS.	4.950	FA.	02/09/2009.	02/07/2007.	100.000	26,814,174	27,000,000	0.0000	26,814,174	26,784,531	534,600	694,238	29,648
18532U-AC-6.	Clearwater Funding CBO Ser 2001-AA Cl A3.		3.310	JJ.	07/15/2013.			11,250,000	11,250,000	0.0000	11,250,000	11,250,000	175,844	482,690	
210899-AE-0.	Ctf.		7.550	MTLY	09/15/2006.	03/15/2005.	100.000	5,166,466	5,166,714	0.0000	5,166,466	5,166,172	17,337	390,087	10,087
210899-AJ-9.	Continental Auto Rec Owner Tr Ser 2000-B Cl A4.		6.910	MTLY	07/15/2005.	12/15/2004.	100.000	2,999,932	3,000,000	0.0000	2,999,932	2,999,865	9,213	207,300	4,300
23126E-AB-6.	Cura Accept Corp Fixed Rate Coll Nt Ser 1997-B.		7.017	MTLY	10/15/2003.	06/15/2003.	100.000	604,804	675,348	0.0000	604,804	604,804	2,106	47,389	
23334N-AF-5.	DVI Receivables Corp X LLC 1999-2 Cl C.		7.480	MTLY	11/13/2007.	06/13/2006.	100.000	2,470,230	2,470,338	0.0000	2,470,230	2,470,173	9,239	184,781	1,781
23334X-AD-8.	DVI Receivables Corp XIV LLC 2001-1 Cl A4.		5.808	MTLY	04/11/2009.	04/11/2008.	100.000	4,999,957	5,000,000	0.0000	4,999,957	4,999,955	16,133	290,400	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
23334X-AF-3	DVI Receivables Corp XIV LLC Ser 2001-1 CI C		5.723	MTLY	04/11/2009	04/11/2008	100.000	1,721,448	1,721,461	0.0000	1,721,448	1,721,449	5,473	98,519	
23335G-AD-4	DVI Receivables Corp Ser 2001-2 CI A4		4.613	MTLY	11/11/2009	11/11/2008	100.000	17,733,161	17,375,000	0.0000	17,733,161	17,738,789	44,528		(5,62)
247367-AA-3	Delta Airlines Inc PT Tr PTC Ser 1992-A1		8.270	MS	09/23/2007			5,381,689	5,381,689	0.0000	5,381,689	5,381,689	121,157	445,066	
247367-AM-7	Delta Airlines Inc PT Tr PTC Ser 1996-A2		8.187	AO	10/11/2017			3,074,062	2,998,042	0.0000	3,074,062	3,086,694	54,544	245,450	(2,72)
25466K-BH-1	Discover Card Mstr Tr I Ser 1997-3 CI A		1.550	MTLY	04/16/2007	10/15/2004	100.000	6,257,708	6,250,000	0.0000	6,257,708	6,259,033	4,575	38,965	(1,32)
25466K-DJ-5	Discover Card Mstr Tr I Ser 2001-1 CI A		1.640	MTLY	01/15/2008			5,018,366	5,000,000	0.0000	5,018,366	5,018,750	3,872	6,894	(38)
25466K-DY-2	Discover Card Mstr Tr I Ser 2002-2 CI A LS		5.150	MTLY	10/15/2009	04/15/2007	100.000	22,972,790	23,000,000	0.0000	22,972,790	22,969,093	52,644	756,764	3,69
25475M-AF-1	Distribution Fin Services Tr Ser 1999-1 CI A6		6.020	MTLY	11/15/2016	08/15/2005	100.000	12,016,366	11,866,000	0.0000	12,016,366	12,088,488	31,748	714,333	(57,76)
25532L-AB-3	Diversified REIT Trust Ser 1999-1A CI A2		6.780	MS	03/18/2011	03/18/2009	100.000	4,009,115	4,000,000	0.0000	4,009,115	4,014,872	77,593	271,200	(1,41)
267020-AC-8	Dutch Elm LLC (Sunterra) Vac Own Bkd Nt 1999-B CI C		8.830	MTLY	03/17/2016	10/25/2006	100.000	3,587,900	3,587,900	0.0000	3,587,900	3,587,900	5,280	316,812	
268569-AH-3	ELC Ltd Floating Rate Sr Nt CI B1		3.329	MS	08/26/2011	09/17/2009	100.000	5,000,000	5,000,000	0.0000	5,000,000	5,000,000	49,931	210,380	
268569-AJ-9	ELC Ltd Fixed Rate Sr Nt CI B2		8.059	MS	08/26/2011			4,000,058	4,000,000	0.0000	4,000,058	3,999,642	94,917	321,465	1
268617-AC-1	Enterprise Mtg Accept Co Ser 1998-1 CI A3		6.630	MTLY	05/15/2012			12,828,480	15,456,000	0.0000	12,828,480	12,828,480	45,544	998,474	(1,593,17)
268617-BH-9	Enterprise Mtg Accept Co Owner Tr 2000-1 CI A-1		7.920	MTLY	01/15/2027	02/01/2011	100.000	721,624	801,804	63.0000	505,137	721,624	5,292	63,500	(79,85)
27826C-AP-3	Eaton Vance CD0		5.000	FA	08/25/2011	02/25/2010	100.000	1,966,951	5,540,707	0.0000	1,966,951	1,966,951	96,962	184,718	(2,158,33)
29332A-AA-3	ERHGO Ser 2001-1 CI B		4.028	JAJO	01/31/2006	01/30/2006	100.000	6,750,000	15,000,000	0.0000	6,750,000	6,750,000	102,366	636,698	(8,250,00)
29425H-AB-4	Epic Receivables LLC Timeshare Loan Bkd 99-1 B Nt		9.140	MTLY	02/10/2011	12/01/2005	100.000	3,464,546	4,330,683	0.0000	3,464,546	3,464,546	32,985	431,945	(860,22)
294278-AC-0	EPOCH Ltd Ser 2001-1 CI III Sec Nt		2.450	FMAN	08/15/2006			5,000,000	5,000,000	0.0000	5,000,000	5,000,000	15,653	149,053	
294278-AD-8	EPOCH Ltd Ser 2001-1 CI IV Sec Nt		3.900	FMAN	08/15/2006			3,750,000	5,000,000	0.0000	3,750,000	3,750,000	24,917	222,560	(1,250,00)
29427X-AC-5	EPOCH Ltd Ser 2001-2 CI III Flt Rt Nt		2.820	FMAN	11/29/2006	11/28/2006	100.000	5,000,000	5,000,000	0.0000	5,000,000	5,000,000	12,925	169,410	
301965-AQ-2	FFCA Sec Lending Corp Ser 1998-1 CI A1B		6.730	MTLY	10/18/2025	10/01/2015	100.000	7,009,446	7,000,000	0.0000	7,009,446	7,015,313	39,258	471,100	(3,36)
301965-BA-6	FFCA Sec Lending Corp Secd Fran Loan Ctf 1999-1A A1A		6.370	MTLY	09/18/2025	05/01/2010	100.000	5,780,306	5,784,760	0.0000	5,780,306	5,785,945	30,707	369,027	(1,54)
301965-CE-7	FFCA Sec Lending Corp 1999-2 CI WA1C		7.850	MTLY	05/18/2026	10/01/2017	100.000	16,883,115	17,000,000	0.0000	16,883,115	16,876,016	111,208	1,334,500	2,64
30244P-AB-3	FEP Receivables Fdg LP Constellation Nt		6.793	MTLY	03/18/2007	03/18/2003	100.000	866,081	866,081	0.0000	866,081	866,081	2,125	58,923	
30244T-AB-5	FEP Receivables Fdg II Nt		7.337	MTLY	08/18/2007	02/18/2003	100.000	1,500,299	1,500,299	0.0000	1,500,299	1,500,299	3,975	110,075	
302471-AJ-6	FMAC Loan Receivables Tr Nt Ser 1997-A CI A		7.350	MTLY	04/15/2019	10/01/2009	100.000	1,785,268	1,771,687	0.0000	1,785,268	1,797,985	10,852	131,786	(7,85)
302471-AY-3	FMAC Loan Receivables Tr Nt Ser 1997-B CI A		6.850	MTLY	09/15/2019	05/01/2011	100.000	5,682,969	5,651,304	0.0000	5,682,969	5,708,700	32,260	387,780	(1,22)
302471-BG-1	FMAC Loan Receivables Tr Nt Ser 1997-C CI A		6.750	MTLY	12/15/2019	09/01/2012	100.000	6,435,771	6,439,587	0.0000	6,435,771	6,441,600	36,223	476,824	(3,16)
302514-AB-0	First North American Natl Bk Ser 1997-2 CI B		1.890	MTLY	03/15/2006	01/15/2003	100.000	9,998,736	10,000,000	0.0000	9,998,736	9,950,000	8,925	229,610	32,51
304376-AB-2	Fairfield Funding Corp III Ser 2001-1A CI B		5.300	MTLY	07/15/2011	06/15/2006	100.000	2,729,465	2,729,465	0.0000	2,729,465	2,729,465	6,429	144,662	
30605A-AA-1	Falcon Auto Dealership LLC Ser 2001-1 CI A1		6.067	MTLY	01/05/2023	01/01/2011	100.000	12,042,326	12,042,980	0.0000	12,042,326	12,043,296	60,887	730,645	(84)
31331F-AA-9	Federal Express Corp PTC Ser 1993-A1		8.040	WN	11/22/2007			1,136,288	1,045,521	0.0000	1,136,288	1,145,608	9,106	42,030	(9,32)
31331F-AJ-0	Federal Express Corp EETC Ser A3		8.400	MS	03/23/2010			5,364,452	5,000,000	0.0000	5,364,452	5,400,990	114,333	210,000	(36,53)
31331F-AQ-4	Federal Express Corp PTC Ser 1996-A1		7.850	JJ	01/30/2015			633,208	581,872	0.0000	633,208	635,218	19,159	22,838	(2,01)
316136-AE-0	Fidelity Equipment Lease Tr 1999-1 CI B		6.590	MTLY	02/15/2006	12/15/2004	100.000	1,728,287	1,728,358	0.0000	1,728,287	1,728,267	5,062	113,899	(3)
337366-AD-0	First Union-Chase Comm Mtg Ser 1999-C2 B		6.795	MTLY	04/15/2009			2,018,003	2,000,000	0.0000	2,018,003	2,029,888	11,325	135,900	(3,38)
337435-CF-6	First USA Cr Card Master Tr Ser 1997-4 CI A		1.630	MTLY	02/17/2010	06/18/2007	100.000	5,014,543	5,000,000	0.0000	5,014,543	5,018,555	3,396	101,826	(3,17)
33889U-AE-0	Fleet Com Loan Master LLC Ser 2000-1A CI C1		2.855	FMAN	11/16/2007	11/17/2003	100.000	13,600,725	13,600,000	0.0000	13,600,725	13,602,500	47,456	463,210	(82)
33901H-AG-8	Fleet Credit Card Master Trust Ser 1999-C CI B		7.200	MTLY	10/15/2004			9,997,736	10,000,000	0.0000	9,997,736	9,995,313	32,000	720,000	1,12
33901H-BE-2	Fleet Credit Card Master Trust Ser 2002-B CI A		1.560	AO	04/15/2010	10/15/2007	100.000	5,000,000	5,000,000	0.0000	5,000,000	5,000,000	14,069		
339083-AC-1	Fleetwood Crd Corp Grantor Tr 1996-B A		6.900	MTLY	03/15/2012	11/01/2005	100.000	2,168,809	2,166,047	0.0000	2,168,809	2,178,513	12,455	149,457	(22)
36158J-AA-0	GE Capital Mall Fin Corp Ser 1998-1A CI A1A		6.010	MTLY	07/13/2007	07/01/2007	100.000	2,917,519	2,899,787	0.0000	2,917,519	2,926,067	14,523	174,277	(2,60)
36226J-AE-0	GRCT Consumer Loan Tr Ser 2001-1A CI 2BRV		6.251	MTLY	03/15/2023	10/15/2018	100.000	10,000,091	10,000,000	0.0000	10,000,091	10,000,110	27,782	625,100	(1)
36860R-AB-9	GEM LIGOS II Ltd Ser 1A CI 2		2.930	FA	08/10/2014	08/10/2013	100.000	5,000,000	5,000,000	0.0000	5,000,000	5,000,000	59,946		
37045*-AD-1	General Motors Corp Ser 2000-A PTC		8.160	JJ	07/02/2018			806,000	806,000	0.0000	806,000	806,000	32,702	65,770	
37934E-AB-8	Global Franchise Tr 1998-1 CI A2		6.659	MTLY	06/18/2020	11/01/2011	100.000	1,919,889	2,000,000	0.0000	1,919,889	1,882,500	11,098	133,180	12,61
38135U-AD-3	Goldentree Loan Opp I Ltd Ser 1A CI B		2.960	WUSD	03/20/2014	06/20/2012	100.000	4,983,592	5,000,000	0.0000	4,983,592	4,982,400	4,933	101,212	1,19
38143G-AB-8	Goldman Sachs Asset Mgt CBO CI B		3.450	JJ	06/13/2011	07/10/2009	100.000	7,500,000	7,500,000	0.0000	7,500,000	7,500,000	125,781	335,523	
383484-AE-2	Gottschalks Cr Card Master Tr Ser 2000-1 VBC		8.119	MTLY	05/01/2003			149,354	149,354	0.0000	149,354	149,354	1,011	50,867	
383484-AE-2	Gottschalks Cr Card Master Tr Ser 2000-1 VBC		8.211	MTLY	05/01/2003			42,937	42,937	0.0000	42,937	42,937	17,316		
383484-AE-2	Gottschalks Cr Card Master Tr Ser 2000-1 VBC		6.539	MTLY	05/01/2003			292,019	292,019	0.0000	292,019	292,019	849	10,653	
383484-AE-2	Gottschalks Cr Card Master Tr Ser 2000-1 VBC		2.920	MTLY	05/01/2003			221,708	221,708	0.0000	221,708	221,708	288	7,674	
383484-AE-2	Gottschalks Cr Card Master Tr Ser 2000-1 VBC		2.920	MTLY	05/01/2003			508,209	508,209	0.0000	508,209	508,209	660	14,929	
383484-AE-2	Gottschalks Cr Card Master Tr Ser 2000-1 VBC		5.000	MTLY	05/01/2003			2,393,357	2,393,357	0.0000	2,393,357	2,393,357	5,319	59,372	
383484-AE-2	Gottschalks Cr Card Master Tr Ser 2000-1 VBC		5.000	MTLY	05/01/2003			2,328,671	2,328,671	0.0000	2,328,671	2,328,671	5,175	57,768	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
383484-AE-2.	Gottschalks Cr Card Master Tr Ser 2000-1 VBC.....		.8.119	MTLY.	05/01/2003.			.85,345	.85,345	.0.0000	.85,345	.85,345	.308	.29,067	
39119S-AF-1.	Great Point CLO Ltd Ser 1999-1A CI A3C.....		.5.250	JD.	06/15/2011.	12/15/2006.	100.000	3,000,000	3,000,000	.0.0000	3,000,000	3,000,000	7,000	256,500	
40417W-AA-0.	HFG Healthco-4 LLC Sr Nt Ser 2002-1A CI A.....		2.540	MTLY.	06/05/2007.	06/05/2006.	100.000	5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	9,525	60,180	
412906-AT-6.	Harley-Davidson Motorcycle Tr Ctf Ser 1998-3.....		.7.100	MTLY.	09/15/2006.	01/15/2005.	100.000	3,751,888	3,752,000	.0.0000	3,751,888	3,751,677	11,840	266,392	.4
412906-BC-2.	Harley-Davidson Motorcycle Tr Eaglemark Ser 1999-3 Ctf.....		.7.410	MTLY.	09/15/2007.	05/15/2005.	100.000	2,394,796	2,395,000	.0.0000	2,394,796	2,394,538	7,888	177,470	.5
43037P-AB-7.	Highland Legacy Ltd Floating Rate Nt CI B2.....		.3.207	FMAN.	06/01/2011.			10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	54,339	351,655	
438499-AA-3.	Honeywell En Sav Perf CtrctTr PTC.....		.6.100	MTLY.	12/01/2015.			7,233,000	7,233,000	.0.0000	7,233,000	7,233,000	36,768	46,572	
438499-AB-1.	Honeywell En Sav Perf CtrctTr PTC Ser 2002-A EUR Cost = 6,607,000 Par = 6,607,000.....		.6.100	MTLY.	08/01/2015.			6,939,563	6,939,563	.0.0000	6,939,563	6,422,004	35,276	42,320	
44179H-AD-7.	Household Automobile Rev Tr 1999-1 A4.....		.6.650	MTLY.	04/17/2006.	10/17/2004.	100.000	4,534,211	4,534,940	.0.0000	4,534,211	4,532,099	11,728	301,574	.40
44179Q-AD-7.	Household Automotive Tr IV Ser 2000-1 CI A4.....		.7.480	MTLY.	12/18/2006.	05/17/2005.	100.000	10,001,992	10,000,000	.0.0000	10,001,992	10,005,920	29,089	741,277	(1.38)
44183R-AE-7.	Household Pvt Label Cr Cd Tr Ser 2002-1 CI A.....		.5.500	MTLY.	01/18/2011.	03/15/2007.	100.000	11,986,094	12,000,000	.0.0000	11,986,094	11,983,980	29,333	471,167	2.11
449848-AB-6.	I-Preferred Term Sec Ltd Sr Nt Fix-to-Float Ser A2.....		.4.300	JD.	12/11/2032.	12/11/2007.	100.000	12,000,000	12,000,000	.0.0000	12,000,000	12,000,000	38,700		
449848-AF-7.	I-Preferred Term Sec Ltd Sr Nt Fix-to-Float Ser A3.....		.5.000	JD.	12/11/2032.	12/11/2007.	100.000	3,000,000	3,000,000	.0.0000	3,000,000	3,000,000	11,250		
45103W-AA-8.	ICON Equipment Lease Grantor Tr 1998-A CI A.....		.6.190	MTLY.	09/15/2006.			521,424	521,424	.0.0000	521,424	521,424	1,435	32,276	
45171@-AB-2.	IKON Funding 4 Flt Rate Nt Ser A2.....		2.370	MTLY.	09/15/2008.	12/15/2007.	100.000	6,871,696	6,871,696	.0.0000	6,871,696	6,871,696	7,238	185,264	
46625M-AL-3.	JP Morgan Chase Comm Mtg Corp Ser 2001-CIBC CI X2.....		1.531	MTLY.	03/15/2008.	03/01/2008.	100.000	4,685,149	4,685,149	.0.0000	4,685,149	5,954,340	89,279	1,071,350	(740.46)
493063-AV-3.	Key Auto Finance Tr Ser 1999-1 CI B.....		.6.000	MTLY.	01/15/2007.	06/15/2004.	100.000	1,424,494	1,424,633	.0.0000	1,424,494	1,424,155	3,799	85,478	.7
514610-AB-0.	LANCE Tr Lev Asset Nt Ser 2000-1 A.....		.3.775	JAJO.	10/15/2005.	01/15/2005.	100.000	5,200,000	8,000,000	.0.0000	5,200,000	5,200,000	63,756	326,506	(2,800.00)
525177-AP-6.	Lehman FHA Title I Loan Tr 1995-6 A5.....		.7.320	MTLY.	11/25/2026.	06/01/2004.	100.000	1,540,761	1,538,291	.0.0000	1,540,761	1,568,937	9,384	112,603	(5.93)
52519E-AA-2.	Lehman Receivables IV T&W Lease Backed Nt.....		.6.260	MTLY.	10/15/2006.			596,801	832,908	.0.0000	596,801	596,801	2,317	51,485	
525392-AA-4.	Leiser SA de CV Sec Export Nt Ser 1999-1.....		.8.940	MUSD.	12/29/2006.			3,626,626	3,630,006	.0.0000	3,626,626	3,625,356	901	324,522	68
53280@-AA-6.	LINC Principal Gtd Tr Nt Ser 1997-1.....		.0.000	MTLY.	03/26/2006.	03/26/2004.	100.000	3,000,000	3,000,000	.0.0000	3,000,000	3,000,000			
542391-AD-9.	Longbeach Auto 1999-2 CI A1.....		.6.940	MTLY.	09/19/2007.	11/19/2003.	100.000	1,659,204	1,659,204	.0.0000	1,659,204	1,659,204	3,838	115,149	
55262T-DW-2.	MBNA Master Credit Card Tr Ser 1998-F CI A.....		1.510	MUSD.	02/15/2008.	09/15/2005.	100.000	10,998,917	11,000,000	.0.0000	10,998,917	10,998,438	8,094	222,095	1.54
55262T-EB-5.	MBNA Master Credit Card Tr Ser 1999-B CI A.....		.5.900	MTLY.	08/15/2011.	03/15/2009.	100.000	37,647,022	37,397,000	.0.0000	37,647,022	37,669,852	98,063	1,625,317	(22.83)
55262T-EV-1.	MBNA Master Credit Card Tr Ser 1999-J CI B.....		.7.400	MTLY.	02/15/2012.	09/15/2009.	100.000	1,999,789	2,000,000	.0.0000	1,999,789	1,999,683	6,578	148,000	.2
55262T-FG-3.	MBNA Master Credit Card Tr Ser 2000-D CI A.....		1.620	MTLY.	09/15/2009.	04/16/2007.	100.000	5,009,963	5,000,000	.0.0000	5,009,963	5,012,500	3,825	101,155	(2.27)
55262T-FR-9.	MBNA Master Credit Card Tr Ser 2000-I CI A.....		.6.900	MTLY.	01/15/2008.	08/15/2005.	100.000	3,131,806	3,000,000	.0.0000	3,131,806	3,193,594	9,200	207,000	(45.80)
55262T-FU-2.	MBNA Master Credit Card Tr Ser 2000-K CI A.....		1.885	JAJO.	03/17/2008.	10/15/2005.	100.000	4,002,977	4,000,000	.0.0000	4,002,977	4,004,375	16,337	86,603	(26.33)
55264T-AC-5.	MBNA Credit Card Master Nt Tr Ser 2001-A1 CI A1 LS.....		.5.750	MTLY.	10/15/2008.	05/15/2006.	100.000	3,023,256	3,000,000	.0.0000	3,023,256	3,032,344	7,667	172,500	(6.11)
55264T-AL-5.	MBNA Credit Card Master Nt Tr Ser 2001-A4 CI A.....		1.550	MTLY.	02/15/2007.	09/15/2004.	100.000	13,987,635	13,975,000	.0.0000	13,987,635	13,990,155	10,229	153,570	(2.46)
55264T-AQ-4.	MBNA Master Credit Card Tr Ser 2002-A1 CI A LS.....		.4.950	MTLY.	06/15/2009.	01/15/2007.	100.000	35,100,872	35,000,000	.0.0000	35,100,872	35,119,451	77,000	1,515,938	(18.57)
553083-BA-3.	MMCA Auto Owner Tr Ser 2000-1 CI B.....		.7.550	MTLY.	07/15/2005.	11/15/2004.	100.000	8,138,207	8,000,000	.0.0000	8,138,207	8,283,750	26,844	604,000	(79.14)
553083-BF-2.	MMCA Auto Owner Tr Ser 2000-2 CI B.....		.7.420	MTLY.	08/15/2005.	12/15/2004.	100.000	8,008,039	8,000,000	.0.0000	8,008,039	8,016,800	26,382	593,600	(4.39)
553083-BL-9.	MMCA Auto Owner Tr Ser 2001-1 CI B.....		.6.190	MTLY.	06/15/2007.	04/15/2005.	100.000	4,999,820	5,000,000	.0.0000	4,999,820	4,999,721	13,756	309,500	.7
553564-AA-3.	MSF Funding LLC Ser 2000-1 CI A.....		.3.920	MTLY.	07/25/2007.	09/25/2005.	100.000	2,054,804	2,054,804	.0.0000	2,054,804	2,054,804	1,566	97,527	
55972M-AB-5.	Magnus Funding LTD Prin Prot Units 144A.....		.0.000	JD.	06/15/2011.			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000			
571181-AA-4.	Marlin Leasing Rec III LLC Ser 2000-1 CI A.....		.7.730	MTLY.	02/15/2005.	10/15/2004.	100.000	1,287,361	1,287,389	.0.0000	1,287,361	1,287,348	4,423	99,515	
57164R-AC-6.	Marriott Vacation Club Owmr Tr Ser 2000-1 CI C Nt.....		.7.300	MTLY.	09/20/2017.	05/01/2010.	100.000	5,448,474	5,452,585	.0.0000	5,448,474	5,452,461	33,170	398,039	(2.02)
57164T-AE-8.	Marriot Vacation Club Tr Ser 2002-1 CI A.....		.3.945	MTLY.	12/20/2024.	09/01/2010.	100.000	14,997,109	15,000,000	.0.0000	14,997,109	14,997,596	49,313	49,313	(48.33)
573271-AA-1.	Marlin Leasing Rec V LLC Ser 2001-1 CI A.....		.5.600	MTLY.	06/15/2006.	11/15/2005.	100.000	2,084,194	2,084,388	.0.0000	2,084,194	2,084,109	5,188	116,726	.6
57631#-AG-8.	Mass Mutual High Yld Ptns II LLC Fixed Rt Sr Sec Nt.....		.6.470	JAJO.	07/15/2004.			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	68,294	323,500	
591559-AA-7.	MetLife Cap Eq Loan Tr 1997-A CI A.....		.6.850	MTLY.	05/20/2008.	08/20/2004.	100.000	4,383,052	4,378,195	.0.0000	4,383,052	4,395,101	9,164	299,906	(2.79)
60253P-AA-0.	MINGS-ING Ltd FI Rate Second Priority Sec Nt.....		.3.514	JAJO.	10/14/2011.			4,000,000	5,000,000	.0.0000	4,000,000	4,000,000	38,066	191,364	(1,000.00)
60467M-AA-9.	Mirant Mid-Atlantic LLC Ser A PTC.....		.8.625	JD.	06/30/2012.			15,694,400	15,694,400	72.0000	11,299,968	15,694,400	3,760	1,353,642	
61746W-FQ-8.	Morgan StanleyDeanWitter Cap I Ser 2000-TOP1 CI X2.....		1.060	MTLY.	02/15/2008.	02/01/2008.	100.000	2,602,451	2,602,451	.0.0000	2,602,451	2,604,536	48,032	620,887	(444.06)
61746W-JG-6.	Morgan StanleyDeanWitter Cap I Ser 2001-IOA CI A1.....		.4.570	MTLY.	12/18/2032.	07/01/2006.	100.000	23,749,272	22,935,334	.0.0000	23,749,272	23,802,577	87,345		(53.30)
61746W-WX-4.	Morgan StanleyDeanWitter Cap I Ser 2002-IQ3 CI X1.....		.0.244	MTLY.	09/15/2037.	10/01/2022.	100.000	3,852,339		.0.0000	3,852,339	3,862,908	30,445		(10.57)
61746W-XA-3.	Morgan StanleyDeanWitter Cap I Ser 2002-IQ3 CI E.....		.5.980	MTLY.	10/15/2022.	03/01/2014.	100.000	6,797,506	7,000,000	.0.0000	6,797,506	6,797,065	34,883		.44
61746W-XB-1.	Morgan StanleyDeanWitter Cap I Ser 2002-IQ3 CI F.....		.6.078	MTLY.	10/15/2022.	10/01/2014.	100.000	3,883,759	4,000,000	.0.0000	3,883,759	3,883,525	20,259		.23
623788-AB-4.	Mt Washington CBO-1 Ltd Sr Secd Fixed Rate Nt.....		.7.140	FA.	08/28/2009.			3,504,050	3,920,958	.0.0000	3,508,503	3,504,050	95,652	279,956	(509.58)
627914-AA-2.	Mutual Fund Fee Tr XI Ser 2000-1.....		.9.060	MTLY.	01/01/2008.	06/30/2004.	100.000	3,006,283	5,010,471	.49.4500	2,477,678	3,006,283	1,261	454,115	(1,002.09)
62826W-AA-9.	Mutual Fund Fee Tr IX 1999-2 Nt.....		.8.280	MTLY.	04/30/2007.			3,258,520	3,258,520	.0.0000	3,258,520	3,258,520	22,484	269,805	
62827C-AB-0.	Mutual Fund Fee Tr XIV Ser 2000-4.....		.8.610	MTLY.	09/30/2008.	12/30/2004.	100.000	2,317,747	3,862,912	.0.0000	2,317,747	2,317,747	924	332,597	(772.58)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
62936K-AS-3.	NPF XII Inc Hlthcare Recv Nt 2001-3A A.....		.5.520	MTLY	10/01/2007			2,500,000	5,000,000	.0.0000	2,500,000	2,500,000		253,000	(2,499,56)
62947M-AB-3.	New York City Tax Lien Ser 2001-AA Cl B.....		.5.710	MJSD.	09/10/2014	03/10/2008	100.000	2,353,639	2,353,773	.0.0000	2,353,639	2,353,695	7,840	135,285	1
62947M-AC-1.	New York City Tax Lien Ser 2001-AA Cl C.....		.5.950	MJSD.	09/10/2014	03/10/2008	100.000	1,826,422	1,826,732	.0.0000	1,826,418	1,826,418	6,340	109,406	4
63934V-BK-5.	Navistar Fin Corp Owner Tr Ser 2000-B Cl B.....		.7.030	MTLY	09/17/2007	06/15/2004	100.000	2,228,224	2,228,889	.0.0000	2,228,224	2,227,148	6,964	156,691	53
645312-AJ-8.	New Holland Eq Rec Tr 1999-A Cl B.....		.6.940	MTLY	12/15/2007	03/15/2004	100.000	634,042	634,061	.0.0000	634,042	634,005	1,956	44,002	1
66703Y-AE-6.	Northstar CBO 1997-2 Cl A-2 Step-Up Nt.....		.8.620	JJ.	07/15/2009			2,887,006	2,872,101	.0.0000	2,887,006	2,900,822	87,672	190,133	5,42
667294-AF-9.	Northwest Airlines Enhanced ETC Ser 1997- Cl 1B LS.		.7.248	JJ.	07/02/2014	01/02/2012	100.000	2,663,211	2,860,438	.0.0000	2,663,211	2,609,778	103,086	207,325	18,27
667294-AM-4.	Northwest Airlines Enhanced ETC Ser 1999-2A LS.		.7.575	MS.	09/01/2020	03/01/2019	100.000	6,151,160	6,402,688	.0.0000	6,151,160	6,119,753	161,668	484,975	10,35
667294-AR-3.	Northwest Airlines Enhanced ETC Ser 1999-3 Cl B.....		.9.485	AO.	10/01/2016	04/01/2015	100.000	10,861,871	10,861,871	.81.2440	8,824,619	10,861,871	257,562	1,030,249	
667294-AX-0.	Northwest Airlines Enhanced ETC Ser 2001 Cl A2.....		.6.841	AO.	04/01/2011			13,957,931	14,000,000	.0.0000	13,957,931	13,955,420	239,435	957,740	3,53
66858S-AE-2.	Northwoods Cap III Cl III-A Mezzanine Nt.....		.3.050	MN.	05/14/2013			10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	40,667	373,656	
67133T-AD-7.	Oak Hill Credit Partners I Ltd Flt Rt Nt Ser 1A Cl B1.....		.2.710	MJSD.	09/12/2013			15,000,000	15,000,000	.0.0000	15,000,000	15,000,000	22,583	596,941	
693438-AA-1.	PMC Commercial Trust Ltd Ser 1998-1 Cl A.....		.6.370	MTLY	05/01/2019	12/01/2006	100.000	3,540,754	3,538,391	.0.0000	3,540,754	3,543,059	18,783	225,394	(1,11)
69347B-AG-7.	PNC Student Loan Tr 1997-2 A7.....		.6.728	JAJO.	01/25/2007	04/25/2006	100.000	1,000,198	1,000,000	.0.0000	1,000,198	1,000,547	12,335	67,280	(11)
69563N-AA-1.	PaineWebber(CircuitCityStores) PTC Ser 1996-A Cl 1.....		.8.387	MTLY	08/01/2018			4,040,518	4,223,728	.0.0000	4,040,518	4,030,822	29,521	236,155	5,85
697133-AC-0.	Palmetto Synthetic CDO Ltd Cl III Mezz Flt Rate Nt.....		.3.210	FWAN.	02/08/2008	08/08/2007	100.000	10,000,000	10,000,000	.0.0000	10,000,000	10,000,000	48,150	125,084	
70467F-AA-6.	Peachtree Franchise Fin Ln LLC 1999-A Cl A1 Nt.....		.6.680	MTLY	01/15/2021	01/01/2009	100.000	4,029,710	4,020,586	.0.0000	4,029,710	4,040,130	22,381	268,575	(2,25)
70556J-AA-7.	Pegasus Aviation Lease Secn Ser 1999-1 Cl A1.....		.6.300	MTLY	03/25/2029	05/25/2007	100.000	1,868,175	1,879,159	.0.0000	1,868,175	1,859,623	1,973	118,387	36
70556M-AC-6.	Pegasus Aviation Lease Secn Ser 2000-1 Cl B1.....		.8.080	MTLY	03/25/2030	09/25/2016	100.000	7,479,336	7,827,689	.83.0470	6,500,655	7,428,459	10,541	632,477	19,13
708048-AC-7.	Pennant CBO Ltd Ser 1A Cl C1.....		.9.150	MS.	03/14/2011	09/14/2009	100.000	3,484,545	3,500,000	.0.0000	3,484,545	3,480,432	95,185	320,250	1,54
72345L-AA-4.	Pinnacle CBO Ltd Sr Secd Fixed Rate Nt.....		.6.850	MN.	11/27/2009			2,713,611	2,719,501	.0.0000	2,713,611	2,709,710	18,111	188,873	(1
72449#-AB-0.	Pitney Structured Funding Inc Lease Rec Backed Nt Cl B.....		.7.670	MTLY	01/15/2010			643,260	643,260	.0.0000	643,260	643,260	2,193	49,338	
74040P-AA-9.	Preferred Term Sec Ltd V Flt Rate Nt Ser A1.....		.2.762	JAJO.	04/03/2032			5,000,000	5,000,000	.0.0000	5,000,000	5,000,000	34,524	77,785	
74040P-AC-5.	Preferred Term Sec Ltd V Flt Rate Mezz Nt.....		.3.862	JAJO.	04/03/2032	04/03/2023	100.000	9,934,930	10,000,000	.0.0000	9,934,930	9,933,300	96,547	213,931	1,63
740417-AA-8.	Preferred Term Sec Ltd VI Flt Rate Sr Nt Ser A1.....		.2.587	JAJO.	07/03/2032	07/03/2007	100.000	9,956,514	10,000,000	.0.0000	9,956,514	9,950,000	64,672	71,140	6,51
74137W-AA-8.	Preferred Term Sec Ltd V Combo Flt Rate Nt.....		.4.512	JAJO.	04/03/2032			9,574,297	9,574,297	.0.0000	9,574,297	9,574,297	107,995	238,650	
74138K-AA-3.	Preferred Term Sec Ltd VI Combo Flt Rt Nt.....		.4.512	JAJO.	04/03/2032	04/03/2007	100.000	9,771,368	9,771,368	.0.0000	9,771,368	9,771,368	110,218	124,200	
74157S-AL-8.	Prime Finance Corp Ser 1999-A Cl B.....		.7.430	MTLY	08/15/2006	08/01/2006	100.000	1,650,960	3,301,920	.0.0000	1,650,960	1,650,960	20,444	245,332	(408,72
743833-AB-1.	Provident Auto Lease Tr 1998-1.....		.6.660	MTLY	10/14/2009	09/14/2006	100.000	1,794,198	1,789,993	.0.0000	1,794,198	1,798,943	5,630	117,953	(1,06
743833-AD-7.	Provident Auto Lease Tr 1998-2.....		.7.010	MTLY	12/14/2011			2,430,341	2,430,341	.0.0000	2,430,341	2,430,341	8,045	170,367	
743833-AH-8.	Provident Auto Lease Tr Asset Bkd PTC Cl B.....		.7.730	MTLY	01/14/2012	10/14/2007	100.000	2,188,570	2,188,570	.0.0000	2,188,570	2,188,570	7,989	169,176	
743975-AQ-7.	Providian Master Tr 1999-1 B.....		.6.800	MTLY	01/15/2009	08/15/2004	100.000	9,982,316	10,000,000	.0.0000	9,982,316	9,950,085	30,222	680,000	9,92
74645W-AA-3.	Putnam Ltd CBO I.....		.6.875	MN.	11/08/2009	11/08/2008	100.000	8,279,265	8,286,492	.0.0000	8,279,265	8,274,062	83,872	569,696	1,36
74959R-AB-2.	RIO Tr Ser 1999-1 Cl B Ctf.....		.0.000	JJ.	07/31/2029			1,652,934	29,000,000	.0.0000	1,652,934	1,132,896			168,86
74959R-AD-8.	RIO Tr Ser 1999-2 Cl B Ctf.....		.0.000	FA.	08/31/2029			2,318,931	40,500,000	.0.0000	2,318,931	1,592,189			235,84
74959R-AF-3.	RIO Tr Ser 1999-3 Cl B Ctf.....		.0.000	FA.	08/31/2029			1,750,935	30,500,000	.0.0000	1,750,935	1,202,614			177,92
75901H-AC-8.	Regional Jet Eq Enhanced Tr Cft 2000-1.....		.7.971	MS.	03/05/2006	09/05/2004	100.000	960,947	960,947	100.0000	960,947	960,947	24,681	76,597	
760106-AB-0.	Rental Car Finance Corp Asset Backed Nt 1997-1 Cl A-2.....		.6.450	MTLY	08/25/2004	04/25/2003	100.000	4,444,249	4,444,444	.0.0000	4,444,249	4,440,278	4,778	286,667	74
78411V-A*-1.	SFA Cabs I Tr Cl D Ctf.....		11.975	MJSD.	06/15/2035	06/15/2010	100.000	2,500,000	2,500,000	.0.0000	2,500,000	2,500,000	13,305	242,816	
78411V-AE-0.	SFA Cabs I Tr Cl C Ctf.....		.9.750	MJSD.	06/15/2035	09/15/2010	100.000	11,500,000	11,500,000	.0.0000	11,500,000	11,500,000	49,833	1,111,906	
801041-AA-2.	Sankaty High Yld Asset Ptn LP Sub Secd Sr Nt.....		.7.490	JJ.	01/31/2006			3,000,000	3,000,000	.0.0000	3,000,000	3,000,000	94,249	224,700	
801041-AE-4.	Sankaty High Yld Asset Ptn LP Sr Secd Fixed Rate Nt Ser A.....		.6.720	JJ.	01/31/2006			2,666,667	2,666,667	.0.0000	2,666,667	2,666,667	75,164	179,200	
801041-AJ-3.	Sankaty High Yld Asset Ptn LP Sr Secd Fixed Rate Nt Ser B.....		.6.840	JJ.	01/31/2006			2,333,333	2,333,333	.0.0000	2,333,333	2,333,333	66,943	159,600	
825703-AM-3.	SHYPCO Finance Co Cl A-2B Ser A 144A Nt.....		.6.640	JD.	06/15/2010	06/15/2007	100.000	7,654,795	7,654,795	.0.0000	7,654,795	7,654,795	22,590	508,278	
82669J-AC-2.	Signature 6 Ltd Fxd Rate Nt Ser 6A Cl B.....		.7.276	MS.	09/27/2016	03/27/2016	100.000	8,000,000	8,000,000	.0.0000	8,000,000	8,000,000	151,988	451,112	
83081T-AA-2.	Sky Fin Medical Ln Sec II Ser 2001-B Cl A1.....		.5.550	MTLY	07/15/2012	09/01/2005	100.000	7,824,705	7,824,705	.0.0000	7,824,705	7,824,705	36,189	434,271	
83081T-AB-0.	Sky Fin Medical Ln Sec II Ser 2001-B Cl A2.....		.6.390	MTLY	07/15/2012	08/01/2007	100.000	3,000,000	3,000,000	.0.0000	3,000,000	3,000,000	15,975	191,700	
83081V-AA-7.	Sky Fin Medical Ln Sec Ser 2001-C Cl A1.....		.4.555	MTLY	01/15/2013	01/15/2006	100.000	12,985,650	12,985,650	.0.0000	12,985,650	12,985,650	26,289	591,496	
83754L-AA-5.	South Dakota Ed Enh Fund Corp Tobacco SetI Ser 2002-A Cl A.....		.6.720	JD.	06/01/2026			9,993,918	10,000,000	.0.0000	9,993,918	9,995,910	56,000	125,067	(1,99

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
844741-AR-9...	Southwest Airlines Co PTC Ser 1995-A Cl 3		7.220	JJ...	07/01/2013			1,692,220	1,612,483	0.0000	1,692,220	1,696,123	58,211	58,211	(3,900)
84611A-AA-0...	Sovereign Trade Credit Corp 2 Collateralized Nt		7.650	JD...	11/29/2003			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	35,700	459,000	
847434-AJ-6...	Special Val Absolute Ret Fund Ser 2002-1A Cl IIB		7.913	JD...	06/15/2009			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	21,101	242,665	
85333J-AY-3...	Standard Credit Master Trust Ser 1993-2 Cl A		5.950	MS...	10/07/2004	09/07/2003	100.000	5,080,124	5,000,000	0.0000	5,080,124	5,223,438	94,208	297,500	(114,270)
85333J-BE-6...	Standard Credit Master Trust Ser 1994-2 Cl A		7.250	AO...	04/07/2008	04/07/2006	100.000	8,380,924	8,000,000	0.0000	8,380,924	8,551,211	135,333	580,000	(103,720)
85333J-BX-4...	Standard Credit Master Trust Ser 1995-9 Cl A		6.550	AO...	10/07/2007	10/07/2005	100.000	9,493,880	9,000,000	0.0000	9,493,880	9,697,500	137,550	589,500	(164,580)
85430R-AA-9...	Stanfield CLO Ltd Combination Nt		9.000	JAJO...	07/15/2014	01/15/2007	100.000	8,698,188	8,698,188	0.0000	8,698,188	8,698,188	165,266	730,606	
861719-AC-6...	Stone Receivables Corp Mstr Tr Ser 1999-1 Cl C		3.220	MTLY...	11/15/2005	11/15/2004	100.000	3,996,658	4,000,000	0.0000	3,996,658	3,991,556	6,082	145,635	1,720
86357S-CC-8...	Structured Asset Veh Sec Tr Principal Prot Nt Ser 2002-E		4.780	FMAN...	08/20/2014			6,200,000	6,200,000	0.0000	6,200,000	6,200,000	111,958		
86358Y-20-1...	Structured Fin Adv ABS CDO III Principal Prot Nt Ser E		7.870	JAJO...	07/02/2037	10/02/2010	100.000	5,777,732	5,777,732	0.0000	5,777,732	5,777,732	112,414	122,518	
87203R-AC-6...	Systems 2001 Asset Tr PTC Ser 2001 Cl B		7.156	MJSD...	12/15/2011			23,006,070	22,548,987	0.0000	23,006,070	23,047,830	71,716	1,613,606	(44,670)
87215K-AA-1...	T&W Funding Co VII Lease Bkd Nt 1999-A Cl A		6.070	MTLY...	11/15/2007			1,129,166	1,659,634	0.0000	1,129,166	1,129,166	4,477	100,740	
87215Q-AA-8...	T&W Funding Co VII Lease Bkd Nt 1997-A Cl A		6.460	MTLY...	08/25/2006			1,277,295	1,882,539	0.0000	1,277,295	1,277,295	2,027	111,478	
87234L-AC-2...	TCW Leveraged Income Tr LP Sr Secd Fixed Rate Nt		7.400	MS...	09/30/2003			8,000,000	8,000,000	0.0000	8,000,000	8,000,000	149,644	592,000	
87234L-AE-8...	TCW Leveraged Income Tr LP Sub Secd Nt		8.410	MS...	03/31/2004			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	127,552	504,600	
87236H-AB-1...	TCW GEM LIGOS I Ltd Cl II Sr Nt Ser 2A-A		2.440	JD...	06/10/2013	12/10/2011	100.000	7,500,000	7,500,000	0.0000	7,500,000	7,500,000	11,183	234,822	(14,200)
87263C-AE-2...	TRI Funding III Inc Ser 1999-1 Cl C		7.685	MTLY...	08/15/2010	06/01/2006	100.000	5,611,015	5,560,917	0.0000	5,611,015	5,625,216	35,613	391,989	
87263C-AF-9...	TRI Funding III Inc Ser 1999-1 Cl D		8.590	MTLY...	08/15/2010	06/01/2006	100.000	1,668,330	1,668,330	0.0000	1,668,330	1,668,330	11,942	143,392	
87263D-AB-6...	TRI Fdg IV Inc Ser 2000-1 Cl A2 Recv Tr		7.550	MTLY...	12/15/2011	11/01/2010	100.000	2,000,000	2,000,000	0.0000	2,000,000	2,000,000	12,583	151,000	
87306#-AA-2...	TTX Lease 41 Tr Eq Tr Ctf Ser A		7.400	JJ...	01/27/2006			1,510,858	1,510,858	0.0000	1,510,858	1,510,858	47,827	111,803	
87306#-AC-8...	TTX Lease 41 Tr Eq Tr Ctf Ser B		7.400	JJ...	01/27/2006			1,253,997	1,253,997	0.0000	1,253,997	1,253,997	39,696	92,796	
87306#-AE-4...	TTX Lease 41 Tr Eq Tr Ctf Ser C		7.400	JJ...	01/27/2006			3,127,062	3,127,062	0.0000	3,127,062	3,127,062	98,989	231,403	
88103#-AB-3...	TerraSun L L C 99-A B Vac Ownership Rec BkdNt		6.800	MTLY...	03/15/2010	12/25/2004	100.000	3,057,024	3,057,024	0.0000	3,057,024	3,057,024	3,465	207,878	
883200-AK-3...	Textron Fin Corp Rec Tr Ser 2000-A Cl B		7.630	MTLY...	02/15/2005	07/15/2004	100.000	6,299,613	6,300,000	0.0000	6,299,613	6,299,104	21,364	480,690	24,000
883200-AP-2...	Textron Fin Corp Rec Tr Ser 2000-B Cl A4		7.240	MTLY...	08/15/2011	01/15/2006	100.000	2,334,217	2,334,575	0.0000	2,334,217	2,333,831	7,512	169,023	23,000
883200-AQ-0...	Textron Fin Corp Rec Tr Ser 2000-B Cl B		7.610	MTLY...	07/15/2014	11/15/2007	100.000	3,999,376	4,000,000	0.0000	3,999,376	3,999,146	13,529	304,400	13,000
887367-AA-8...	Times Square Hotel Tr Mtg and Lease Amortizing Nt		8.528	MTLY...	08/01/2026			2,961,308	2,947,061	0.0000	2,961,308	2,961,796	20,944	251,325	(36,000)
888805-AA-6...	Tobacco Settlement Auth Iowa Ser 2001 Cl A		6.790	JD...	06/01/2010	06/01/2009	100.000	4,000,000	4,000,000	0.0000	4,000,000	4,000,000	22,633	298,760	
888806-AA-4...	Tobacco Setlmt Rev Mgmt Auth Ser 2001-A Cl A		7.666	MN...	05/15/2016	05/15/2008	100.000	6,313,762	6,314,625	0.0000	6,313,762	6,312,956	61,855	484,079	
88880P-AA-2...	A		6.360	MN...	05/15/2025	05/15/2009	100.000	13,284,984	13,286,244	0.0000	13,284,984	13,285,939	107,973	863,783	43,000
89556#-AA-5...	TRI Funding II Inc Recv-Backed Nt Ser 1998-1 Cl A		6.880	MTLY...	04/15/2006			2,302,281	2,302,281	0.0000	2,302,281	2,302,281	7,040	242,538	
89556W-AC-4...	TRI Funding V Inc Recv Bkd Nt Ser 2001-1 Cl B		5.940	MTLY...	09/15/2012	11/15/2007	100.000	13,943,719	13,943,719	0.0000	13,943,719	13,943,719	36,811	828,910	
89655M-AA-0...	Trinity Rail Leasing I LLC PTC		6.740	MTLY...	04/20/2020			14,764,805	14,764,805	0.0000	14,764,805	14,764,805	30,407	995,148	
89676A-AC-7...	Triton Container Fin LLC Ser 2000-A Cl B		4.170	MTLY...	09/30/2015	09/26/2010	100.000	5,000,000	5,000,000	0.0000	5,000,000	5,000,000	3,475	250,774	
904903-AD-3...	Unicapital Equip Contract Bkd Nt Ser 2000-1 A4		7.510	MTLY...	10/20/2026	11/20/2009	100.000	4,893,280	4,894,028	0.0000	4,893,280	4,892,898	11,230	367,542	15,000
907830-AA-1...	Union Pacific Railroad Co PTC Ser 1993-A		6.380	MS...	09/29/2012	09/29/2011	100.000	2,142,098	1,952,850	0.0000	2,142,098	2,143,233	31,840		(1,130)
909317-AR-0...	United Air Lines Enhanced ETC Ser 2000-1 Cl A1 LS		7.783	JJ...	07/01/2015	01/01/2014	100.000	17,895,110	17,772,674	76.0000	13,507,232	17,917,123	691,624	1,383,247	(9,260)
909317-AS-8...	United Air Lines Enhanced ETC Ser 2000-1 Cl A2		7.730	JJ...	01/01/2012	07/01/2010	100.000	2,000,000	2,000,000	0.0000	2,000,000	2,000,000	77,300	154,600	
913458-A*-6...	Universal Credit Tr BB Royalty Bkd Nt Ser 1999-B		9.360	MTLY...	11/10/2014	11/10/2009	100.000	3,158,085	3,156,655	0.0000	3,158,085	3,158,754	17,235	298,746	(18,000)
913458-AA-3...	Universal Credit Tr Royalty Inc Loan Cft 1999-A		6.870	MJSD...	05/05/2009			3,267,433	3,267,433	0.0000	3,267,433	3,267,433	16,835	226,967	
92533W-AB-8...	Vertis Receivables LLC Flt Rate Nt Ser 2002 Cl B		3.420	MTLY...	02/25/2007	12/25/2005	100.000	10,000,000	10,000,000	0.0000	10,000,000	10,000,000	21,672		
944209-AC-9...	Wayland Investment Fd II LLC Secd Subordinated Nt		8.673	FA...	02/15/2008			4,400,000	4,400,000	0.0000	4,400,000	4,400,000	144,165	381,612	
960320-AA-0...	Westgate Resorts LLC Ser 1998-A Cl A1		6.780	MTLY...	07/15/2013	08/01/2007	100.000	1,044,034	1,045,416	0.0000	1,044,034	1,045,167	5,907	70,879	(78,000)
960320-AJ-8...	Westgate Resorts LLC Cl 2001-A Ser A1		5.770	MTLY...	09/20/2014	02/01/2007	100.000	5,899,901	5,905,816	0.0000	5,899,901	5,904,688	28,397	312,368	(2,740)
981464-AG-5...	World Fin Network Cr Card Tr Ser 2001-A Cl A		1.660	MTLY...	06/16/2008	08/16/2004	100.000	10,002,865	10,000,000	0.0000	10,002,865	10,005,469	7,839	206,375	(2,000)
98150P-BH-8...	World Omni Automobile Lease Tr Ser 2001-AA Cl B		2.320	MTLY...	07/20/2007	06/20/2004	100.000	8,000,000	8,000,000	0.0000	8,000,000	8,000,000	5,671	218,763	
982514-AE-1...	Wrigley CDO Ltd Ser 1A Cl IIA		3.731	FA...	08/08/2014			5,000,000	5,000,000	0.0000	5,000,000	5,000,000	80,686		
98414F-AA-8...	Xerox Equip Lease Owner Tr Ser 2001-1 Cl A		3.420	MTLY...	02/15/2008	07/15/2003	100.000	4,058,991	4,058,991	0.0000	4,058,991	4,058,991	6,555	156,000	
98885Y-AD-1...	ZAIS Investment Grade Ltd V Ser 5A Cl B1		3.790	FA...	08/08/2017	08/08/2014	100.000	13,000,000	13,000,000	0.0000	13,000,000	13,000,000	17,792		
Total United States								1,817,633,052	1,935,172,332	XXX	1,785,022,230	1,818,296,087	13,246,367	86,787,505	(30,170,140)
Other Country															
29331X-AE-6...	Enhanced Mtg Bkd Sec Floating Rate Bond Ser 2 Cl B		3.926	FMAN...	05/31/2005			5,000,000	5,000,000	92.2440	4,612,217	5,000,000	17,447	223,887	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
29332B-AD-5...	Enhanced Mtg Bkd Sec Jr Sub Nt Ser 3A Cl A4		4.926	FMAN	08/31/2008			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	26,270	329,330	
33832V-AC-0...	Fixed Link Fin BV Sr Nt Ser A1-A Eurotunnel BPS		7.500	FA	08/01/2025	02/02/2009	100.000	8,851,753	8,864,598	0.0000	8,851,753	7,947,438	276,416	617,348	58
543059-AD-1...	Cost = 5,492,355 Par = 5,500,000		2.950	MJSD	03/27/2014	02/27/2010	100.000	15,000,000	15,000,000	0.0000	15,000,000	15,000,000	6,146	442,733	
826680-AB-9...	Longhorn CDO II Ltd Ser 2A Cl B		4.022	AO	10/27/2012	10/27/2009	100.000	5,000,000	5,000,000	0.0000	5,000,000	5,000,000	36,309	222,887	
	Signature 5 Corp Ser 5A Cl B1 Floating Rate Nt														
	Total Other Country							39,851,753	39,864,598	XXX	39,463,969	38,947,438	362,588	1,836,185	58
4499999	- Total Bonds - Industrial, Misc. - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							1,857,484,805	1,975,036,930	XXX	1,824,486,199	1,857,243,525	13,608,955	88,623,690	(30,169,56)
4599996	- Bonds - Industrial and Misc - United States							11,798,164,853	12,400,635,032	XXX	12,006,436,162	11,778,348,212	156,826,179	657,763,881	(81,341,21)
4599997	- Bonds - Industrial and Misc - Canada							325,221,098	333,829,427	XXX	341,552,237	324,816,976	5,617,810	23,019,061	(8,696,87)
4599998	- Bonds - Industrial and Misc - Other Countries							1,291,829,321	1,295,027,364	XXX	1,321,332,539	1,289,759,805	18,908,598	76,266,059	(17,171,49)
4599999	- Total - Industrial and Miscellaneous Bonds							13,415,215,272	14,029,491,823	XXX	13,669,320,937	13,392,924,993	181,352,587	757,049,001	(107,209,58)
Credit Tenant Loans															
Issuer Obligations (10)															
United States															
02280*-AA-5...	Amalgamated Tr&Savings Bank B Cr Tenant Lease		7.250	MTLY	03/10/2006			234,300	228,048	0.0000	234,300	235,722	964	12,400	(1,42)
02280@-AA-3...	Amalgamated Tr & Savings Bank Cr Tenant Lease		7.875	MTLY	12/10/2008			531,892	509,035	0.0000	531,892	534,659	2,338	30,065	(2,76)
05164#-AA-5...	Aurora Health Care (Badger RE) Cr Tenant Lease		6.990	MTLY	12/15/2022			5,147,164	5,304,000	0.0000	5,147,164	5,147,076	4,119		8
055385-AA-6...	BFC Guaranty Corp Credit Tenant Lease		6.232	JD	12/01/2017			21,518,272	22,260,540	0.0000	21,518,272	21,460,051	115,604	1,383,099	19,07
05549@-AA-3...	BJs Wholesale Club Inc Cr Ten Lease (HG Bowie Realty)		6.950	MTLY	05/15/2022			6,036,862	5,979,649	0.0000	6,036,862	6,037,339	18,470	66,955	(47)
08183*-AA-0...	Benenson Parsippany LLC Cr Tenant Lease		7.050	MTLY	04/10/2016			4,908,500	4,908,500	0.0000	4,908,500	4,908,500	20,186	346,049	
09082#-AA-6...	Bird-Wal Inc Cr Tenant Lease		8.000	MTLY	08/15/2013			1,319,637	1,257,626	0.0000	1,319,637	1,323,501	4,472	75,458	(3,86)
10464#-AA-2...	Bradshaw /Thomas L/ Cr Tenant Lease		8.800	MTLY	04/15/2014			1,668,722	1,533,530	0.0000	1,668,722	1,676,592	5,998	101,213	(7,87)
117017-AA-1...	Brunswick & Glynn Co Dev Auth Lease Rent Rev Cr Tenant Lease		7.230	AO	10/15/2022			2,000,000	2,000,000	0.0000	2,000,000	2,000,000	30,527	144,600	
117017-AB-9...	Brunswick & Glynn Co Dev Auth Lease Rev Bonds Ser 2001-B		6.260	FA	02/15/2023			3,659,519	4,000,000	0.0000	3,659,519	3,640,528	94,596	164,151	18,51
117017-AC-7...	Brunswick & Glynn Co Dev Auth Lease Rev Bd		5.980	JJ	01/15/2024			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	41,860		
12489@-AA-1...	CC Investors Sr Secd Nt Ser 1995-1 Cl A		7.760	MTLY	11/01/2012			409,973	409,973	0.0000	409,973	409,973	2,651	31,814	
12490@-AA-6...	CC Investors Sr Secd Nt Ser 1995-2 Cl A		7.760	MTLY	11/01/2012			362,890	362,890	0.0000	362,890	362,890	2,347	28,160	
12490*-AA-0...	CC Investors Sr Secd Nt Ser 1995-3 Cl A		7.760	MTLY	11/01/2012			292,266	292,266	0.0000	292,266	292,266	1,890	22,680	
12490@-AA-8...	CC Investors Sr Secd Nt Ser 1995-4 Cl A		7.760	MTLY	11/01/2012			927,883	927,883	0.0000	927,883	927,883	6,000	72,004	
12491#-AA-5...	CC Investors Sr Secd Nt Ser 1995-5 Cl A		7.760	MTLY	11/01/2012			374,660	374,660	0.0000	374,660	374,660	2,423	29,074	
12491@-AA-7...	CC Investors Sr Secd Nt Ser 1995-6 Cl A		7.760	MTLY	11/01/2012			1,940,162	1,940,162	0.0000	1,940,162	1,940,162	12,546	150,555	
12492#-AA-4...	CC Investors Sr Secd Nt Ser 1996-1 Cl A		7.030	MTLY	01/01/2010			150,895	150,895	0.0000	150,895	150,895	884	10,608	
12492*-AA-8...	CC Investors Sr Secd Nt Ser 1996-2 Cl A		7.030	MTLY	01/01/2010			638,911	638,911	0.0000	638,911	638,911	3,743	44,915	
12493#-AA-3...	CC Investors Sr Secd Nt Ser 1996-4 Cl A		7.030	MTLY	01/01/2010			366,009	366,009	0.0000	366,009	366,009	2,144	25,730	
12493*-AA-7...	CC Investors Sr Secd Nt Ser 1996-5 Cl A		7.030	MTLY	01/01/2010			301,797	301,797	0.0000	301,797	301,797	1,768	21,216	
12493@-AA-5...	CC Investors Sr Secd Nt Ser 1996-6 Cl A		7.030	MTLY	01/01/2010			154,109	154,109	0.0000	154,109	154,109	903	10,834	
12494#-AA-2...	CC Investors Sr Secd Nt Ser 1996-7 Cl A		7.030	MTLY	01/01/2010			308,215	308,215	0.0000	308,215	308,215	1,806	21,667	
12494*-AA-6...	CC Investors Sr Secd Nt Ser 1996-8 Cl A		7.030	MTLY	01/01/2010			462,327	462,327	0.0000	462,327	462,327	2,708	32,501	
12573@-AA-8...	CMF Inc Secd Nt Ser A		6.390	FMAN	02/05/2004			3,067,746	3,067,746	0.0000	3,067,746	3,067,746	30,493	196,029	
12644*-AC-1...	CTL Cap Tr 2002-3 Cr Tenant Lease		7.290	MTLY	12/15/2026			7,976,663	7,976,663	0.0000	7,976,663	7,976,663	25,844	484,582	
12644@-AX-3...	CTL Cap Tr Cr Tenant Lease		7.070	FA	08/14/2021			5,650,203	5,650,203	0.0000	5,650,203	5,650,203	150,911	330,672	
12644@-BF-1...	CTL Cap Tr Everett Realty Cr Tenant Lease		7.500	MTLY	02/15/2027			1,996,400	1,996,372	0.0000	1,996,400	1,996,588	6,628	112,260	(18)
12644@-BG-9...	CTL Cap Tr Ser 2002-1 Cl A1(Great Spring)		7.025	MN	05/15/2018			5,442,203	5,436,899	0.0000	5,442,203	5,443,324	48,804	290,700	(1,12)
12644@-BL-8...	CTL Cap Tr Ser 2002-8 (Hewitt)		7.303	MTLY	04/15/2017			18,143,404	17,799,828	0.0000	18,143,404	18,155,016	57,774	841,338	(11,61)
12644@-BO-7...	CTL Cap Tr Ser 2002-34 Cl A		6.718	MTLY	07/15/2022			2,279,645	2,297,456	0.0000	2,279,645	2,279,612	6,860	5,145	3
12644@-BR-5...	CTL Cap Tr Ser 2002-21 (Aurora Healthcare)		6.650	MTLY	10/15/2022			2,000,000	2,000,000	0.0000	2,000,000	2,000,000	6,650		
160841-AA-0...	Charlotte Gateway Village LLC Cr Tenant Lease		6.410	MTLY	12/01/2016			9,589,684	9,589,684	0.0000	9,589,684	9,589,684	51,225	619,821	
17121#-AA-2...	Chrysler Meridian Corp 1st Mtg Nt Ser A1		6.400	FA	08/31/2005			5,704,499	5,700,022	0.0000	5,704,499	5,708,230	122,614	364,801	(1,78)
17121#-AB-0...	Chrysler Meridian Corp 1st Mtg Nt Ser A2		6.400	FA	08/31/2005			1,864,217	1,862,754	0.0000	1,865,436	1,865,436	40,070	119,216	(58)
17121#-AC-8...	Chrysler Meridian Corp 1st Mtg Nt Ser A3		6.400	FA	08/31/2005			3,728,429	3,725,503	0.0000	3,728,429	3,730,867	80,140	238,432	(1,16)
17779P-AA-5...	City Crescent LP Cr Tenant Lease		6.800	MS	03/15/2018			4,958,583	4,958,583	0.0000	4,958,583	4,958,583	99,282	295,036	
178777-A*-9...	City Place Holding Corp Cr Tenant Lease		7.040	MN	10/31/2008			4,362,901	4,362,901	0.0000	4,362,901	4,362,901	51,191	307,148	
19623@-AE-5...	Colonade Realty LP Sr Secd Nt Ser B		8.190	JD	06/01/2004			2,438,043	2,438,043	0.0000	2,438,043	2,438,043	16,640	199,676	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16
			4	5									14	15	
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment
196230-AF-2	Colonnade Realty LP Sr Secd Nt Ser C		10.000	JD	06/01/2006			5,689,620	5,689,620	0.0000	5,689,620	5,689,620	47,414	568,962	
223889-AA-4	Cowperwood McAllen I LP Cr Tenant Lease		6.880	MTLY	05/15/2022			1,969,294	1,981,001	0.0000	1,969,294	1,969,104	6,057	71,932	19
23036-AA-4	Culver Corp Sr Sec Nt		6.680	FMAN	08/19/2005	08/16/2005	100.000	2,108,167	2,108,167	0.0000	2,108,167	2,108,167	16,430	140,826	
23568-AA-0	Daly /Michael J/ Cr Tenant Lease		7.625	MTLY	11/16/2013	11/15/2013	100.000	1,252,553	1,214,537	0.0000	1,252,553	1,254,848	4,116	69,456	(2,29)
249304-A*-7	Denver Finl Headquarters L P Credit Tenant Lease		6.320	FA	02/03/2008			10,975,063	10,975,063	0.0000	10,975,063	10,975,063	285,157	693,624	
29272-AA-4	Energy Plaza Lease PassThru Tr Cr Tenant Lease Ser A1 Cl A		5.880	FA	02/14/2014			13,173,611	13,173,611	0.0000	13,173,611	13,173,611	294,782	387,304	
29272-AA-2	Energy Plaza Lease PassThru Tr Cr Tenant Lease Ser A1 Cl B		6.630	FA	02/14/2014			1,552,604	1,552,604	0.0000	1,552,604	1,552,604	39,174	51,469	
34410-AA-7	Flynn & Zinkan Realty Cr Tenant Lease		8.125	MTLY	11/15/2013			1,351,478	1,249,864	0.0000	1,351,478	1,357,705	4,513	76,164	(6,22)
36312K-AA-0	Gaithersburg Fin Tr Credit Tenant Lease		7.010	MTLY	04/11/2014			7,188,510	6,783,634	0.0000	7,188,510	7,236,441	27,739	482,137	(27,72)
37852-AA-5	Glendale Partners Cr Tenant Lease		7.800	MTLY	05/15/2014			1,033,208	995,025	0.0000	1,033,208	1,035,393	3,449	58,209	(2,18)
39103-AA-8	Great Northern Inv Green Bay Cr Tenant Lease		7.800	MTLY	12/15/2013			1,346,241	1,295,292	0.0000	1,346,241	1,349,292	4,490	75,775	(3,05)
39104-AA-7	Great Northern Inv Marshfield Cr Tenant Lease		7.800	MTLY	03/15/2014			1,345,716	1,295,665	0.0000	1,345,716	1,348,631	4,492	75,796	(2,91)
40414X-AA-1	HD Real Estate Fdg Corp II Secd Nt		5.950	AO	10/15/2008			1,080,352	1,000,000	111.2360	1,112,360	1,081,760	12,561		(1,40)
43278Q-AA-5	Hillview Avenue Cr Tenant Lease Ser 2002-CTL1		6.731	MTLY	10/12/2020	10/11/2020	100.000	6,965,900	6,930,418	0.0000	6,965,900	6,967,299	27,212	353,752	(1,39)
50204-AA-3	LMB Funding LP Cr Tenant Lease Ser A		8.050	JD	12/21/2013			6,827,953	6,692,308	0.0000	6,827,953	6,835,308	1,496	520,790	(6,16)
52465-AA-5	Legg Mason Mtg Cap Corp Ser 1998-CTL-5		7.040	MTLY	09/09/2008			5,570,083	5,516,585	0.0000	5,570,083	5,605,039	23,734	386,471	(8,88)
52465-AA-7	Legg Mason Mtg Cap Corp Ser 1999-CTL-19		6.225	JJ	01/10/2009			5,937,962	6,098,855	0.0000	5,937,962	5,861,153	180,348	379,681	23,98
52467-AA-3	Legg Mason Mtg Cap Corp CTL		7.400	MTLY	12/15/2021			5,193,696	4,968,663	0.0000	5,193,696	5,201,302	16,341	275,761	(7,60)
52467-AA-8	Legg Mason Mtg Cap Corp CTL		7.750	MTLY	01/15/2021			2,587,283	2,469,253	0.0000	2,587,283	2,589,711	8,505	95,684	(2,42)
52467-AA-5	Legg Mason Mtg Cap Corp CTL Ser 2002-CTL-29		6.750	MTLY	12/15/2016			8,005,225	7,420,925	0.0000	8,005,225	8,016,697	22,263	125,228	(11,47)
636516-AB-2	National Inst of Hlth Fishers Pl I Bldg Fin Lease Tr 2002-II		7.000	JJ	01/15/2024			3,000,000	3,000,000	0.0000	3,000,000	3,000,000	96,833	3,500	
66381-AA-6	Northbrook Enterprises Corp Secd Nt		6.500	MJSD	03/04/2006			2,465,978	2,465,978	0.0000	2,465,978	2,465,978	11,576	160,289	
68147-AA-9	Olympia Development Cr Tenant Lease I		7.825	MTLY	01/15/2013			1,268,062	1,187,741	0.0000	1,268,062	1,273,514	4,131	69,705	(5,45)
68147-AA-7	Olympia Development Cr Tenant Lease II		7.825	MTLY	02/15/2013			1,324,877	1,271,553	0.0000	1,324,877	1,328,392	4,422	74,624	(3,51)
70153-AA-4	Parkway Bank & Tr Cr Tenant Lease		7.500	MTLY	06/15/2014			1,482,575	1,449,658	0.0000	1,482,575	1,484,435	4,832	81,543	(1,86)
70178-AA-3	Parnell Properties LLC Sec Nt		6.660	JAJO	04/01/2003			621,246	621,246	0.0000	621,246	621,246	10,344	41,375	
71976-AA-9	Pickering-Norvan Associates Cr Tenant Lease		7.850	MTLY	11/15/2014			1,381,163	1,296,434	0.0000	1,381,163	1,385,851	4,523	76,327	(4,68)
74349-AA-9	Prospect Hill Ppty Ltd Ptship Cr Tenant Lease		7.110	MTLY	10/31/2021			8,284,893	8,284,893	0.0000	8,284,893	8,284,893	34,362	589,056	
74975-AA-2	RW James Inv Corp Cr Tenant Lease		8.125	MTLY	05/10/2013			1,245,671	1,180,237	0.0000	1,245,671	1,249,883	5,594	71,921	(4,21)
839521-AA-9	South Point Energy Center LLC Lease Obligation		8.400	MN	05/30/2012			7,529,723	7,562,376	92.0000	6,957,386	7,530,446	54,701	709,351	(72)
85231C-AA-3	St Louis Fed Office Bldg Tr CTL Ser 2002-A		6.910	JJ	01/15/2019			3,312,884	3,312,884	0.0000	3,312,884	3,312,884	105,558	34,974	
89222-AA-1	Townsend Norwalk LLC Credit Tenant Lease		7.100	MTLY	03/31/2021	03/30/2021	100.000	3,883,095	3,883,095	0.0000	3,883,095	3,883,095	766	275,700	
92851-AA-3	Vivendi SPC Tr Cr Tenant Lease		6.630	MTLY	04/15/2022			3,000,000	3,000,000	0.0000	3,000,000	3,000,000	8,840	11,050	
92933-AA-3	WRG III LP Cr Tenant Lease		7.295	MTLY	01/15/2014			1,426,770	1,405,850	0.0000	1,426,770	1,428,006	4,558	76,918	(1,23)
92948-AA-2	WDR Lease Tr Cft Ser 1998-P8		6.190	JJ	07/15/2008			5,649,591	5,649,591	0.0000	5,649,591	5,649,591	161,255	349,710	
981468-AA-9	World Finl Ppty Fin Corp Tower B PTC		6.910	MTLY	09/01/2013			12,277,250	12,031,904	0.0000	12,277,250	12,306,876	69,284	831,404	(20,16)
98881-AA-4	ZC Specialty Ins Co Cr Tenant Lease Ser 2002-31		7.338	JJ	12/23/2022			5,875,000	5,875,000	0.0000	5,875,000	5,875,000	13,173		
000000-00-0	Waterfront Mfg 28 LP Cr Tenant Lease		5.594	MTLY	12/02/2016			6,000,000	6,000,000	0.0000	6,000,000	6,000,000	3,729		
Total Credit Tenant Loans - United States								300,100,881	298,415,210	XXX	299,560,552	300,165,800	2,804,827	15,577,074	(96,59)
Total Credit Tenant Loans - Canada								0	0	XXX	0	0	0	0	
Total Credit Tenant Loans - Other Countries								0	0	XXX	0	0	0	0	
4699999 - Total Bonds - Credit Tenant Loans								300,100,881	298,415,210	XXX	299,560,552	300,165,800	2,804,827	15,577,074	(96,59)
Parents, Subsidiaries & Affiliates															
Issuer Obligations (10)															
United States															
87219-AA-2	TBG Ins Svc Corp Sr Nt		6.000	MTLY	05/08/2003			462,481	462,481	100.0000	462,481	462,481	1,773	34,365	
Total United States								462,481	462,481	XXX	462,481	462,481	1,773	34,365	
4799999 - Total Bonds - Parent, Subsidiaries, Affiliates - Issuer Obligations								462,481	462,481	XXX	462,481	462,481	1,773	34,365	
5399996 - Bonds - Parent, Subs & Affiliate - United States								462,481	462,481	XXX	462,481	462,481	1,773	34,365	
5399997 - Bonds - Parent, Subs & Affiliate - Canada								0	0	XXX	0	0	0	0	
5399998 - Bonds - Parent, Subs & Affiliate - Other Countries								0	0	XXX	0	0	0	0	
5399999 - Total - Parent, Subsidiaries and Affiliates								462,481	462,481	XXX	462,481	462,481	1,773	34,365	

SCHEDULE D - PART 1

[illegible]

6099999 Totals

E08.51

Showing all PREFERRED STOCKS Owned December 31 of Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	3	4	5	6	7	Dividends		10	11	12	13
							8	9				
CUSIP Identification	Description	Number of Shares	Book/Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	NAIC Designation (a)	Date Acquired
Banks, Trust & Insurance Companies												
United States												
026874-10-7	American Intl Group Inc Com	2,403,000	139,014	57,850	139,014	47,402		428	(51,785)		L	01/04/1999
534187-10-9	Lincoln National Corp Com	2,000,000	63,160	31,580	63,160	77,810		2,560	(33,980)		L	01/06/1998
Total United States			202,174	XXX	202,174	125,212	0	2,988	(85,765)	0	XXX	XXX
6799999 - Total - Common Stock - Banks, Trust, Insurance			202,174	XXX	202,174	125,212	0	2,988	(85,765)	0	XXX	XXX
Industrial & Miscellaneous												
United States												
01645#-11-3	Allstar Transition Inc R	2,350		0.000							U	04/20/2000
01853@-12-0	Allfab Aerospace Corp Warrants R	130,330		0.000							U	04/20/2000
091250-2#-6	Birmingham Steel Corp Warrants R	89,172,000		0.000							A	05/15/2000
200334-10-0	Comdisco Holding Co - W/I Com LS R	1,203,000	93,834	78,000	93,834	120,300			(26,466)		L	10/01/2002
36664P-10-5	Gartmore Var Ins Tr Aggressive Fund	50,659,230	412,873	8,150	412,873	505,876		4,803	(98,497)		U	12/31/2002
36664P-20-4	Gartmore Var Ins Tr Mod Aggressive Fund	50,867,740	431,867	8,490	431,867	507,806		6,680	(80,435)		U	12/31/2002
36664P-30-3	Gartmore Var Ins Tr Moderate Fund	50,986,550	455,820	8,940	455,820	509,133		7,921	(56,310)		U	12/31/2002
36664P-40-2	Gartmore Var Ins Tr Mod Conservative Fund	51,151,040	482,354	9,430	482,354	511,005		9,755	(30,650)		U	12/31/2002
36664P-50-1	Gartmore Var Ins Tr Conservative Fund	51,244,040	503,729	9,830	503,729	512,251		11,048	(9,022)		U	12/31/2002
36664P-60-0	Gartmore Var Ins Tr Global Health Sciences Fd III	250,499,260	2,054,094	8,200	2,054,094	2,504,074			(485,969)		U	12/28/2001
36664P-78-2	Gartmore Var Ins Tr US Leaders Fd CI III	100,606,400	949,724	9,440	949,724	1,005,897		5,897	(64,172)		U	12/31/2002
36664P-82-4	Gartmore Var Ins Tr US Growth Leaders Fd CI III	300,000,000	2,274,000	7,580	2,274,000	3,000,000			(702,000)		U	12/18/2001
36664P-85-7	Gartmore Var Ins Tr Global Utilities Fd CI III	303,723,780	2,256,668	7,430	2,256,668	3,028,364		28,364	(774,696)		U	12/31/2002
36664P-88-1	Gartmore Var Ins Tr Global In Tr Finl Sv Fd CI III	300,526,160	2,692,714	8,960	2,692,714	3,004,250		3,759	(350,536)		U	09/30/2002
44041#-11-3	Horizon Food Group Inc Warrants R	202,935,000	411,958	2,030	411,958	411,000			1,015		A	07/09/1999
45900*-11-4	International Airports Warrants R	13,128,670		0.000							U	04/20/2000
481165-10-8	Joy Global Inc Com R	1,161,000	13,073	11,260	13,073	19,725			(6,653)		L	01/22/2002
540411-50-1	Loehmanns Holdings Inc R	1,784,000	27,830	15,600	27,830	4,017			19,328		L	10/16/2002
57777#-11-5	Maxxim Medical Group Inc Warrants R	6,571,000	140,488	21,380	140,488	140,488					A	11/12/1999
638652-40-4	Nationwide Gartmore Millennium Growth Fd	36,096,930	302,131	8,370	302,131	475,838			(125,978)		L	12/31/2000
638652-51-1	Nationwide Morley Cap Acc Fd CI IRA(Seed)	121,230,780	1,212,308	10,000	1,212,308	1,212,325		53,027	(17)		L	12/31/2002
638652-52-9	Nationwide Morley Cap Acc Fd CI ISC(Seed)	121,287,910	1,212,879	10,000	1,212,879	1,212,897		53,457	(17)		L	12/31/2002
638652-53-7	Nationwide Morley Cap Acc Fd CI IC(Seed)	369,480,130	3,694,801	10,000	3,694,801	3,694,853		177,422	(51)		L	12/31/2002
638652-74-3	Nationwide Govt Bd Fd CI D	190,318,500	2,061,149	10,830	2,061,149	1,662,017		121,600	81,966		L	12/31/2002
638926-60-0	Nationwide Sep Acct Trust Strategic Value (Seed)	106,730,400	768,459	7,200	768,459	1,052,024		309	(261,382)		L	12/31/2002
638926-73-3	Nationwide Sep Acct Trust Gartmore Intl Growth Fd (Seed)	1,002,858,150	4,673,319	4,660	4,673,319	6,157,549			(1,484,230)		U	06/29/2001
638926-74-1	Nationwide Sep Acct Trust Gartmore Emerging Mkt Fd (Seed)	504,334,800	3,020,965	5,990	3,020,965	3,569,844		6,174	(548,879)		U	12/31/2002
638926-76-6	Nationwide Sep Acct Trust Turner VIP Gr Focus Fd (Seed)	200,000,000	416,000	2,080	416,000	728,000			(312,000)		U	06/30/2000
638926-79-0	Nationwide Sep Acct Trust Global Tech & Comm Fd (Seed)	514,517,670	1,229,697	2,390	1,229,697	2,160,461		11,359	(930,763)		U	06/30/2002
638926-86-5	Nationwide Sep Acct Trust High Income Bond (Seed Acct)	780,316,320	5,509,033	7,060	5,509,033	5,790,301		453,391	(281,268)		L	12/31/2002
783555-61-8	Rydex Variable Tr Real Estate Fund	4,123,840	102,931	24,960	102,931	103,114		2,096	(3,259)		U	12/31/2002
783555-62-6	Rydex Variable Tr Medius Fund	13,465,470	239,281	17,770	239,281	316,983		62,332	(139,720)		U	09/30/2002
783555-65-9	Rydex Variable Tr Velocity 100 Fund	10,000,000	119,000	11,900	119,000	250,000			(270,700)		U	10/02/2001
783555-67-5	Rydex Variable Tr Titan 500 Fund	10,023,910	161,285	16,090	161,285	250,402		402	(137,817)		U	09/30/2002
783555-71-7	Rydex Variable Tr Large Cap Japan Fund	19,688,950	360,111	18,290	360,111	491,849		1,529	(71,135)		U	09/30/2002
783555-72-5	Rydex Variable Tr Large Cap Europe Fund	19,669,690	383,952	19,520	383,952	488,933		10,618	(162,570)		U	09/30/2002
783555-73-3	Rydex Variable Tr Mekros Fund	10,349,780	208,134	20,110	208,134	258,986		5,586	(119,872)		U	09/30/2002
92830F-58-8	Vision Group of Funds Large Cap Value Fund II	100,271,740	796,158	7,940	796,158	1,002,000		2,000	(205,842)		U	09/30/2002
92830F-59-6	Vision Group of Funds Large Cap Growth Fund II	100,000,000	859,000	8,590	859,000	1,000,000			(141,000)		U	05/31/2002
Total United States			40,531,621	XXX	40,531,621	47,662,562	0	1,039,530	(7,779,597)	0	XXX	XXX
6899999 - Total - Common Stock - Industrial, Misc.			40,531,621	XXX	40,531,621	47,662,562	0	1,039,530	(7,779,597)	0	XXX	XXX
Parents, Subsidiaries & Affiliates												
63866#-10-7	Nationwide Life & Annuity Ins	66,000,000	214,576,678	3,251,162	214,576,678	253,070,003			(3,349,302)		U	11/19/2002
63866@-10-9	Nationwide Investment Serv	5,000,000	2,345,517	469,103	2,345,517	2,029,728			5,659		U	04/05/1996
6999999 - Total - Common Stock - Parent, Subsidiaries, Affiliates			216,922,195	XXX	216,922,195	255,099,731	0	0	(3,343,643)	0	XXX	XXX
7099999 Total - Common Stocks			257,655,990	XXX	257,655,990	302,887,505	0	1,042,518	(11,209,004)	0	XXX	XXX
7199999 Total - Preferred and Common Stocks			263,155,990	XXX	262,915,990	308,387,958	0	1,596,598	(11,209,004)	0	XXX	XXX

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues 28 , the total \$ value (included in Column 6) of all such issues \$ 242,005,872

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
BONDS							
US Governments							
United States							
.....3133MG-YH-3.....	Federal Home Loan Bk 5.750% 08/15/11 Tap Nt Ser NE11.....	12/30/2002	CS First Boston Corporation.....		55,578,000	50,000,000	1,086,111
.....3133MJ-X4-7.....	Federal Home Loan Bk 3.625% 11/15/05 Tap Nt Ser 2U05.....	12/26/2002	Wells Fargo.....		20,664,000	20,000,000	84,583
.....3134A4-CX-0.....	FHLMC Reference Nt 5.250% 01/15/06.....	12/19/2002	Various.....		38,688,910	36,000,000	587,563
.....3134A4-QD-9.....	FHLMC Reference Nt 5.125% 07/15/12.....	07/17/2002	Various.....		272,680,750	275,000,000	28,472
.....313586-QR-3.....	Fannie Mae Strips 0.000% 07/05/14.....	12/30/2002	Various.....		82,138,366	150,000,000	
.....31359M-HK-2.....	FNMA Benchmark Nt 5.500% 03/15/11.....	07/18/2002	Salomon Smith Barney.....		10,274,900	10,000,000	189,444
.....31359M-LZ-4.....	FNMA Benchmark Nt 5.000% 01/15/07.....	12/26/2002	UBS Warburg-CMO.....		26,960,500	25,000,000	562,500
.....31359M-MP-5.....	FNMA Benchmark Nt 5.250% 04/15/07.....	06/27/2002	ABN Amro Sec (USA) Inc.....		15,571,350	15,000,000	201,250
.....31359M-NP-4.....	FNMA Benchmark Nt 4.250% 07/15/07.....	07/26/2002	UBS Warburg-CMO.....		6,084,420	6,000,000	4,958
.....31771J-WR-7.....	FICO Strips 0.000% 05/02/15.....	12/18/2002	HSBC Securities.....		5,116,357	10,005,000	
.....912828-AJ-9.....	U S Treasury Nt 4.375% 08/15/12.....	12/03/2002	Direct.....		4,043,125	4,000,000	52,785
Total United States					537,800,678	601,005,000	2,797,667
0399996 - Bonds - U.S. Government					537,800,678	601,005,000	2,797,667
0399999 - Total - Bonds - U.S. Government					537,800,678	601,005,000	2,797,667
Political Subdivisions of States							
United States							
Illinois							
.....484080-LN-4.....	Kane McHenry Cook 4.800% 12/01/05 DeKalb IL 60 Cntys Sch Dist 300 Txble.....	05/22/2002	ABN Amro Sec (USA) Inc.....		1,498,080	1,500,000	5,600
Total Illinois					1,498,080	1,500,000	5,600
Total United States					1,498,080	1,500,000	5,600
2499996 - Bonds - Political Subdivision - United States					1,498,080	1,500,000	5,600
2499997 - Bonds - Political Subdivision - Canada					0	0	0
2499998 - Bonds - Political Subdivision - Other Countries					0	0	0
2499999 - Total - Bonds - Political Subdivisions					1,498,080	1,500,000	5,600
Special Revenue & Assessment							
United States							
California							
.....13066Y-BH-1.....	California St Wtr Res 4.330% 05/01/06 Pwr Rev Taxable Muni Ser E.....	11/07/2002	Morgan/JP/Securities - Bonds.....		11,999,040	12,000,000	18,763
Total California					11,999,040	12,000,000	18,763
Utah							
.....95640E-BN-4.....	West Valley Cty UT Mun 7.625% 05/01/16 Bld Rev Event Ctr Txb1 Crossover Ref.....	05/20/2002	Piper Jaffray Inc.....		2,199,560	2,000,000	9,319
Total Utah					2,199,560	2,000,000	9,319
United States							
.....312904-N2-7.....	FHLMC REMIC Ser 1030 F 9.000% 12/15/20.....	06/05/2002	Raymond James & Assoc Inc.....		984,598	931,062	2,095
.....312913-ZE-9.....	FHLMC REMIC Ser 7.000% 12/15/22 1437-HD.....	12/01/2002	Interest Capitalization.....		287,904	287,904	
.....312915-HX-2.....	FHLMC REMIC Ser 7.000% 08/15/22 1502-PZ.....	12/01/2002	Interest Capitalization.....		1,323,687	1,323,687	
.....312915-PK-1.....	FHLMC REMIC Ser 7.500% 04/15/23 1494-PZ.....	04/04/2002	Various.....		25,746,807	24,498,895	32,665
.....312915-PK-1.....	FHLMC REMIC Ser 7.500% 04/15/23 1494-PZ.....	12/01/2002	Interest Capitalization.....		1,252,078	1,252,078	
.....312915-UF-6.....	FHLMC REMIC Ser 1504 Z 7.000% 05/15/23.....	02/26/2002	UBS, Warburg, Dillon Read.....		14,327,941	13,893,761	
.....312915-UF-6.....	FHLMC REMIC Ser 1504 Z 7.000% 05/15/23.....	12/01/2002	Interest Capitalization.....		746,676	746,676	
.....313399-HU-4.....	FHLMC REMIC Ser 2351 6.500% 07/15/30 PX.....	06/04/2002	Salomon Smith Barney.....		5,071,875	5,000,000	5,417
.....313399-U9-6.....	FHLMC REMIC Ser 2345 7.000% 07/15/21 VD.....	06/19/2002	CS First Boston Corporation.....		3,160,547	3,000,000	13,417
.....31339D-TT-5.....	FHLMC REMIC Ser 2412 6.500% 08/15/30 PT.....	07/10/2002	Merrill Lynch.....		15,480,469	15,000,000	37,917
.....31339G-SB-3.....	FHLMC REMIC Ser 2374 6.000% 04/15/27 QE.....	07/11/2002	SBC Warburg Dillon Read.....		6,179,063	6,000,000	15,000
.....31339G-A3-5.....	FHLMC REMIC Ser 2371 6.000% 05/15/15 DF.....	08/19/2002	Direct.....		8,327,500	8,000,000	28,000
.....31339G-BZ-3.....	FHLMC REMIC Ser 2369 6.500% 04/15/30 ZH.....	08/16/2002	UBS Warburg-CMO.....		13,006,475	12,666,074	45,739
.....31339G-BZ-3.....	FHLMC REMIC Ser 2369 6.500% 04/15/30 ZH.....	12/01/2002	Interest Capitalization.....		276,670	276,670	
.....31339G-Y9-6.....	FHLMC REMIC Ser 2387 6.000% 02/15/27 PC.....	07/19/2002	CS First Boston Corporation.....		10,296,875	10,000,000	38,333
.....31339L-F4-7.....	FHLMC REMIC Ser 2394 6.000% 05/15/30 GD.....	08/06/2002	UBS Warburg-CMO.....		17,276,250	17,000,000	22,667
.....31339L-H6-0.....	FHLMC REMIC Ser 2392 6.000% 08/15/27 PG.....	08/01/2002	Direct.....		10,350,000	10,000,000	8,333
.....31339L-PD-6.....	FHLMC REMIC Ser 2393 C 5.500% 12/15/31.....	06/13/2002	Greenwich Capital Markets Inc.....		19,807,179	20,819,030	50,461
.....31339M-AQ-8.....	FHLMC REMIC Ser 2388 6.000% 07/15/30 LE.....	08/05/2002	Various.....		38,138,551	37,447,343	89,155
.....31339M-DT-2.....	FHLMC REMIC Ser 2389 6.000% 07/15/27 EG.....	08/01/2002	CS First Boston Corporation.....		25,902,344	25,000,000	20,833
.....31339M-RS-9.....	FHLMC REMIC Ser 2401 6.500% 01/15/19 VF.....	07/10/2002	Greenwich Capital Markets Inc.....		8,245,000	8,000,000	20,222
.....31339W-BZ-8.....	FHLMC REMIC Ser 2423 7.000% 05/15/23 ME.....	03/20/2002	UBS, Warburg, Dillon Read.....		12,435,000	12,000,000	63,000
.....31339W-NF-9.....	FHLMC REMIC Ser 2439 6.000% 08/15/27 LF.....	07/25/2002	CS First Boston Corporation.....		10,923,640	10,583,000	51,151
.....31339W-RC-2.....	FHLMC REMIC Ser 2442 6.000% 07/15/28 PE.....	07/18/2002	UBS Warburg-CMO.....		5,129,688	5,000,000	18,333
.....3133T3-KF-4.....	FHLMC REMIC Ser 6.250% 12/15/23 1628-KZ.....	09/23/2002	Nomura Securities Int'l Inc.....		13,756,911	12,947,681	56,197
.....3133T3-KF-4.....	FHLMC REMIC Ser 6.250% 12/15/23 1628-KZ.....	12/01/2002	Interest Capitalization.....		203,363	203,363	

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SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
3133T5-U7-6	FHLMC REMIC Ser 6.500% 09/17/16 G-43-PE	03/01/2002	Direct		1,331,212	1,301,054	
3133T6-M4-0	FHLMC REMIC Ser 1837-Z 6.500% 04/15/26	07/23/2002	Greenwich Capital Markets Inc.		12,418,125	12,000,000	54,167
3133T6-M4-0	FHLMC REMIC Ser 1837-Z 6.500% 04/15/26	12/01/2002	Interest Capitalization		328,540	328,540	
3133TE-LG-7	FHLMC REMIC Ser 2064 M 6.000% 06/15/28	06/24/2002	Legg Mason Wood Walker Inc.		1,025,625	1,000,000	4,333
3133TH-JB-4	FHLMC REMIC Ser 2103 6.000% 07/15/23 NB	06/07/2002	McDonald & Co Sec Inc.		6,072,188	6,000,000	11,000
3133TJ-GX-5	FHLMC REMIC Ser 2129 6.000% 10/15/20 ZD	07/17/2002	Greenwich Capital Markets Inc.		7,426,219	7,636,214	26,727
3133TJ-GX-5	FHLMC REMIC Ser 2129 6.000% 10/15/20 ZD	12/01/2002	Interest Capitalization		192,824	192,824	
3133TN-HV-9	FHLMC REMIC Ser 2215 6.500% 02/15/30 CI PG	03/21/2002	Various		13,972,188	14,000,000	58,139
3133TR-MY-8	FHLMC REMIC Ser 2285 6.500% 10/15/16 VB	07/19/2002	Baird Robert W & Co Inc.		2,080,000	2,000,000	8,306
3133TS-JU-8	FHLMC REMIC Ser 2306 6.000% 01/15/30 PK	07/18/2002	UBS Warburg-CMO		1,501,875	1,500,000	5,500
3133TS-SS-3	FHLMC REMIC Ser 2303 7.000% 06/15/14 VD	06/04/2002	Raymond James & Assoc Inc.		2,105,000	2,000,000	2,333
3133TT-4Q-1	FHLMC REMIC Ser 2319 6.500% 04/15/30 PG	05/31/2002	Direct		4,017,078	3,981,000	2,875
3133TT-TA-9	FHLMC REMIC Ser 2330 6.500% 01/15/30 PD	06/21/2002	UBS, Warburg, Dillon Read		10,194,531	10,000,000	45,139
3133TT-WY-3	FHLMC REMIC Ser 2326 6.500% 11/15/29 PW	03/01/2002	Salomon Smith Barney		29,957,067	30,000,000	27,083
3133TU-LK-2	FHLMC REMIC Ser 2358 6.000% 05/15/27 OD	07/18/2002	Merrill Lynch		8,929,965	8,687,000	31,852
3133TU-P4-4	FHLMC REMIC Ser 2363 6.500% 05/15/17 BW	07/23/2002	UBS Warburg-CMO		7,328,125	7,000,000	31,597
31358N-5B-4	FNMA REMIC Ser 7.000% 07/25/22 1992-124 PZ	12/01/2002	Interest Capitalization		1,436,669	1,436,669	
31358P-NR-4	FNMA REMIC Ser 7.500% 09/25/21 1992-138E	03/01/2002	Direct		924,023	901,723	
31358R-G5-6	FNMA REMIC Ser 6.850% 06/25/22 1992-214 Z	12/01/2002	Interest Capitalization		326,807	326,807	
31358S-UU-3	FNMA Grantor Tr Ser 7.000% 05/25/07 2000-39 VB	02/27/2002	Raymond James & Assoc Inc.		20,825,000	20,000,000	11,667
31359E-LJ-8	FNMA REMIC Ser 6.500% 10/25/23 1993-204ZA	12/01/2002	Interest Capitalization		621,780	621,780	
31359G-WW-2	FNMA REMIC Ser 1994-31 6.500% 03/25/23 ZB	04/22/2002	Morgan/JP/Securities - Bonds		8,173,071	8,022,647	34,765
31359G-WW-2	FNMA REMIC Ser 1994-31 6.500% 03/25/23 ZB	12/01/2002	Interest Capitalization		354,311	354,311	
31359Q-UN-2	FNMA REMIC Ser 1997-56 7.000% 09/18/27 Z	02/07/2002	Nomura Securities Int'l Inc.		7,424,221	7,283,111	15,578
31359Q-UN-2	FNMA REMIC Ser 1997-56 7.000% 09/18/27 Z	12/01/2002	Interest Capitalization		436,176	436,176	
31359V-BH-5	FNMA Ser 1998-73 CI MZ 6.300% 10/17/38	09/25/2002	Greenwich Capital Markets Inc.		11,761,076	11,399,998	50,907
31359V-BH-5	FNMA Ser 1998-73 CI MZ 6.300% 10/17/38	12/01/2002	Interest Capitalization		180,494	180,494	
31359W-KE-0	FNMA REMIC Ser 1999-33 6.000% 05/25/10 VA	03/21/2002	Direct		2,794,214	2,785,076	11,604
31362W-QN-9	FNMA Pool # 73361 6.445% 01/01/06	12/03/2002	CS First Boston Corporation		12,263,358	11,387,912	10,194
31371K-U9-0	FNMA Pool # 254508 5.000% 11/01/12	10/31/2002	Various		30,439,637	29,508,282	73,771
313921-T2-4	FNMA Ser 2001-61 CI VT 6.000% 03/25/18	10/04/2002	First Tennessee Bank NA		12,757,839	12,332,000	16,443
31392A-F5-2	FNMA Ser 2001-73 CI PG 6.000% 09/25/31	09/25/2002	Bank of America-CMO		13,572,969	13,250,000	64,042
31392A-P9-3	FNMA Ser 2001-69 CI QE 6.000% 07/25/28	07/19/2002	Greenwich Capital Markets Inc.		15,475,728	15,036,384	57,639
31392A-SM-1	FNMA Ser 2001-74 CI PC 6.000% 01/25/27	07/19/2002	CS First Boston Corporation		25,714,844	25,000,000	95,833
31392B-GT-7	FNMA Ser 2001-72 CI NH 6.000% 04/25/30	09/23/2002	Huntington Capital Corp.		3,101,250	3,000,000	12,500
31392B-WQ-5	FNMA REMIC Ser 2002-4 6.500% 07/25/20 CI VB	02/13/2002	CS First Boston Corporation		3,886,907	3,886,122	12,636
31392C-HW-7	FNMA REMIC Ser 2002-18 6.500% 11/25/28 LD	07/22/2002	Dain Rauschar Inc.		8,711,309	8,387,600	36,346
31392C-N7-5	FNMA REMIC Ser 2002-34 6.000% 07/25/19 CI VB	09/25/2002	Legg Mason Wood Walker Inc.		5,170,313	5,000,000	24,167
31392D-AH-5	FHLMC REMIC Ser 6.500% 07/25/14 2002-28 VA	06/12/2002	Salomon Smith Barney		10,007,470	9,622,567	27,799
31392D-E8-1	FHLMC FNMA REMIC Ser 5.350% 07/25/36 2002-W6 CI 1A4	07/01/2002	Nomura Securities Int'l Inc.		22,704,076	22,660,000	101,026
31392D-J4-5	FHLMC FNMA Whole Loan 6.250% 08/25/30 2002-W5 A74	11/19/2002	Greenwich Capital Markets Inc.		4,150,625	4,000,000	14,583
31392D-U9-1	FHLMC REMIC Ser 6.000% 04/25/30 2002-48 CI AD	08/02/2002	Lehman Brothers CMO		7,601,479	7,457,000	7,457
31392E-4S-6	FNMA Ser 2002-72 CI DA 5.500% 11/25/17	10/03/2002	First Tennessee Bank NA		7,461,352	7,252,833	32,134
31392E-EU-0	FNMA REMIC Ser 2002-55 5.500% 08/25/12 CI QB	08/15/2002	UBS Warburg-CMO		17,061,401	16,363,400	72,499
31392E-FP-0	FNMA REMIC Ser 2002-55 6.000% 05/25/31 CI ON	08/20/2002	UBS Warburg-CMO		14,699,375	14,500,000	70,083
31392E-LU-2	FNMA REMIC Ser 2002-58 6.000% 05/25/31 CI PE	08/08/2002	Salomon Smith Barney		20,129,688	20,000,000	96,667
31392E-UE-8	FNMA REMIC Ser 2002-59 5.500% 03/25/11 CI UM	08/15/2002	CS First Boston Corporation		10,450,000	10,000,000	44,306
31392F-KK-2	FHLMC REMIC Ser 5.500% 07/25/27 2002-76 CI PF	10/03/2002	Bank of America-CMO		20,745,152	20,193,000	89,466
31392F-TN-7	FHLMC Ser 2002-74 CI 4.500% 02/25/17 KL	11/01/2002	Salomon Smith Barney		42,554,644	42,165,592	23,372
31392K-FL-5	FHLMC REMIC Ser 2451 6.500% 01/15/28 JE	07/12/2002	Lehman Brothers Inc.		6,245,625	6,000,000	17,333
31392M-4W-9	FHLMC REMIC Ser 2448 6.500% 05/15/31 QM	07/22/2002	Direct		9,330,469	9,000,000	39,000
31392M-5N-8	FHLMC REMIC Ser 2448 6.000% 10/15/27 TU	07/18/2002	UBS Warburg-CMO		7,170,625	7,000,000	25,667
31392M-DF-6	FHLMC REMIC Ser 2448 6.500% 02/15/13 VG	06/12/2002	UBS, Warburg, Dillon Read		17,069,338	16,349,538	33,861
31392M-EH-1	FHLMC SPC Ser T-41 CI 5.730% 03/25/24 1A3	05/16/2002	Direct		17,999,946	18,000,000	85,950
31392M-KQ-4	FHLMC REMIC Ser 2461 6.500% 04/15/18 VD	07/23/2002	Merrill Lynch		6,240,000	6,000,000	27,083
31392M-TS-1	FHLMC REMIC Ser 2463 6.500% 08/15/19 VH	07/23/2002	Morgan/JP/Securities - Bonds		15,614,063	15,000,000	67,708
31392P-E6-8	FHLMC REMIC Ser 2456 6.000% 04/15/28 QF	07/18/2002	Bank of America BISD Dealer		10,247,656	10,000,000	36,667
31392P-S3-0	FHLMC REMIC Ser 2484 6.000% 01/15/31 PD	08/02/2002	UBS Warburg-CMO		22,071,936	21,732,368	25,354
31392P-T7-0	FHLMC REMIC Ser 2476 6.000% 07/15/31 PD	07/25/2002	Morgan/JP/Securities - Bonds		25,231,250	25,000,000	120,833
31392P-VF-9	FHLMC REMIC Ser 2473 6.500% 10/15/18 VK	07/17/2002	Various		12,316,875	12,000,000	62,833
31392R-3U-3	FHLMC REMIC Ser 2471 6.000% 08/15/27 EG	07/18/2002	Bank of America-CMO		11,247,500	11,000,000	53,167
31392R-4A-6	FHLMC REMIC Ser 2471 6.000% 02/15/31 EH	08/06/2002	Various		72,113,723	71,265,000	214,948
31392R-4K-4	FHLMC REMIC Ser 2471 6.000% 09/15/11 VA	08/22/2002	Bank of America-CMO		11,104,457	10,530,231	45,631
31392R-CF-6	FHLMC REMIC Ser 2469 6.000% 01/15/28 PC	07/26/2002	Goldman Sachs & Company		12,365,625	12,000,000	60,000

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31392R-FG-1	FHLMC REMIC Ser 2467 6.000% 04/15/28 PD	08/06/2002	Countrywide Securities		17,051,884	16,535,160	22,047
31392R-JJ-1	FHLMC REMIC Ser 2470 6.000% 10/15/30 QE	07/25/2002	UBS Warburg-CMO		9,084,375	9,000,000	43,500
31392R-TR-2	FHLMC REMIC Ser 2490 6.000% 02/15/14 VA	08/16/2002	Various		19,226,038	18,376,013	88,817
31392R-YW-5	FHLMC REMIC Ser 2489 6.000% 02/15/31 PD	09/17/2002	UBS, Warburg, Dillon Read		51,468,750	50,000,000	158,333
31392T-AW-7	FHLMC REMIC Ser 2485 6.000% 12/15/27 WD	08/15/2002	Direct		11,412,500	11,000,000	53,167
31392T-HK-6	FHLMC REMIC Ser 2488 6.000% 01/15/31 ML	08/23/2002	CS First Boston Corporation		31,548,917	30,987,273	149,772
31392T-WT-0	FHLMC REMIC Ser 2478 6.000% 08/15/22 JF	09/24/2002	Bank of America-CMO		8,332,500	8,000,000	34,667
31392T-XA-0	FHLMC REMIC Ser 2478 6.000% 09/15/27 EG	08/07/2002	Bank of America-CMO		9,273,516	9,000,000	43,500
31392T-XB-8	FHLMC REMIC Ser 2478 6.000% 03/15/31 EH	08/20/2002	Various		25,268,750	25,000,000	120,833
31392T-YD-3	FHLMC REMIC Ser 2478 6.000% 10/15/11 VA	08/22/2002	Bank of America-CMO		11,357,813	10,777,671	52,092
31392U-AR-5	FHLMC Str Pass Thru 3.794% 10/27/31 Sec FSPC T-47 A5	08/22/2002	Greenwich Capital Markets Inc.		19,800,000	20,000,000	86,419
31392U-BQ-6	FHLMC REMIC Ser 2505 6.000% 06/15/31 KE	09/18/2002	Bank of America-CMO		29,870,000	29,000,000	140,167
31392U-DT-8	FHLMC REMIC Ser 2504 6.000% 04/15/18 VB	09/16/2002	Greenwich Capital Markets Inc.		24,720,000	24,000,000	116,000
31392U-KL-7	FHLMC REMIC Ser 2504 5.500% 09/15/17 N	09/25/2002	Greenwich Capital Markets Inc.		26,594,317	26,029,000	115,323
31392U-MQ-4	FHLMC REMIC Ser 2503 5.500% 09/15/17 BH	09/24/2002	Bank of America-CMO		22,697,813	22,000,000	97,472
31392U-NL-4	FHLMC REMIC Ser 2503 5.500% 09/15/22 CI VB	11/18/2002	UBS Warburg-CMO		4,010,000	4,000,000	12,222
31392U-PY-4	FHLMC REMIC Ser 2501 6.000% 03/15/31 PD	09/04/2002	Morgan Stanley & Co Inc.		22,560,313	22,000,000	106,333
31392V-7G-1	FHLMC REMIC Ser 2498 5.500% 09/15/17 BM	09/23/2002	CS First Boston Corporation		5,653,828	5,500,000	24,368
31392V-E3-2	FHLMC REMIC Ser 2497 6.000% 01/15/31 PG	09/12/2002	Direct		25,656,250	25,000,000	120,833
31392V-MY-5	FHLMC REMIC Ser 2496 5.000% 03/15/26 TC	11/21/2002	Direct		30,969,145	30,371,212	105,456
31392V-P8-9	FHLMC REMIC Ser 2496 6.000% 05/15/31 QN	09/12/2002	UBS Warburg-CMO		29,094,701	28,350,500	137,027
31392V-SN-3	FHLMC REMIC Ser 2496 5.500% 09/15/17 BK	09/24/2002	UBS Warburg-CMO		22,687,500	22,000,000	97,472
31392V-XR-8	FHLMC Str Pass Thr Sec 3.251% 10/27/31 Ser T50 CI A5	09/24/2002	Greenwich Capital Markets Inc.		12,449,250	12,575,000	43,153
31392V-XZ-7	FHLMC Str Pass-Thr Sec 3.548% 10/27/31 Ser T50 CI A7	10/29/2002	Greenwich Capital Markets Inc.		24,717,188	25,000,000	52,234
31392X-6L-7	FHLMC REMIC Ser 2517 5.000% 10/15/26 PT	11/21/2002	UBS Warburg-CMO		20,393,750	20,000,000	69,444
31392X-6X-1	FHLMC REMIC Ser 2517 5.500% 10/15/17 BH	10/02/2002	UBS Warburg-CMO		8,226,250	8,000,000	35,444
31393F-4B-9	FHLMC Ser 2528 KM 5.500% 10/15/22	12/05/2002	Morgan Stanley & Co Inc.		13,040,625	13,000,000	17,875
31393F-EK-8	FHLMC FSPC Ser T-53 CI 3.776% 10/15/09 A4	11/07/2002	Various		39,800,000	40,000,000	104,889
31393G-QA-5	FHLMC REMIC Ser 2535 5.000% 06/15/29 PA	12/19/2002	Salomon Smith Barney		25,710,938	25,000,000	100,694
383739-RL-5	Government Natl Mtg 6.500% 06/16/30 Assn REMIC Ser 2001-6 PM	07/23/2002	Salomon Smith Barney		6,242,813	6,000,000	27,083
38373R-DP-1	Government Natl Mtg 6.500% 07/16/30 Assn Ser 2001-26 CI PB	02/07/2002	Lehman Brothers Inc.		4,241,794	4,205,000	8,352
38373T-Q5-7	GNMA Ser 2002-4 CI VG 6.500% 11/16/17	07/23/2002	First Tennessee Bank NA		5,742,344	5,500,000	28,799
38373V-AB-6	GNMA Ser 2002-59 CI BE 6.000% 10/20/29	08/08/2002	Bank of America-CMO		7,191,406	7,000,000	33,833
38373V-FJ-4	GNMA Ser 2002-57 CI PD 6.000% 06/20/31	08/29/2002	UBS Warburg-CMO		14,923,699	14,559,706	7,280
38373V-HZ-6	GNMA Ser 2002-60 CI PE 6.000% 07/20/31	08/29/2002	Salomon Smith Barney		6,138,750	6,000,000	3,000
38373V-PX-2	GNMA Ser 2002-64 CI VH 6.000% 04/16/20	11/26/2002	UBS Warburg-CMO		6,894,135	6,661,000	1,110
38373V-QX-1	GNMA Ser 2002-67 CI VB 6.000% 08/20/19	09/13/2002	Salomon Smith Barney		41,331,250	40,000,000	193,333
38373X-4P-0	Government Natl Mtg 6.500% 02/20/13 Assn Ser 2002-33 CI VH	06/13/2002	UBS, Warburg, Dillon Read		9,062,421	8,654,058	26,563
38373X-Q7-6	Government Natl Mtg 6.500% 02/20/13 Assn Ser 2002-30 CI VA	06/13/2002	First Tennessee Bank NA		2,015,836	1,923,422	5,904
38373X-GK-6	GNMA REMIC Ser 2002-42 6.000% 10/20/28 CI PD	08/01/2002	Greenwich Capital Markets Inc.		9,076,375	8,800,000	7,333
38373X-JY-3	GNMA REMIC Ser 2002-46 6.000% 05/20/29 CI PE	07/26/2002	Lehman Brothers CMO		14,931,910	14,497,000	72,485
38373X-K8-8	GNMA REMIC Ser 2002-55 6.000% 06/20/29 CI PC	07/26/2002	Greenwich Capital Markets Inc.		12,433,125	12,000,000	60,000
38373X-P3-4	GNMA Ser 2002-48 CI VG 6.500% 12/16/12	07/12/2002	Huntington Capital Corp.		6,143,944	5,829,687	30,525
38373X-VQ-6	GNMA Ser 2002-49 CI VB 6.500% 06/20/32	07/23/2002	Bear Stearns Securities Corp.		2,082,813	2,000,000	10,472
38373Y-NW-0	GNMA Ser 2002-88 CI GW 5.500% 09/20/19	12/05/2002	Salomon Smith Barney		10,029,688	10,000,000	44,306
3837H1-JQ-5	Government Natl Mtg 6.500% 04/20/28 Assn REMIC Ser 1998-9 ZA	07/23/2002	Morgan/JP/Securities - Bonds		12,793,061	12,484,841	56,355
3837H1-JQ-5	Government Natl Mtg 6.500% 04/20/28 Assn REMIC Ser 1998-9 ZA	12/01/2002	Interest Capitalization		341,814	341,814	
911760-GT-7	Vendee Mtg Tr REMIC 7.250% 09/15/25 Ser 1995-3 IZ	01/30/2002	Greenwich Capital Markets Inc.		16,609,993	15,936,225	9,628
911760-GT-7	Vendee Mtg Tr REMIC 7.250% 09/15/25 Ser 1995-3 IZ	12/01/2002	Interest Capitalization		989,416		
911760-LQ-7	Vendee Mtg Tr REMIC 6.750% 06/15/28 Ser 1998-2 CI 1G	06/10/2002	Greenwich Capital Markets Inc.		12,344,063	12,000,000	24,750
Total United States					1,816,240,155	1,775,018,473	5,980,255
3199996 - Bonds - Special Revenues - United States						1,816,240,155	5,980,255
3199997 - Bonds - Special Revenues - Canada					0	0	0
3199998 - Bonds - Special Revenues - Other Countries					0	0	0
3199999 - Total - Bonds - Special Revenue					1,816,240,155	1,775,018,473	5,980,255
Public Utilities (unaffiliated)							
United States							
01028Q-AX-6	Alabama Gas Corp MT Nt 7.340% 09/20/06 Ser A	06/18/2002	UBS, Warburg, Dillon Read		3,242,970	3,000,000	30,583
037735-BL-0	Appalachian Pwr Co 1st 6.800% 03/01/06 Mtg Bd	01/25/2002	Dain Rauschar Inc.		1,250,532	1,200,000	33,773
040555-CA-0	Arizona Pub Svc Co Nt 7.625% 08/01/05	12/09/2002	PMLIC - Pension Selector		2,177,486	2,000,000	54,222
05916L-AH-8	Baltimore Gas & Elec 6.900% 02/01/05 Co MT Nt Ser D	06/12/2002	Morgan Stanley & Co Inc.		5,264,700	5,000,000	44,083
077858-AA-6	Bell Atlantic - NJ Inc 5.875% 02/01/04 Deb	12/09/2002	PMLIC - Pension Selector		3,875,340	3,750,000	78,333
100599-BN-8	Boston Edison Co Deb 7.800% 05/15/10	08/09/2002	Morgan Stanley & Co Inc.		2,461,514	2,150,000	41,459
14414C-AA-2	Carolina Power & Light 6.650% 04/01/08 Sr Nr Ser D	12/09/2002	PMLIC - Pension Selector		3,256,578	3,000,000	37,683

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153616-AH-8	Central Hudson Gas & 6.640% 03/28/12 Elec Corp MT Nt Ser D	12/17/2002	Bankers Trust/BOCM		1,103,830	1,000,000	31,171
153663-BL-2	Central IL Public 6.625% 06/15/11 Service Co 1st Mtg Bd	09/18/2002	Piper Jaffray Inc		2,247,340	2,000,000	36,438
172476-AA-1	Cinergy Global 6.200% 11/03/08 Resources Sr Nt	02/21/2002	Dain Rauschar Inc		1,086,065	1,060,000	20,629
186108-BV-7	Cleveland Elec 7.430% 11/01/09 Illuminating Co 1st Mtg Bond Ser D	06/19/2002	Piper Jaffray Inc		1,177,909	1,125,000	12,306
186118-AJ-4	Cleveland Elec 7.130% 07/01/07 Illuminating Co Nt Ser B	02/14/2002	Dain Rauschar Inc		2,701,775	2,500,000	24,262
202795-EL-0	Commonwealth Edison Co 8.375% 10/15/06 1st Mtg Bd	09/24/2002	Morgan Stanley & Co Inc		4,582,227	3,900,000	146,981
202795-EV-8	Commonwealth Edison Co 8.000% 05/15/08 1st Mtg	12/13/2002	Legg Mason Wood Walker Inc		2,258,244	1,905,000	13,970
202795-FL-9	Commonwealth Edison Co 7.000% 07/01/05 Deb Ser 93	08/23/2002	Various		1,877,450	1,725,000	14,258
209111-CV-3	Consolidated Edison Co 6.450% 12/01/07 NY Inc Deb Ser 1997-B	06/19/2002	Spear Leeds		221,126	207,000	853
209111-DD-2	Consolidated Edison Co 7.150% 12/01/09 NY Inc Deb Ser B	10/04/2002	Morgan Stanley & Co Inc		1,767,595	1,542,000	39,201
209111-DE-0	Consolidated Edison Co 8.125% 05/01/10 NY Inc Deb	11/08/2002	Various		8,960,770	7,750,000	86,497
210518-AY-2	Consumers Energy Co Sr 6.500% 06/15/18 Remktd Secd Nt Ser B	04/03/2002	Bankers Trust/BOCM		11,540,736	11,470,000	215,603
210518-BL-9	Consumers Energy Co 6.250% 09/15/06 1st Mtg Bond	05/17/2002	Various		3,363,415	3,500,000	40,365
247109-AZ-4	Delmarva Pwr & Lt Co 6.950% 06/01/08 1st Mtg S F Bd	07/09/2002	Dain Rauschar Inc		2,947,449	2,768,000	21,909
26439R-AB-2	Duke Cap Corp Sr Nt 6.250% 07/15/05	01/07/2002	Baird Robert W & Co Inc		2,158,443	2,100,000	63,802
283677-AU-6	El Paso Elec Co 1st 9.400% 05/01/11 Mtg Bond Ser E	02/26/2002	Salomon Smith Barney		1,108,050	1,000,000	31,333
293489-AA-8	Enogex Inc Sr Nt 8.125% 01/15/10	03/13/2002	McDonald & Co Sec Inc		7,381,613	7,000,000	99,531
293791-AA-7	Enterprise Products 8.250% 03/15/05 Ptnrs LP Gtd Nt	11/22/2002	McDonald & Co Sec Inc		1,069,670	1,000,000	16,500
293791-AB-5	Enterprise Products 7.500% 02/01/11 Ptnrs LP Nt	07/15/2002	Goldman Sachs & Company		12,632,760	12,000,000	411,667
294549-AG-5	Equitable Resources 5.150% 11/15/12 Inc Nt	11/07/2002	Morgan/JP/Securities - Bonds		998,920	1,000,000	
341099-BH-1	Florida Pwr Corp 1st 6.875% 02/01/08 Mtg Bond	02/26/2002	McDonald & Co Sec Inc		1,055,170	1,000,000	5,729
341099-BZ-1	Florida Pwr Corp 1st 6.650% 07/15/11 Mtg Bd	12/19/2002	SBC Warburg Dillon Read		1,123,850	1,000,000	29,371
373334-FF-3	Georgia Pwr Co Sr Nt 6.200% 02/01/06 Ser G	11/26/2002	Various		12,042,379	11,335,000	265,333
37333H-AA-0	Georgia Power Cap Tr 4.875% 11/01/42 VI Trust Pfd/Jr Sub Nt	10/30/2002	Lehman Brothers Inc		2,983,650	3,000,000	
40247P-AA-1	Gulf Power Cap Tr IV 5.600% 11/30/42 Tr Preferred Jr Sub Nt	12/05/2002	Lehman Brothers Inc		3,998,720	4,000,000	
419870-AH-6	Hawaiian Electric Inds 6.660% 12/05/05 MT Nt	11/12/2002	Various		4,702,770	4,500,000	36,538
41987Q-AZ-6	Hawaiian Electric Inds 7.560% 04/10/06 MT Nt Ser C	06/28/2002	Dain Rauschar Inc		16,026,750	15,000,000	261,450
45138L-AH-6	Idaho Power Corp MT Nt 7.380% 12/01/07	04/25/2002	McDonald & Co Sec Inc		3,202,967	2,970,000	17,657
45138L-AK-9	Idaho Power Corp 1st 4.750% 11/15/12 Mtg Bd	11/12/2002	Bankers Trust/BOCM		2,968,440	3,000,000	
462613-AB-6	Ipalco Enterprises Inc 7.375% 11/14/08 Sr Sec Nt	05/31/2002	Tax Free Exchange		5,000,000	5,000,000	16,389
484168-AA-7	Kaneb Pipe Line Op 7.750% 02/15/12 Ptnrshp LP Sr Nt	02/15/2002	Bank of America Bisd Dealer		14,980,000	15,000,000	
49337E-AB-6	Keyspan Gas East MT Nt 6.900% 01/15/08	02/08/2002	Goldman Sachs & Company		2,124,140	2,000,000	10,733
5574A0-AA-5	Madison Gas & Electric 6.580% 04/01/12 Co MT Nt	11/22/2002	SBC Warburg Dillon Read		3,335,970	3,000,000	30,707
59562E-AG-0	MidAmerican Energy Co 6.375% 06/15/06 Nt	05/07/2002	CS First Boston Corporation		2,060,180	2,000,000	51,354
598326-AA-4	Midwest Ind Trans Sys 8.750% 06/01/12 Opr Inc Sr Nt	05/20/2002	MLPF&S/Fixed Inc Operations		4,407,120	4,000,000	167,222
604110-AP-1	Minnesota Pwr & Lt Co 7.500% 08/01/07 1st Mtg Bd	04/29/2002	McDonald & Co Sec Inc		5,337,500	5,000,000	94,792
63618E-AX-9	National Fuel Gas Co 6.820% 08/01/04 MT Nt	08/06/2002	Dain Rauschar Inc		530,955	500,000	758
637432-CQ-6	National Rural 6.000% 05/15/06 Utilities Coll Tr Nt	02/07/2002	Various		11,629,060	11,500,000	151,750
653522-CA-8	Niagara Mohawk Pwr 8.000% 06/01/04 Corp 1st Mtg Bd	10/28/2002	Various		4,118,677	3,819,000	104,297
653522-CV-2	Niagara Mohawk Pwr 7.750% 05/15/06 Corp 1st Mtg	09/13/2002	Piper Jaffray Inc		18,286,221	16,300,000	406,983
66416T-AE-5	Northeast Generation 4.998% 10/15/05 Co Sr Sec Nt Ser A	04/15/2002	Salomon Smith Barney		7,526,728	7,578,947	3,157
66416T-AE-5	Northeast Generation 4.998% 10/15/05 Co Sr Sec Nt Ser A	02/11/2002	Tax Free Exchange		8,421,053	8,421,053	132,111
664785-AF-9	Northern Border 7.100% 03/15/11 Partners Nt	02/20/2002	Bank of America Bisd Dealer		984,520	1,000,000	31,556
665789-AM-5	Northern States Power 5.750% 10/01/03 Co-WI 1st Mtg Bd	05/07/2002	Piper Jaffray Inc		2,089,526	2,039,000	12,701
66765R-BN-5	Northwest Natural Gas 7.130% 03/26/12 Co 1st Mtg MT Nt Ser B	03/21/2002	Merrill Lynch		9,119,728	9,000,000	
668074-AG-2	Northwestern Corp Nt 7.875% 03/15/07	10/29/2002	Tax Free Exchange		13,993,341	14,000,000	134,750
677347-BJ-4	Ohio Edison Co 1st Mtg 8.625% 09/15/03 Bd	07/16/2002	Various		2,276,177	2,150,000	63,631
684065-AT-2	Orange & Rockland 6.500% 12/01/27 Utils Inc Deb Ser F	06/05/2002	McDonald & Co Sec Inc		5,260,750	5,000,000	8,125
69351U-AB-9	PPL Electric Utilities 6.250% 08/15/09 1st Mtg Bd	12/19/2002	Various		3,250,020	3,000,000	74,479
69363F-BJ-0	PSI Energy Inc 1st Mtg 6.370% 09/09/08 Bd Ser B	08/06/2002	Dain Rauschar Inc		4,192,680	4,000,000	123,153
695114-BM-9	Pacificorp 1st Mtg Bd 5.650% 11/01/06	02/27/2002	Pressprich R W		7,331,452	7,283,000	115,386
70090*-AJ-3	Park Water Co 1st Mtg 7.320% 05/01/14 Bd	05/30/2002	Direct		5,493,236	5,500,000	
711030-AC-0	Peoples Energy Corp Nt 6.900% 01/15/11 Ser A	06/19/2002	ABN Amro Sec (USA) Inc		3,649,100	3,500,000	106,663
723484-AB-7	Pinnacle West Cap Corp 6.400% 04/01/06 Sr Nt	02/28/2002	Salomon Smith Barney		15,279,990	15,000,000	404,267
737679-BR-0	Potomac Elec Pwr Co 6.500% 03/15/08 1st Mtg	10/03/2002	Barclays Capital		2,235,740	2,000,000	8,306
737679-CH-1	Potomac Elec Pwr Co 6.250% 10/15/07 1st Mtg Bd	09/04/2002	Merrill Lynch		6,530,400	6,000,000	150,000
743263-AB-1	Progress Energy Inc Sr 6.550% 03/01/04 Nt	05/29/2002	Morgan Stanley & Co Inc		5,175,350	5,000,000	83,694
744533-AX-8	Public Svc Co OK 1st 6.500% 06/01/05 Mtg Bd Ser W	07/11/2002	Morgan Stanley & Co Inc		5,327,600	5,000,000	40,625
76822*-AG-1	River Fuel Co #2 Inc 5.860% 01/15/05 Lease Obl Ser C	01/15/2002	Merrill Lynch		15,000,000	15,000,000	
826418-AY-1	Sierra Pacific Power 8.000% 06/01/08 Co Sec GNR Nt Ser A	02/01/2002	Tax Free Exchange		7,994,165	8,000,000	106,667
845437-AR-3	Southwestern Elec 7.000% 09/01/07 Power 1st Mtg Bd Ser X	07/11/2002	Morgan Stanley & Co Inc		1,608,570	1,500,000	39,375
86765B-AB-5	Sunoco Logistics Ptnrs 7.250% 02/15/12 Op LP Nt	08/07/2002	Tax Free Exchange		10,978,257	11,000,000	396,535
882850-BJ-8	Texas Utils Elec Co 8.250% 04/01/04 1st Mtg Bd	04/09/2002	Pressprich R W		719,111	675,000	1,702

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
902690-AD-1.....	UGI Utilities Inc MT 7.170% 06/15/07 Nt Ser B.....	09/25/2002	Raymond James & Assoc Inc.....		1,096,410	1,000,000	26,888
902690-AH-2.....	UGI Utilities Inc MT 5.530% 09/25/12 Nt.....	09/20/2002	Wachovia Capital Markets Inc.....		3,750,000	3,750,000	
906548-BM-3.....	Union Elec Co 1st Mtg 6.875% 08/01/04 Bd.....	11/15/2002	First Tennessee Bank NA.....		2,614,371	2,450,000	50,999
910637-AP-2.....	United Illuminating Co 6.000% 12/15/03 Nt.....	05/14/2002	Lehman Brothers Inc.....		10,001,355	9,750,000	247,000
910637-M*-5.....	United Illuminating Co 4.420% 12/17/07 Sr Nt.....	12/12/2002	Morgan/JP/Securities - Bonds.....		2,000,000	2,000,000	
91803*-AL-2.....	Utilities Inc Coll Tr 5.410% 08/30/12 Nt.....	08/30/2002	Bankers Trust/BOCM.....		7,000,000	7,000,000	
976656-BM-9.....	Wisconsin Electric 6.625% 11/15/06 Power Co Deb.....	12/31/2002	Various.....		3,318,676	2,988,000	85,472
Total United States					386,847,330	371,161,000	5,745,715
Canada							
669771-AV-9.....	Nova Gas Transmission 8.500% 12/08/04 Ltd Nt.....	12/05/2002	SBC Warburg Dillon Read.....		6,001,614	5,400,000	2,550
893526-CB-7.....	TransCanada Pipelines 9.125% 04/20/06 Ltd Sub Deb.....	06/11/2002	UBS, Warburg, Dillon Read.....		6,751,140	6,000,000	82,125
893526-CC-5.....	TransCanada Pipelines 8.625% 05/15/12 Ltd Deb.....	12/09/2002	Merrill Lynch.....		1,242,340	1,000,000	6,469
89352L-AD-2.....	TransCanada Pipelines 6.430% 03/15/29 Ltd Mt Nt (Reset Put Securities).....	12/04/2002	SBC Warburg Dillon Read.....		1,571,445	1,500,000	22,505
Total Canada					15,566,539	13,900,000	113,649
Other Country							
125148-AB-2.....	CE Electric UK Funding 6.995% 12/30/07 Sr Nt 144A.....	02/25/2002	Various.....		8,294,640	8,000,000	58,292
126404-AB-8.....	CSW Investments Sr Nt 7.450% 08/01/06.....	01/15/2002	UBS, Warburg, Dillon Read.....		4,261,960	4,000,000	138,239
23330W-AC-6.....	DR Inv Powergen 7.450% 05/15/07 (EastMidlands) Sr Nt.....	01/17/2002	Lehman Brothers Inc.....		6,131,513	5,750,000	80,915
60369@-AC-0.....	Anglian Water Services 7.010% 07/25/08 Fin plc Sr Nt Ser C US\$.....	09/19/2002	Tax Free Exchange.....		25,000,000	25,000,000	262,875
Total Other Country					43,688,113	42,750,000	540,321
3899996 - Bonds - Public Utilities - United States					386,847,330	371,161,000	5,745,715
3899997 - Bonds - Public Utilities - Canada					15,566,539	13,900,000	113,649
3899998 - Bonds - Public Utilities - Other Countries					43,688,113	42,750,000	540,321
3899999 - Total - Bonds - Public Utilities					446,101,981	427,811,000	6,399,685
Industrial & Miscellaneous							
United States							
000000-00-0.....	Toyota Motor Cr Corp 5.750% 04/30/04 MT Nt.....	06/25/2002	Merrill Lynch.....		2,087,400	2,000,000	18,528
000000-00-0.....	Dentsply International 5.750% 12/13/06 Inc Unsubordinated Nt EUR Cost = 4,758,185.....	10/10/2002	SBC Warburg Dillon Read.....		4,689,667	4,928,000	238,333
000000-00-0.....	Ecolab Inc Nt 5.375% 02/07/07 EUR Cost = 8,655,411.....	10/22/2002	Salomon Smith Barney.....		8,463,068	8,800,000	336,932
000759-CN-8.....	American Business Fin 5.850% 02/15/19 Svcs Inc Ser 2002-2 Cl A6.....	06/07/2002	CS First Boston Corporation.....		3,999,575	4,000,000	16,900
000759-CV-0.....	American Business Fin 5.402% 09/15/33 Svcs Inc Ser 2002-3 Cl M1.....	09/19/2002	CS First Boston Corporation.....		4,999,955	5,000,000	18,757
00077B-KS-1.....	ABN AMRO Mtg Corp Ser 7.000% 09/25/29 1999-6 Cl A7.....	03/14/2002	Piper Jaffray Inc.....		8,972,063	8,780,000	30,730
00077B-ZZ-9.....	ABN AMRO Mtg Corp Ser 6.500% 01/25/32 2001-8 Cl A48.....	05/30/2002	Lehman Brothers Inc.....		6,120,000	6,000,000	32,500
00077Q-AA-8.....	ABN AMRO Bk Sub Nt 7.250% 05/31/05 (Chicago Bk) Gtd.....	11/06/2002	Lehman Brothers Inc.....		2,745,725	2,500,000	81,563
00080N-AD-4.....	ACA CDS Ltd Ser 3.375% 07/15/08 2002-1A Cl C.....	06/10/2002	UBS, Warburg, Dillon Read.....		15,000,000	15,000,000	
00111#-AA-0.....	AFA Financing LLC Nt 3.810% 08/31/03.....	08/28/2002	Direct.....		4,000,000	4,000,000	
001383-B*-8.....	AIG Matched Funding 3.000% 12/14/15 Corp S&P Total Return Bd.....	12/14/2002	Interest Capitalization.....		361,376	361,376	
00209A-AD-8.....	AT&T Wireless Svcs Inc 7.350% 03/01/06 Sr Nt.....	03/20/2002	Various.....		10,129,450	10,000,000	49,000
00209A-AD-8.....	AT&T Wireless Svcs Inc 7.350% 03/01/06 Sr Nt.....	12/09/2002	PMLIC - Pension Selector.....		2,000,000	2,000,000	40,017
00209A-AE-6.....	AT&T Wireless Svcs Inc 7.875% 03/01/11 Sr Nt.....	03/20/2002	CS First Boston Corporation.....		10,057,950	10,000,000	52,500
00253C-HS-9.....	Aames Mtg Tr Ser 6.972% 06/25/32 2002-1 Cl M1.....	03/14/2002	Greenwich Capital Markets Inc.....		3,687,500	3,687,500	19,282
003723-AA-1.....	ABN Amro NA Holding Co 6.523% 12/01/49 Bd.....	09/17/2002	Lehman Brothers Inc.....		3,000,000	3,000,000	
00915X-AM-3.....	Air Prods & Chems Inc 6.080% 08/26/03 MT Nt Ser B.....	03/01/2002	Nationwide Life and Annuity.....		1,029,565	1,000,000	12,836
00915X-BY-6.....	Air Prods & Chems Inc 6.650% 08/01/07 MT Nt.....	07/22/2002	Various.....		11,476,380	10,620,000	47,067
013068-AD-3.....	Alberto Culver Co Nt 8.250% 11/01/05.....	10/03/2002	Various.....		20,108,400	18,000,000	400,125
01849Q-AN-5.....	Allergan Inc MT Nt 7.470% 04/17/12.....	04/12/2002	Bank of America BISD Dealer.....		5,273,600	5,000,000	
01877K-AB-9.....	Alliance Pipeline LP 6.996% 12/31/19 Sr Nt.....	08/15/2002	Dain Rauschar Inc.....		3,344,120	3,141,405	30,524
018803-AE-6.....	Alliant Energy 7.000% 12/01/11 Resources Inc Nt.....	02/11/2002	Tax Free Exchange.....		4,992,130	5,000,000	83,611
020039-DB-6.....	Alltel Corp Nt 7.000% 07/01/12.....	06/14/2002	Various.....		7,001,990	7,000,000	
02359@-AD-3.....	AMERCO Real Estate Co 9.030% 04/30/12 Sr Nt.....	05/15/2002	Fleet Securities.....		19,123,311	19,000,000	
023650-AJ-3.....	America West Airlines 8.370% 04/02/07 Enhanced Equip Tr Ctf 2001-1C.....	04/01/2002	Tax Free Exchange.....		6,681,433	6,681,433	278,065
02378J-AT-5.....	American Airlines AMR 7.377% 05/23/19 EETC Ser 2001-1 Cl B.....	02/18/2002	Direct.....		4,139,506	4,081,901	71,098
02378J-AU-2.....	American Airlines AMR 7.379% 05/23/16 EETC Ser 2001-1C.....	02/18/2002	Direct.....		17,829,087	17,829,087	310,630
02582J-BU-3.....	American Express Cr 1.530% 09/15/09 Acct Ser 2002-1 Cl A.....	02/25/2002	Bankers Trust/BOCM.....		18,006,719	18,000,000	5,172
02635P-RD-7.....	American General Fin 5.910% 06/12/06 MT Nt Ser F.....	08/26/2002	CS First Boston Corporation.....		4,218,520	4,000,000	87,993
02635P-RG-0.....	American General Fin 5.875% 07/14/06 MT Nt Ser F.....	05/30/2002	CS First Boston Corporation.....		3,086,820	3,000,000	23,990
026609-AL-1.....	American Home Prods 6.250% 03/15/06 Corp Nt.....	02/25/2002	Pressprich R W.....		14,120,625	13,500,000	380,816
03061N-EY-1.....	AmeriCredit Automobile 5.980% 09/06/07 Rec Tr Ser 2002-1 Cl C.....	12/20/2002	Lehman Brothers Inc.....		11,233,750	11,000,000	36,544
03072S-CN-3.....	Ameritrust Mtg Sec Inc 3.700% 08/25/32 Ser 2002-3 Cl AF3.....	12/19/2002	Greenwich Capital Markets Inc.....		18,859,730	18,673,000	44,141
03072S-CR-4.....	Ameritrust Mtg Sec Inc 5.030% 08/25/32 Ser 2002-3 Cl AF6.....	08/08/2002	UBS Warburg-CMO.....		6,997,004	7,000,000	2,934
030955-AB-4.....	Ameritech Capital 9.100% 06/01/16 Funding Corp Nt.....	03/20/2002	Direct.....		16,530,955	16,530,000	439,940
032166-AG-5.....	Amsouth Bank NA Sub Nt 6.450% 02/01/18.....	05/10/2002	Dain Rauschar Inc.....		2,021,680	2,000,000	37,267

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
038522-AC-2	Aramark Services Inc 7.000% 07/15/06 Nt	11/07/2002	Various		9,254,639	8,880,000	131,812
038522-AF-5	Aramark Services Inc 7.000% 05/01/07 Gtd Nt	10/29/2002	Various		979,112	940,000	17,014
03937R-A*-3	Arch Chemicals Inc Sr 7.940% 03/20/07 Nt	03/20/2002	Morgan/JP/Securities - Bonds		16,000,000	16,000,000	
039483-AF-9	Archer-Daniels-Midland 10.250% 01/15/06 Co Deb	09/23/2002	Legg Mason Wood Walker Inc.		1,193,480	1,000,000	20,215
039483-AG-7	Archer-Daniels-Midland 8.875% 04/15/11 Co Deb	06/21/2002	UBS, Warburg, Dillon Read		1,679,998	1,380,000	24,155
040097-AB-3	Ares Leveraged Inv 7.520% 11/30/04 Fund LP Sr Sub Secd Nt	05/30/2002	Interest Capitalization		195,069	195,069	
04033#-AB-5	Arias Acquisitions Inc 8.730% 11/08/08 Tm Loan Tr B	11/08/2002	BA Securities		3,500,000	3,500,000	
040420-BF-7	Aristar Inc Sr Nt 7.250% 06/15/06	07/01/2002	Various		4,777,050	4,500,000	105,125
044200-BJ-4	Ashland Inc MT Nt Ser 7.830% 08/15/05 J	07/17/2002	Dain Rauschar Inc.		2,175,840	2,000,000	68,295
045380-B@-0	Asplundh Tree Expert 4.290% 12/18/09 Co Sr Nt	12/18/2002	Wachovia Capital Markets Inc.		9,000,000	9,000,000	
04542B-AS-1	Asset Backed Funding 6.438% 10/25/31 Corp Ser 2002-SB1 Cl M1	05/03/2002	Bank of America B1SD Dealer		7,999,808	8,000,000	62,949
045903-V7-3	Associates Corp North 6.330% 08/18/03 America Sr MT Nt	03/01/2002	Nationwide Life and Annuity		1,558,509	1,500,000	31,650
049560-AB-1	Atmos Energy Corp Nt 7.375% 05/15/11	10/08/2002	CS First Boston Corporation		5,787,400	5,000,000	149,549
05367D-BN-6	Aviation 2.323% 04/11/23 Securitization LLC Flt Rate Nt Ser 12 Cl A	03/15/2002	Direct		6,314,977	6,314,977	
05367D-BP-1	Aviation 2.523% 04/11/23 Securitization LLC Flt Rate Nt Ser 12 Cl B	03/15/2002	Direct		3,279,223	3,279,223	
054303-AM-4	Avon Prods Inc Sr Nt 7.150% 11/15/09	12/19/2002	Various		8,103,190	7,000,000	163,854
055482-AD-5	BJ Services Co Sr Nt 7.000% 02/01/06 Ser B	12/02/2002	Various		6,434,002	6,050,000	142,917
057224-AJ-6	Baker Hughes Inc Sr Nt 6.250% 01/15/09	08/20/2002	Various		7,902,277	7,635,000	122,043
057224-AS-6	Baker Hughes Inc Sr Nt 6.000% 02/15/09	07/24/2002	Various		9,799,415	9,500,000	211,667
05916M-AE-3	Baltimore Gas & Elec 6.660% 05/01/06 Co MT Nt Ser E	06/06/2002	Salomon Smith Barney		4,466,271	4,320,000	59,746
05947U-HN-1	Banc of America Comm 5.271% 07/11/43 Mtg Inc Ser 2002-2 Cl B	08/26/2002	Bank of America-CMO		3,015,092	3,000,000	3,953
05947U-HP-6	Banc of America Comm 5.315% 07/11/43 Mtg Inc Ser 2002-2 Cl C	08/26/2002	Bank of America-CMO		7,279,105	7,242,860	9,624
060506-AZ-5	Bank of America Mtg 6.500% 03/25/29 Sec Ser 1999-1 Cl A24	08/02/2002	Bank of America B1SD Dealer		7,206,719	7,000,000	7,583
06050H-BL-1	Bank of America Mtg 6.500% 01/25/32 Sec Ser 2001-12 Cl 1A3	03/01/2002	Bank of America B1SD Dealer		18,405,000	18,000,000	16,250
06423R-AE-6	Bank One Issuance Tr 3.590% 05/15/10 Ser 2002-A3 Cl A3	09/17/2002	Bank One Capital Markets		19,882,422	20,000,000	2,493
06423R-AJ-5	Bank One Issuance Tr 1.540% 06/15/10 Ser 2002-A5 Cl A5	11/01/2002	Bankers Trust/B0CM		5,000,000	5,000,000	
067383-AA-7	Bard (C R) Inc Nt 6.700% 12/01/26	08/19/2002	Legg Mason Wood Walker Inc.		2,073,100	2,000,000	32,383
07132#-AB-8	Battelle Memorial 6.930% 04/15/12 Institute Sr Nt Ser B	04/04/2002	Bankers Trust/B0CM		8,022,830	8,000,000	
07171J-AD-8	Bausch & Lomb Inc MT 5.950% 09/08/03 Nt	03/01/2002	Nationwide Life and Annuity		4,471,011	4,500,000	34,213
071813-AS-8	Baxter Intl Inc Nt 5.250% 05/01/07	07/19/2002	Various		4,044,680	4,000,000	50,896
07274A-AA-9	Bayer 2002-A Pass 6.100% 01/02/13 Through Tr PTC	01/31/2002	Salomon Smith Barney		24,366,000	24,366,000	
07383F-JH-2	Bear Stearns Comm Mtg 6.880% 10/15/36 Sec Ser 2002-TOP 6 Cl D	03/08/2002	Bear Stearns Securities Corp.		5,118,178	5,000,000	19,111
07383F-JJ-8	Bear Stearns Comm Mtg 7.290% 10/15/36 Sec Ser 2002-TOP 6 Cl E	03/08/2002	Bear Stearns Securities Corp.		5,091,753	5,000,000	20,250
07383F-PW-2	Bear Stearns Comm Mtg 4.830% 08/15/38 Sec Ser 2002-TOP8 Cl A2	09/27/2002	Bear Stearns Securities Corp.		15,369,753	15,290,000	14,360
07383F-PX-0	Bear Stearns Comm Mtg 4.940% 08/15/38 Sec Ser 2002-TOP8 Cl B	09/27/2002	Bear Stearns Securities Corp.		5,028,023	5,000,000	4,803
07383F-PY-8	Bear Stearns Comm Mtg 5.220% 08/15/38 Sec Ser 2002-TOP8 Cl C	09/27/2002	Bear Stearns Securities Corp.		4,022,450	4,000,000	4,060
07384Y-AW-6	Bear Stearns ABS Inc 7.430% 09/25/31 Ser 2001-AC1 Ser IA5	03/11/2002	Raymond James & Assoc Inc.		6,458,984	6,250,000	23,219
075816-AA-6	Beckman Instruments 7.050% 06/01/26 Inc Nt	09/23/2002	Various		13,789,541	12,950,000	300,898
079867-AQ-0	BellSouth Telecom Inc 6.300% 12/15/15 Deb	06/11/2002	McDonald & Co Sec Inc.		2,907,488	2,861,194	89,627
08172M-FQ-4	Beneficial Corp MT Nt 6.800% 07/22/05 Ser H	01/03/2002	Baird Robert W & Co Inc.		2,071,440	2,000,000	8,689
093662-AA-2	Block Financial Corp 6.750% 11/01/04 Sr Nt	10/07/2002	Various		7,820,768	7,366,000	165,346
093662-AB-0	Block Financial Corp 8.500% 04/15/07 Sr Nt	09/18/2002	Spear Leeds		960,794	836,000	29,564
101137-AA-5	Boston Scientific Corp 6.625% 03/15/05 Nt	12/11/2002	Various		20,759,396	19,649,000	287,976
103043-B*-5	Bowne & Co Inc Sr 7.310% 01/30/12 Unsec Nt	02/05/2002	Nesbitt-Burns Securities Inc.		6,000,000	6,000,000	
12058*-AG-1	Bunge Corp Inc Sr Nt 7.430% 06/18/11 Ser C	06/07/2002	Dain Rauschar Inc.		4,300,446	4,090,909	
12479M-AA-6	CBC Ins Revenue Sec 3.520% 02/15/23 LLC Ser 2002-A Cl A1	11/26/2002	Bankers Trust/B0CM		10,000,000	10,000,000	
12489W-ET-7	C-BASS Tr Ser 2002-CB2 2.250% 04/25/32 Cl M1	04/23/2002	Greenwich Capital Markets Inc.		6,478,000	6,478,000	
12489W-FN-9	C-BASS Tr Ser 2002-CB5 3.660% 04/25/24 Cl AF2	10/31/2002	Bank of America-CMO		14,208,875	14,200,000	50,528
125906-A*-8	CSS Industries Inc Sr 4.480% 12/12/09 Nt	12/12/2002	PNC Capital Markets		6,000,000	6,000,000	
12612W-AA-2	CNF Inc Nt 8.875% 05/01/10	01/18/2002	Piper Jaffray Inc.		7,206,310	7,000,000	142,247
12638*-AB-1	CSL US Ltd Sr Nt 5.900% 12/19/12	12/19/2002	Merrill Lynch		6,600,000	6,600,000	
126410-CE-7	CSX Transportation Inc 7.940% 03/01/06 ETC Ser 1992-A	11/15/2002	Morgan Stanley & Co Inc.		3,108,476	2,800,000	48,787
126410-LE-7	CSX Transportation Inc 7.820% 04/01/11 ETC	07/24/2002	Dain Rauschar Inc.		1,155,660	1,000,000	25,632
12660U-AM-1	CVC Capital Funding 9.583% 09/15/12 LLC Ser 1A Cl B1	08/30/2002	Tax Free Exchange		11,249,794	11,250,000	494,123
126650-AB-6	CVS Corp Nt 5.500% 02/15/04	05/30/2002	CS First Boston Corporation		9,533,477	9,275,000	154,374
12669C-E3-0	CWMBS Inc Ser 2002-8 6.250% 07/25/32 Cl A8	06/17/2002	Greenwich Capital Markets Inc.		7,087,693	6,848,013	32,100
12669C-E4-8	CWMBS Inc Ser 2002-8 6.500% 07/25/32 Cl A4	08/29/2002	Greenwich Capital Markets Inc.		3,108,750	3,000,000	1,625
12669C-TF-7	CWMBS Inc Ser 2002-3 6.000% 05/25/17 Cl 2A2	07/31/2002	Legg Mason Wood Walker Inc.		4,547,109	4,500,000	3,000
12680@-AD-2	Cabelas Inc Sr Nt Ser 4.950% 09/05/09 A	09/05/2002	SPP Hambro		8,000,000	8,000,000	
131366-AH-9	Calstrs Tr Ser 2002-C6 4.199% 11/20/12 Cl C2	11/20/2002	Lehman Brothers Inc.		3,014,920	3,000,000	
14040K-AH-1	Capital One Master Tr 6.310% 06/15/11 Ser 1998-1 A	03/21/2002	Bank of America B1SD Dealer		12,307,500	12,000,000	23,137
14040K-BP-2	Capital One Master Tr 1.620% 12/15/10 Ser 2001-1 Cl A	05/10/2002	Morgan/JP/Securities - Bonds		3,008,320	3,000,000	
140723-AA-5	Captex Franchise Tr 6.504% 10/25/20 1999-1 Cl A1	05/28/2002	CS First Boston Corporation		1,898,527	1,969,937	10,677

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
14149Y-AB-4	Cardinal Health Inc Nt 6.000% 01/15/06	06/26/2002	SBC Warburg Dillon Read		11,702,483	11,150,000	308,483
141749-AA-9	Carey Comm Mtg Tr Ser 5.970% 08/20/19 2002-1 CI A	08/27/2002	Direct		13,932,620	13,932,620	
141781-AH-7	Cargill Inc Nt 6.300% 04/15/09	09/10/2002	Various		1,530,205	1,500,000	17,850
141781-AL-8	Cargill Inc Nt 6.250% 05/01/06	08/01/2002	Pressprich R W		4,259,160	4,000,000	65,972
141784-AH-1	Cargill Inc MT Nt 6.880% 03/05/07	07/15/2002	Dain Rauschar Inc		1,066,600	1,000,000	12,040
141784-AX-6	Cargill Inc MT Nt 6.780% 08/13/07	09/06/2002	Dain Rauschar Inc		1,115,060	1,000,000	21,847
14911R-AD-1	Caterpillar Inc Sr Nt 5.950% 05/01/06	07/30/2002	Various		12,372,879	11,720,000	175,902
149123-BA-8	Caterpillar Inc Deb 9.000% 04/15/06	07/18/2002	Various		2,018,123	1,750,000	42,875
151313-AD-5	Cendant Corp Nt 7.750% 12/01/03	06/03/2002	Various		6,177,188	6,000,000	6,135
152314-EM-8	Centex Home Equity 6.140% 01/25/32 Loan Tr Ser 2002-A CI MF1	01/15/2002	Bank of America BISD Dealer		7,298,825	7,300,000	28,636
152314-FZ-8	Centex Home Equity 4.710% 11/25/28 Loan Tr Ser 2002-D AF4	12/06/2002	CS First Boston Corporation		13,999,765	14,000,000	20,148
16151R-BA-0	Chase Cr Card Master 1.520% 02/15/07 Tr Ser 2001-5A CI A	10/29/2002	Lehman Brothers Inc		5,006,641	5,000,000	4,492
161626-H7-4	Chase Mtg Fin Corp Ser 6.750% 03/25/25 1994-F CL A18	04/26/2002	Raymond James & Assoc Inc		15,494,934	15,094,000	
16162T-MT-0	Chase Mtg Fin Corp Ser 6.750% 08/25/29 1999-S10 CI A13	03/22/2002	Salomon Smith Barney		13,117,813	13,000,000	63,375
16675H-AF-9	Chevron Corp Trust 8.110% 12/01/04 Fund Gtd Amortizing Nt	09/04/2002	Goldman Sachs & Company		10,964,894	10,279,267	157,467
16675H-AL-6	Chevron Corp Trust 7.327% 01/01/14 Fund Gtd Amortizing Nt	07/10/2002	Dain Rauschar Inc		1,337,969	1,217,442	3,469
171265-AD-3	Chugach Elec 2002 Nt 6.200% 02/01/12 Ser A	01/29/2002	Morgan/JP/Securities - Bonds		7,027,820	7,000,000	
17248R-AC-0	Cingular Wireless Sr 5.625% 12/15/06 Nt	09/11/2002	Tax Free Exchange		2,941,226	3,000,000	40,313
17248R-AF-3	Cingular Wireless Sr 6.500% 12/15/11 Nt	09/11/2002	Tax Free Exchange		7,759,359	8,000,000	124,222
172850-BB-4	CIT RV Tr Ser 1999-A 6.440% 03/15/17 CI B	07/16/2002	Bankers Trust/BOCM		3,090,000	3,000,000	2,147
172953-7K-1	Citicorp Mtg Sec Corp 6.500% 04/25/32 Ser 2002-5 CI 1A5	04/23/2002	Legg Mason Wood Walker Inc		5,550,825	5,405,551	28,304
172953-JP-7	Citicorp Mtg Sec Corp 6.250% 11/25/28 Ser 1998-10 CI A10	06/19/2002	UBS, Warburg, Dillon Read		21,445,046	21,281,073	75,602
172953-LW-9	Citicorp Mtg Sec Corp 6.500% 06/25/29 Ser 1999-4 CI A4	06/07/2002	CS First Boston Corporation		5,073,438	5,000,000	9,931
17303C-BM-2	Citibank Master Cr 5.875% 03/10/11 Card Tr I Ser 1999-2 CI A	03/22/2002	Various		15,631,934	15,638,000	40,392
17305E-AS-4	Citibank Cr Card 4.100% 12/07/06 Issuance Tr Ser 2001-A8 CI A8	08/28/2002	Various		10,286,133	10,000,000	91,111
17305E-AV-7	Citibank Cr Card 4.950% 02/09/09 Issuance Tr Ser 2002-A1 CI A1	03/25/2002	Various		26,784,531	27,000,000	136,675
184502-AM-4	Clear Channel 6.000% 11/01/06 Communications Sr Sub Nt	02/27/2002	Bank of America BISD Dealer		980,890	1,000,000	21,333
189054-AC-3	Clorox Co Nt 6.125% 02/01/11	11/21/2002	Various		8,384,470	8,000,000	174,392
191098-AB-8	Coca-Cola Bottling Co 6.850% 11/01/07 Cons Deb	06/17/2002	Dain Rauschar Inc		1,060,560	1,000,000	9,324
191098-AD-4	Coca-Cola Bottling Co 6.375% 05/01/09 Cons Deb	06/24/2002	Various		3,967,400	4,000,000	105,010
191098-AD-4	Coca-Cola Bottling Co 6.375% 05/01/09 Cons Deb	12/09/2002	PMLIC - Pension Selector		3,212,166	3,000,000	20,188
191219-AX-2	Coca-Cola Enterprises 6.700% 10/15/36 Deb	07/23/2002	Spear Leeds		1,043,920	1,000,000	18,797
200335-AB-3	Comdisco Holding Inc 11.000% 08/12/05 Nt Ser B	10/01/2002	Taxable Exchange		776,478	776,478	237
20046F-AE-0	COMM Ser 2001-J2A CI 6.096% 07/16/34 A2	03/22/2002	Deutsche Bank Securities		7,732,500	8,000,000	35,221
205862-AJ-4	Comverse Technology 1.500% 12/01/05 Inc Conv Nt	06/04/2002	Blair William & Company		3,140,000	4,000,000	500
20854P-AB-5	Consol Energy Inc Nt 7.875% 03/01/12	07/25/2002	Tax Free Exchange		11,917,792	12,000,000	362,250
211177-AF-7	Continental 8.625% 08/15/03 Cablevision Inc Sr Nt	03/12/2002	Direct		7,515,120	7,240,000	52,038
216831-AD-9	Cooper Tire & Rubber 7.750% 12/15/09 Co Nt	02/14/2002	Various		6,922,014	6,840,000	76,338
22237L-EF-5	Countrywide Home Loan 7.230% 10/17/08 MT Nt Ser E	08/09/2002	Merrill Lynch		5,393,650	5,000,000	29,121
22237L-FK-3	Countrywide Home Loan 6.570% 03/16/05 MT Nt Ser F	03/27/2002	Dain Rauschar Inc		3,079,050	3,000,000	8,760
22237L-LQ-3	Countrywide Home Loan 5.500% 08/01/06 Mt Nt	05/14/2002	Morgan Stanley & Co Inc		1,696,634	1,700,000	27,531
22237L-NC-2	Countrywide Home Loan 3.500% 12/19/05 Nt	12/12/2002	Lehman Brothers Inc		8,968,500	9,000,000	
224051-AF-9	Cox Radio Inc Sr Nt 6.375% 05/15/05	01/09/2002	Bank of America BISD Dealer		1,058,075	1,050,000	10,970
224051-AG-7	Cox Radio Inc Sr Nt 6.625% 02/15/06	06/06/2002	Various		3,985,380	4,000,000	90,542
22540V-H3-9	CS First Boston Mtg 6.580% 04/25/32 Sec Corp Ser 2002-9 CI 2A3	03/07/2002	CS First Boston Corporation		6,306,100	6,306,100	31,121
22540V-XC-1	CS First Boston Mtg 2.470% 08/25/32 Sec Corp Ser 2002-HE4 CI M1	02/22/2002	CS First Boston Corporation		10,000,000	10,000,000	806
22541L-AC-7	Credit Suisse First 6.500% 01/15/12 Boston USA Nt	04/03/2002	CS First Boston Corporation		4,690,340	4,750,000	74,615
23335G-AD-4	DVI Receivables Corp 4.613% 11/11/09 Ser 2001-2 CI A4	12/12/2002	Bank of America-CMO		17,738,789	17,375,000	13,358
237194-AA-3	Darden Restaurants Inc 6.375% 02/01/06 Nt	09/24/2002	Various		1,231,290	1,150,000	8,385
23719E-AA-1	Darden Restaurants Inc 7.450% 04/01/11 MT Nt	11/13/2002	CS First Boston Corporation		1,139,310	1,000,000	9,726
248019-AC-5	Deluxe Corp Nt 5.000% 12/15/12	12/06/2002	Various		11,439,650	11,500,000	972
25247D-AB-7	Dial Corp Nt 7.000% 08/15/06	09/17/2002	Various		5,357,810	5,000,000	86,917
25466K-BH-1	Discover Card Mstr Tr 1.550% 04/16/07 I Ser 1997-3 CI A	09/04/2002	Morgan/JP/Securities - Bonds		6,259,033	6,250,000	8,290
25466K-DJ-5	Discover Card Mstr Tr 1.640% 01/15/08 I Ser 2001-1 CI A	11/19/2002	CS First Boston Corporation		5,018,750	5,000,000	1,557
25466K-DY-2	Discover Card Mstr Tr 5.150% 10/15/09 I Ser 2002-2 CI A	04/17/2002	Various		22,969,093	23,000,000	
254687-AQ-9	Disney Walt Co Nt 3.900% 09/15/03	02/14/2002	Dain Rauschar Inc		1,803,492	1,800,000	28,470
25468P-AY-2	Disney Walt Co MT Nt 5.620% 12/01/08	02/14/2002	Dain Rauschar Inc		1,942,820	2,000,000	24,666
25468P-BX-3	Disney Walt Co Nt 6.375% 03/01/12	02/21/2002	Morgan/JP/Securities - Bonds		1,995,620	2,000,000	
257870-B#-1	Donnelly Corp Sr Nt 6.770% 04/01/09	03/07/2002	Direct		6,899,792	7,000,000	
257870-C*-4	Donnelly Corp Sr Nt 7.230% 04/01/12	03/07/2002	Direct		5,997,400	6,000,000	
26483E-AB-6	Dun & Bradstreet Corp 6.625% 03/15/06 Sr Nt Ser B	09/19/2002	Various		7,975,745	7,500,000	65,882
270319-AC-0	Earthgrains Co Nt 8.500% 08/01/05	08/16/2002	Various		10,258,400	9,000,000	31,875

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
277432-AA-8	Eastman Chem Co Nt 6.375% 01/15/04	12/09/2002	PMLIC - Pension Selector		2,216,540	2,135,000	54,443
28500#-AA-0	Electric Rel Council 6.170% 05/15/14 of TX Inc Sr Unsec Nt	05/15/2002	Bankers Trust/BOCM		10,000,000	10,000,000	
285659-AE-8	Electronic Data Sys 7.125% 10/15/09 Corp Nt	02/26/2002	Mesirow Financial Inc		2,686,550	2,500,000	67,292
291011-AH-7	Emerson Elec Co Nt 5.850% 03/15/09	07/17/2002	Morgan Stanley & Co Inc		1,534,470	1,500,000	30,956
291011-AL-8	Emerson Elec Co Nt 7.875% 06/01/05	10/10/2002	Various		11,194,923	10,100,000	149,570
291011-AM-6	Emerson Elec Co Nt 7.125% 08/15/10	02/06/2002	Various		13,925,350	13,000,000	452,833
292845-AD-6	Engelhard Corp Nt 7.375% 08/01/06	06/28/2002	Pressprich R W		1,845,027	1,700,000	52,936
293562-AB-0	Enron Oil & Gas Co Nt 6.500% 09/15/04	09/18/2002	Pressprich R W		1,042,080	1,000,000	1,444
294754-AH-9	Equity One ABS Inc Ser 5.523% 08/01/32 2002-1 CI AF2	02/15/2002	Wachovia Capital Markets Inc		8,999,991	9,000,000	35,900
294754-AS-5	Equity One ABS Inc Ser 6.282% 08/01/32 2002-1 CI M1	02/15/2002	Wachovia Capital Markets Inc		4,999,995	5,000,000	22,685
302569-AA-6	FPL Virginia Funding 7.520% 06/30/19 Corp Sr Nt	07/26/2002	Lehman Brothers Inc		7,874,547	7,721,241	48,386
3128X0-PW-3	FHLMC Nt 3.000% 12/16/05	12/03/2002	Piper Jaffray Inc		11,298,690	11,310,000	
31331F-AA-9	Federal Express Corp 8.040% 11/22/07 PTC Ser 1993-A1	06/14/2002	Baird Robert W & Co Inc		1,145,608	1,045,521	6,304
31331F-AH-4	Federal Express Corp 7.890% 09/23/08 PTC Ser 94A310-A2	06/14/2002	Baird Robert W & Co Inc		1,941,421	1,782,821	33,603
31331F-AJ-0	Federal Express Corp 8.400% 03/23/10 EETC Ser A3	04/10/2002	Dain Rauschar Inc		5,400,990	5,000,000	25,667
31331F-AQ-4	Federal Express Corp 7.850% 01/30/15 PTC Ser 1996-A1	06/14/2002	Baird Robert W & Co Inc		635,218	581,872	17,636
3133M4-Q7-1	Federal Home Loan Bk 5.980% 06/18/08 Nt Ser FNO8	12/26/2002	UBS Warburg-CMO		3,198,195	2,860,000	4,276
3133M5-A6-7	Federal Home Loan Bk 5.890% 08/11/08 Nt Ser HY08	12/26/2002	UBS Warburg-CMO		1,115,460	1,000,000	22,251
3133MN-S6-9	Federal Home Loan Bk 4.125% 05/13/05 Tap Nt Ser GJ05	12/19/2002	First Tennessee Bank NA		52,160,500	50,000,000	200,521
3133MN-VV-0	Federal Home Loan Bk 5.750% 05/15/12 Global Nt	06/19/2002	Salomon Smith Barney		42,257,880	41,000,000	222,653
3133M0-ST-2	Federal Home Loan Bank 3.000% 08/15/05 Tap Nt	12/19/2002	Dain Rauschar Inc		25,421,000	25,000,000	260,417
313855-CB-5	Federal Signal Corp Sr 5.240% 12/15/12 Nt	12/06/2002	Suntrust		5,000,000	5,000,000	
31746*-AK-0	Financial Federal 5.920% 07/02/06 Credit Inc Sr Nt	07/02/2002	BA Securities		5,000,000	5,000,000	
31746*-AL-8	Financial Federal 5.920% 08/30/06 Credit Inc Sr Nt Ser B2	08/30/2002	BA Securities		2,000,000	2,000,000	
319963-AE-4	First Data Corp Nt 4.700% 11/01/06	07/09/2002	Bear Stearns Securities Corp		11,016,620	11,000,000	92,433
336294-AH-6	First Security Corp Sr 6.875% 11/15/06 Nt	08/09/2002	CS First Boston Corporation		2,218,620	2,000,000	33,993
33901H-BE-2	Fleet Credit Card 1.560% 04/15/10 Master Trust Ser 2002-B CI A	11/18/2002	CS First Boston Corporation		5,000,000	5,000,000	5,598
343861-AK-6	Fluor Corp (Massey 6.950% 03/01/07 Energy Co) Nt	03/25/2002	Dain Rauschar Inc		2,929,830	3,000,000	15,638
345370-AP-5	Ford Motor Co Nt 8.875% 04/01/06	06/19/2002	Morgan/JP/Securities - Bonds		1,363,033	1,240,000	25,373
345397-TY-9	Ford Motor Cr Co Nt 7.250% 10/25/11	02/01/2002	Goldman Sachs & Company		4,869,236	5,000,000	101,701
345402-4U-2	Ford Motor Cr Co MT Nt 7.750% 02/15/07	06/26/2002	Morgan Stanley & Co Inc		13,400,985	12,725,000	372,560
349631-AF-8	Fortune Brands Inc Nt 6.250% 04/01/08	09/23/2002	Merrill Lynch		1,669,275	1,500,000	45,573
35573#-AA-7	Frederick Fin Ltd 4.800% 10/17/07 Lease Obligation	12/20/2002	Direct		15,778,775	15,778,775	
35906P-AA-3	Frontier Corp Nt 7.250% 05/15/04	06/24/2002	Direct		725,000	5,000,000	
36158G-DK-1	GE Cap Mtg Serv Inc 6.750% 06/25/28 Ser 1998-9 CI A18	06/07/2002	Greenwich Capital Markets Inc		2,046,563	2,000,000	4,125
364725-AC-5	Gannett Co Inc Nt 6.375% 04/01/12	03/12/2002	Bank of America Bisd Dealer		3,235,343	3,250,000	
364760-AG-3	Gap Inc Nt 10.550% 12/15/08	05/24/2002	Tax Free Exchange		13,153,812	13,000,000	581,533
36860R-AB-9	GEM LIGOS II Ltd Ser 2.930% 08/10/14 1A CI 2	07/11/2002	Morgan Stanley & Co Inc		5,000,000	5,000,000	
36866U-AC-4	Gemstone Investor Ltd 7.710% 10/31/04 Sr Unsec Nt	05/10/2002	Tax Free Exchange		15,000,000	15,000,000	32,125
36962G-ZY-3	General Elec Cap Corp 5.450% 01/15/13 Nt	12/03/2002	SBC Warburg Dillon Read		23,925,840	24,000,000	
36962G-ZZ-0	General Elec Cap Corp 4.250% 01/15/08 Nt	12/03/2002	Deutsche Bank Securities		12,920,830	13,000,000	
370334-AR-5	General Mills Inc Nt 5.125% 02/15/07	12/09/2002	PMLIC - Pension Selector		3,126,150	3,000,000	48,688
37033L-CA-2	General Mills Inc MT 8.900% 06/15/06 Nt	12/17/2002	Morgan Stanley & Co Inc		1,158,350	1,000,000	23,486
37033L-FG-6	General Mills Inc MT 5.390% 01/20/09 Nt	04/26/2002	Dain Rauschar Inc		3,318,455	3,500,000	24,105
37033L-FR-2	General Mills Inc MT 7.468% 10/15/22 Nt Ser F	10/04/2002	Morgan Stanley & Co Inc		12,447,830	11,500,000	
377316-AD-6	Glatfelter P H Co Nt 6.875% 07/15/07	05/20/2002	Bear Stearns Securities Corp		4,052,760	4,000,000	97,778
38135U-AD-3	Goldentree Loan Opp I 2.960% 03/20/14 Ltd Ser 1A CI B	06/05/2002	Deutsche Bank Securities		4,982,400	5,000,000	
382388-AN-6	Goodrich B F Co Nt 7.500% 04/15/08	05/23/2002	Tax Free Exchange		6,567,195	6,650,000	52,646
383484-AE-2	Gottschalks Cr Card Master Tr Ser 2000-1 VBC	01/01/2002	Direct		1,000,314	1,000,314	
401698-AA-3	Guidant Corp Nt 6.150% 02/15/06	09/24/2002	Various		7,821,776	7,640,000	111,296
40417W-AA-0	HFG Healthco-4 LLC Sr 2.540% 06/05/07 Nt Ser 2002-1A CI A	06/06/2002	Morgan Stanley & Co Inc		5,000,000	5,000,000	
413086-AD-1	Harman Intl Sr Nt 7.125% 02/15/07	08/22/2002	Tax Free Exchange		16,282,014	16,400,000	22,721
42346#-AA-9	Helmerich/Payne Intl 5.510% 08/15/07 Drilling Sr Nt Ser A	10/15/2002	Bankers Trust/BOCM		3,000,000	3,000,000	
42346#-AB-7	Helmerich/Payne Intl 5.910% 08/15/09 Drilling Sr Nt Ser B	10/15/2002	Bankers Trust/BOCM		9,145,714	9,000,000	
43708A-AC-6	Home Eq Mtg Ln Asset 6.920% 05/27/33 Bkd Tr Ser SPMD 2002-A CI AF3	07/30/2002	Merrill Lynch		13,393,984	13,000,000	15,954
43708A-AD-4	Home Eq Mtg Ln Asset 6.372% 05/25/33 Bkd Tr Ser SPMD 2002-A CI AF6	03/26/2002	CS First Boston Corporation		3,625,000	3,625,000	1,925
438499-AA-3	Honeywell En Sav Perf 6.100% 12/01/15 CtctTr PTC	10/22/2002	Direct		7,233,000	7,233,000	
438499-AB-1	Honeywell En Sav Perf 6.100% 08/01/15 CtctTr PTC Ser 2002-A EUR Cost = 6,607,000	10/22/2002	Direct		6,422,004	6,422,004	
44041#-AA-3	Horizon Food Group Inc 15.000% 07/09/06 Sr Sub Nt	12/30/2002	Interest Capitalization		189,367		
440452-AD-2	Hormel Foods Corp Nt 6.625% 06/01/11	04/04/2002	Various		10,878,095	10,500,000	203,535
440452-AD-2	Hormel Foods Corp Nt 6.625% 06/01/11	01/14/2002	Tax Free Exchange		7,021,960	7,000,000	55,392
441812-JX-3	Household Finance Corp 5.750% 01/30/07 Nt	01/29/2002	Salomon Smith Barney		9,876,100	10,000,000	1,597

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
44183R-AE-7	Household Pvt Label Cr 5.500% 01/18/11 Cd Tr Ser 2002-1 Cl A	03/22/2002	Bankers Trust/BOCM		11,983,980	12,000,000	
443510-AA-0	Hubbel Inc Nt 6.625% 10/01/05	06/17/2002	Dain Rauschar Inc		1,062,960	1,000,000	14,538
448574-AA-1	Hyatt Equities LLC Sr 6.875% 06/15/07 Nt	06/12/2002	Morgan/JP/Securities - Bonds		9,976,300	10,000,000	
449430-AA-8	IDS Finl Corp MT Nt 6.500% 02/15/04 Ser A	10/18/2002	Advest Inc		5,240,800	5,000,000	56,875
449848-AB-6	I-Preferred Term Sec 4.300% 12/11/32 Ltd Sr Nt Fix-to-Float Ser A2	11/22/2002	First Tennessee Bank NA		12,000,000	12,000,000	
449848-AF-7	I-Preferred Term Sec 5.000% 12/11/32 Ltd Sr Nt Fix-to-Float Ser A3	11/22/2002	First Tennessee Bank NA		3,000,000	3,000,000	
45167R-AD-6	IDEX Corp Sr Nt 6.875% 02/15/08	11/26/2002	Various		3,059,423	2,925,000	52,694
459200-AW-1	International Bus 4.875% 10/01/06 Machs Corp Nt	07/01/2002	Various		4,029,920	4,000,000	50,917
459506-AB-7	International Flav & 6.450% 05/15/06 Frag Inc Nt	09/24/2002	Wachovia Capital Markets Inc		5,384,750	5,000,000	118,250
459668-B*-9	International Hs 5.200% 10/28/12 Pancakes Inc Sr Nt	10/28/2002	SPP Hambro		4,000,000	4,000,000	
461203-A*-2	Invacare Corp Sr Nt 6.710% 02/27/08	02/11/2002	BA Securities		10,000,000	10,000,000	305,678
463556-AD-2	Iroquois Gas 6.100% 10/31/27 Transmission Sys Nt	08/08/2002	Morgan/JP/Securities - Bonds		6,000,000	6,000,000	
478366-AK-3	Johnson Controls Inc 5.000% 11/15/06 Nt	07/16/2002	Various		4,993,720	5,000,000	55,000
482620-AV-3	KN Energy Inc Sr Nt 6.800% 03/01/08	08/27/2002	CS First Boston Corporation		2,128,340	2,000,000	67,622
49326E-DN-0	KeyCorp MT Nt 4.625% 05/16/05	05/07/2002	McDonald & Co Sec Inc		6,184,748	6,200,000	
49337W-AB-6	Keyspan Corp Nt 7.625% 11/15/10	06/12/2002	Salomon Smith Barney		2,218,880	2,000,000	13,556
49337W-AD-2	Keyspan Corp Nt 6.150% 06/01/06	05/06/2002	UBS, Warburg, Dillon Read		4,106,760	4,000,000	107,967
494550-AG-1	Kinder Morgan Energy 7.500% 11/01/10 Ptnrs LP Sr Nt	03/12/2002	Morgan Keegan & Co Inc		4,123,760	4,000,000	111,667
494550-AK-2	Kinder Morgan Energy 7.125% 03/15/12 Ptnrs LP Nt	03/11/2002	Morgan/JP/Securities - Bonds		4,035,389	4,000,000	
494553-AB-6	Kinder Morgan Inc Sr 6.500% 09/01/12 Nt	11/25/2002	Tax Free Exchange		4,487,465	4,500,000	71,500
499040-AD-5	Knight-Ridder Inc Deb 9.875% 04/15/09	06/27/2002	Dain Rauschar Inc		1,222,500	1,000,000	21,122
499040-AF-0	Knight-Ridder Inc Sr 6.300% 12/15/05 Nt	12/16/2002	Morgan Stanley & Co Inc		1,429,142	1,315,000	921
500236-A#-1	Kohler Co Sr Nt 6.590% 04/24/10	04/24/2002	BA Securities		4,000,000	4,000,000	
500255-AA-2	Kohls Corp Nt 6.700% 02/01/06	06/07/2002	Baird Robert W & Co Inc		690,703	650,000	15,847
501813-AA-7	LCI Intl Inc Sr Nt 7.250% 06/15/07	03/13/2002	UBS, Warburg, Dillon Read		8,725,188	10,190,000	190,850
501921-A*-1	LTV Corp Sr Secd Term 6.044% 10/31/04 Loan	09/30/2002	Tax Free Exchange		7,755,000	7,755,000	9,719
505336-B*-7	LazBoy Chair Co Sr 5.250% 12/19/12 Nt	12/19/2002	SPP Hambro		10,500,000	10,500,000	
518439-AA-2	Estee Lauder Cos Sr Nt 6.000% 01/15/12	07/23/2002	SBC Warburg Dillon Read		6,245,940	6,000,000	11,000
524660-AR-8	Leggett & Platt Inc Nt 7.650% 02/15/05	12/20/2002	Piper Jaffray Inc		1,599,727	1,450,000	40,364
52610*-AJ-2	Lennox Intl Inc Sr 7.060% 07/06/05 Prom Nt	02/15/2002	Lehman Brothers Inc		15,216,750	15,000,000	217,683
532491-AC-1	Lilly Inds Inc Sr Nt 7.750% 12/01/07	08/13/2002	Various		15,239,943	14,017,000	216,064
53354#-AC-1	Lincoln Electric 6.360% 03/12/12 Holdings Sr Nt	03/12/2002	PNC Capital Markets		15,778,426	16,000,000	
548661-CA-3	Lowes Cos Inc Nt 8.250% 06/01/10	12/20/2002	Various		5,925,584	4,885,000	18,307
549271-AC-8	Lubrizol Corp Nt 5.875% 12/01/08	01/24/2002	Pressprich R W		994,080	1,000,000	9,465
55262T-EB-5	MBNA Master Credit 5.900% 08/15/11 Card Tr Ser 1999-B Cl A	06/13/2002	Various		37,669,852	37,397,000	58,995
55264T-AL-5	MBNA Credit Card 1.550% 02/15/07 Master Nt Tr Ser 2001-A4 Cl A	09/04/2002	Salomon Smith Barney		8,989,374	8,975,000	11,904
55264T-AQ-4	MBNA Master Credit 4.950% 06/15/09 Card Tr Ser 2002-A1 Cl A	02/22/2002	Various		35,119,451	35,000,000	55,688
55265K-AE-9	Master Asset Sec Tr 6.750% 11/25/31 Ser 2001-1 Cl A5	02/28/2002	Merrill Lynch		4,098,750	4,000,000	3,000
552673-AV-7	MCI Communications 6.950% 08/15/06 Corp Sr Nt	03/07/2002	Lehman Brothers Inc		955,640	1,000,000	5,213
5526E0-AJ-2	MBNA America Bk NA Bk 6.500% 06/20/06 Nt	05/29/2002	Dain Rauschar Inc		2,063,580	2,000,000	58,861
56633#-AG-8	Marcus Corp Sr Nt 7.660% 04/01/09	04/02/2002	BA Securities		4,465,189	4,500,000	
57164T-AE-8	Marriot Vacation Club 3.945% 12/20/24 Tr Ser 2002-1 Cl A	11/13/2002	CS First Boston Corporation		14,997,596	15,000,000	32,875
571900-AL-3	Marriott Intl Inc Nt 6.625% 11/15/03	06/19/2002	Pressprich R W		1,087,779	1,050,000	7,922
571900-AQ-2	Marriott Intl Inc Nt 7.875% 09/15/09 Ser C	08/14/2002	Various		6,673,550	6,000,000	149,844
571900-AR-0	Marriott Intl Inc Nt 8.125% 04/01/05 Ser D	04/24/2002	Pressprich R W		3,222,270	3,000,000	18,958
571900-AU-3	Marriott Intl Inc Nt 7.000% 01/15/08 Ser E	03/15/2002	Direct		3,003,270	3,000,000	37,917
576434-BL-7	Master Alternative 3.762% 12/25/32 Loan Tr Ser 2002-3 Cl A2	12/03/2002	UBS Warburg-CMO		24,028,453	24,100,000	12,592
57708Q-BA-4	Mattel Inc MT Nt Ser B 6.800% 10/06/11	10/04/2002	Advest Inc		304,842	300,000	8,160
57859H-BS-2	Maytag Corp MT Nt Ser 6.875% 03/31/06 D	02/05/2002	Bankers Trust/BOCM		6,229,020	6,000,000	145,521
57859H-BT-0	Maytag Corp Nt 6.875% 12/01/06	09/05/2002	Raymond James & Assoc Inc		7,645,070	7,000,000	113,247
58017D-EY-2	McDonnell Douglas 7.220% 01/27/10 Finance Corp Sr Nt Ser X	05/06/2002	Goldman Sachs & Company		3,163,070	3,000,000	32,289
581557-AT-2	McKesson Corp Deb 6.400% 03/01/08	08/26/2002	Dain Rauschar Inc		4,168,040	4,000,000	126,578
58528#-DV-6	Meijer Inc 1st Mtg 6.960% 12/01/11 Bond Ser B-2	06/20/2002	Dain Rauschar Inc		2,181,374	2,093,670	7,691
589643-AQ-4	Meridian Ind 7.300% 11/20/09 (Prologis) Inc Sr Nt	09/11/2002	Tax Free Exchange		12,871,599	13,000,000	292,608
589929-XW-3	Merrill Lynch Mtg 6.550% 02/25/31 Investors Ser 2002-AFC1 Cl AF3	01/25/2002	Merrill Lynch		7,998,278	8,000,000	52,400
589929-XY-9	Merrill Lynch Mtg 6.580% 09/25/32 Investors Ser 2002-AFC1 Cl MF1	10/16/2002	Greenwich Capital Markets Inc		13,071,258	12,614,000	46,111
589929-XZ-6	Merrill Lynch Mtg 7.320% 09/25/32 Investors Ser 2002-AFC1 Cl MF2	01/25/2002	Merrill Lynch		2,998,793	3,000,000	21,960
589929-YM-4	Merrill Lynch Mtg 6.160% 12/25/31 Investors Ser 2002-A1 Cl 2A3	02/19/2002	Merrill Lynch		25,947,854	25,621,804	87,961
608190-AE-4	Mohawk Inds Inc Nt Ser 6.500% 04/15/07 C	10/09/2002	Various		9,430,697	8,780,000	183,658
608190-AE-4	Mohawk Inds Inc Nt Ser 6.500% 04/15/07 C	06/14/2002	Tax Free Exchange		15,554,867	15,500,000	201,500
61166W-AA-9	Monsanto Co Nt 7.375% 08/15/12	08/09/2002	Salomon Smith Barney		9,444,425	9,500,000	
61746W-JG-6	Morgan 4.570% 12/18/32 StanleyDeanWitter Cap I Ser 2001-IQA Cl A1	10/30/2002	Merrill Lynch		23,802,577	22,935,334	8,735

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
61746W-WX-4	Morgan 0.244% 09/15/37 StanleyDeanWitter Cap I Ser 2002-1Q3 CI X1	12/05/2002	Morgan Stanley & Co Inc		3,862,908		16,237
61746W-XA-3	Morgan 5.980% 10/15/22 StanleyDeanWitter Cap I Ser 2002-1Q3 CI E	12/05/2002	Morgan Stanley & Co Inc		6,797,065	7,000,000	18,604
61746W-XB-1	Morgan 6.078% 10/15/22 StanleyDeanWitter Cap I Ser 2002-1Q3 CI F	12/05/2002	Morgan Stanley & Co Inc		3,883,525	4,000,000	10,805
61980A-AA-1	Motiva Enterprises LLC 5.200% 09/15/12 Sr Nt	09/18/2002	Salomon Smith Barney		22,927,780	23,000,000	
62827G-AA-3	Mutual Fund Fee Tr XIX 6.440% 12/01/09 Ser 2002-1 CI A	01/29/2002	Salomon Smith Barney		3,209,038	3,209,038	
62886E-AB-4	NCR Corp Nt 7.125% 06/15/09	06/19/2002	Various		3,014,810	3,000,000	3,563
631103-A*-9	Nasdaq Stock Market 5.830% 05/09/07 Inc/The Sr Nt	05/09/2002	Salomon Smith Barney		12,520,623	12,500,000	
63615W-AB-7	National Football 6.560% 10/15/17 League Sr Nt Ser A	06/28/2002	BA Securities		7,080,272	7,000,000	
636180-AX-9	National Fuel Gas Deb 7.750% 02/01/04	04/04/2002	Goldman Sachs & Company		3,135,480	3,000,000	43,917
64956*-AA-8	New York Mercantile 7.480% 10/01/11 Exchange Sr Nt Ser A	05/29/2002	Direct		1,731,325	1,636,259	19,719
651190-BE-2	Newell Co MT Nt 6.350% 07/15/28	09/30/2002	Merrill Lynch		1,098,380	1,000,000	13,758
651190-BG-7	Newell Co Sr Nt Ser A 5.700% 09/22/03	06/07/2002	Baird Robert W & Co Inc		512,780	500,000	12,746
654106-AB-9	Nike Inc Sr Nt 5.500% 08/15/06	08/29/2002	Spear Leeds		1,473,933	1,393,000	4,044
66937R-PP-8	Norwest Asset 6.500% 04/25/29 Securities Corp Ser 1999-8 CI A3	07/23/2002	Legg Mason Wood Walker Inc		1,020,774	993,454	4,484
67019E-AA-5	NStar Nt 8.000% 02/15/10	05/01/2002	Goldman Sachs & Company		1,105,160	1,000,000	18,000
674812-AH-5	Ocean Energy Inc Nt 7.625% 07/01/05 Ser B	07/30/2002	Morgan/JP/Securities - Bonds		2,234,378	2,080,000	13,657
679574-AF-0	Old Dominion Elec 1st 6.250% 06/01/11 Mtg Bd	11/22/2002	Morgan/JP/Securities - Bonds		6,300,365	5,915,000	109,382
679574-AG-8	Old Dominion Elec 1st 6.210% 12/01/28 Mtg Bd	12/12/2002	Morgan/JP/Securities - Bonds		7,500,000	7,500,000	
67982X-AB-4	Old Kent Bank Nt 7.750% 08/15/10	08/01/2002	Goldman Sachs & Company		16,686,450	15,000,000	552,188
68217W-AA-0	Omni Source Corp Sr Nt 6.750% 09/24/09	09/24/2002	Bank One Capital Markets		7,073,278	7,000,000	
68619A-AN-7	Origen Manufactured 6.170% 12/15/23 Hsg Ser 2002-A CI A3	03/06/2002	CS First Boston Corporation		4,298,621	4,300,000	19,161
69331X-AA-0	P&E Gas Transmission 7.100% 06/01/05 NW Sr Nt	06/04/2002	Bank of America Bisd Dealer		9,328,280	9,055,000	10,715
693320-K*-3	PHH Holdings Sr Nt 7.550% 05/01/07	05/03/2002	Barclays Capital		13,000,000	13,000,000	
693627-AV-3	PSI Energy Inc 1st Mtg 6.650% 06/15/06 Bd Ser EEE	11/01/2002	Spear Leeds		607,202	560,000	14,586
69362B-AC-6	PSEG Power LLC Sr Nt 6.875% 04/15/06	02/21/2002	Morgan Stanley & Co Inc		4,128,480	4,000,000	100,069
69563N-AA-1	PaineWebber(CircuitCityStores) PTC Ser 1996-A CI 1 8.387% 08/01/18	04/15/2002	Piper Jaffray Inc		4,034,620	4,223,728	21,647
695927-FV-0	Paine Webber Mtg 6.500% 02/25/24 Accept Corp Ser 1994-2 CI A4	01/08/2002	Raymond James & Assoc Inc		282,274	282,274	499
696429-AB-5	Pall Corp Nt 6.000% 08/01/12	08/01/2002	SBC Warburg Dillon Read		7,995,920	8,000,000	
697133-AC-0	Palmetto Synthetic CDO 3.210% 02/08/08 Ltd CI III Mezz Flt Rate Nt	07/02/2002	Morgan Stanley & Co Inc		10,000,000	10,000,000	
701094-AF-1	Parker-Hannifin Corp 7.300% 05/15/11 Nt	04/03/2002	Lehman Brothers Inc		3,124,230	3,000,000	86,992
70109H-AA-3	Parker-Hannifin Corp 7.330% 06/15/07 MT Nt	06/18/2002	UBS, Warburg, Dillon Read		9,786,780	9,000,000	10,995
70109H-AF-2	Parker-Hannifin Corp 5.650% 09/15/03 MT Nt	02/14/2002	Salomon Smith Barney		1,593,245	1,550,000	37,706
701120-AA-5	Parker Retirement Svgs 6.340% 07/15/08 Plan Tr Amortizing Nt	06/10/2002	Raymond James & Assoc Inc		1,328,392	1,280,489	33,375
709323-AF-6	Pennzoil-Quaker State 10.000% 11/01/08 Gtd Nt	12/12/2002	Pressprich R W		22,630,669	18,336,000	234,293
709631-AB-1	Pentair Inc Sr Nt 7.850% 10/15/09	08/13/2002	Dain Rauschar Inc		4,202,080	4,000,000	126,908
709903-BB-3	Pennzoil Co Deb 10.125% 11/15/09	05/09/2002	Lehman Brothers Inc		4,727,440	4,000,000	201,375
71343X-AA-2	PepsiAmericas Inc MT 5.950% 02/15/06 Nt	02/13/2002	Various		4,827,080	4,750,000	50,079
724477-AJ-3	Pitney Bowes Cr Corp 8.550% 09/15/09 Deb	08/26/2002	Merrill Lynch		4,108,335	3,500,000	136,325
725701-C*-5	Pittston Co Sr Nt 7.170% 04/11/08	04/11/2002	CS First Boston Corporation		7,000,000	7,000,000	
74040P-AA-9	Preferred Term Sec Ltd 2.762% 04/03/32 V Flt Rate Nt Ser A1	03/14/2002	First Tennessee Bank NA		5,000,000	5,000,000	
74040P-AC-5	Preferred Term Sec Ltd 3.862% 04/03/32 V Flt Rate Mezz Nt	03/14/2002	First Tennessee Bank NA		9,933,300	10,000,000	
74040T-AA-1	Preferred Term Sec Ltd 2.400% 12/23/31 IV Flt Rate Nt	02/15/2002	First Tennessee Bank NA		1,999,375	2,000,000	10,833
740417-AA-8	Preferred Term Sec Ltd 2.587% 07/03/32 VI Flt Rate Sr Nt Ser A1	07/09/2002	First Tennessee Bank NA		9,950,000	10,000,000	11,497
740417-AB-6	Preferred Term Sec Ltd 3.210% 07/03/32 VI Flt Rate Mezz Nt	06/14/2002	First Tennessee Bank NA		10,000,000	10,000,000	
74137W-AA-8	Preferred Term Sec Ltd 4.512% 04/03/32 V Combo Flt Rate Nt	03/14/2002	First Tennessee Bank NA		9,574,297	9,574,297	
74138K-AA-3	Preferred Term Sec Ltd 4.512% 04/03/32 VI Combo Flt Rt Nt	06/14/2002	First Tennessee Bank NA		9,771,368	9,771,368	
74434T-S2-4	Prudential Home Mtg 6.250% 01/25/24 Sec Co Ser 1993-58 CI A5	05/01/2002	McDonald & Co Sec Inc		9,071,315	8,888,000	7,715
74740F-DT-0	Quaker Oats MT Nt Ser 9.125% 12/15/04 B	12/31/2002	Spear Leeds		563,920	500,000	21,672
74835N-AA-3	Questar Pipeline Co MT 6.000% 10/06/08 Nt Ser A	06/14/2002	Dain Rauschar Inc		1,215,696	1,200,000	3,600
74835W-AA-3	Questar Gas Co MT Nt 6.300% 10/01/12 Ser D	06/14/2002	Dain Rauschar Inc		2,002,300	2,000,000	27,300
74913R-AB-7	Qwest Services Corp Nt 13.500% 12/15/10	12/26/2002	Taxable Exchange		893,588	845,000	
74932W-AA-2	RC Cement Holding Co 6.600% 05/29/10 Sr Nt	05/29/2002	Merrill Lynch		14,000,000	14,000,000	
74985@-AB-8	RPM International Inc 6.610% 11/15/06 Sr Nt	11/20/2002	Tax Free Exchange		3,922,488	4,000,000	3,672
758202-AA-3	Reed Elsevier Cap Inc 6.125% 08/01/06 Nt	04/17/2002	UBS, Warburg, Dillon Read		2,049,520	2,000,000	27,563
758202-AB-1	Reed Elsevier Cap Inc 6.750% 08/01/11 Nt	04/17/2002	UBS, Warburg, Dillon Read		7,026,382	6,910,000	102,746
75820Q-AB-8	Reed Elsevier Cap Inc 7.000% 05/15/05 MT Nt	04/16/2002	Morgan Keegan & Co Inc		2,106,240	2,000,000	59,889
758253-AA-6	Reed Publishing USA 8.500% 12/01/03 Inc MT Nt	05/29/2002	Pressprich R W		1,390,246	1,300,000	614
75867@-AF-9	Refco Group Ltd LLC Sr 5.990% 10/15/07 Nt Ser A	10/15/2002	Morgan/JP/Securities - Bonds		4,500,000	4,500,000	
75935@-AC-4	Reinalt-Thomas Corp Sr 7.000% 03/28/12 Nt	03/28/2002	Bankers Trust/BOCM		4,000,000	4,000,000	
759950-AD-0	Renaissance Acceptance 2.470% 06/25/32 Mtg Crp Ser 2002-1 CI M1	03/06/2002	Greenwich Capital Markets Inc		12,250,000	12,250,000	
760985-HX-2	Residential Asset Mtg 6.600% 03/25/32 Prod Inc Ser 2002-RZ1 CI A5	02/14/2002	Salomon Smith Barney		999,576	1,000,000	4,583
760985-NA-5	Residential Asset Mtg 4.930% 07/25/32 Prod Inc Ser 2002-RZ3 CI A6	08/08/2002	Direct		9,497,924	9,500,000	35,126

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
76110G-YD-7	Residential Accredit 6.000% 04/25/32 Loans Inc Ser 2002-QS5 CI A5	07/10/2002	Salomon Smith Barney		8,245,000	8,000,000	18,667
76116E-GL-8	Resolution Funding 0.000% 07/15/27 Corp Strips	12/18/2002	Blaylock Partners		4,870,899	25,000,000	
76116E-GM-6	Resolution Funding 0.000% 01/15/28 Corp Strips	12/18/2002	Blaylock Partners		1,888,474	10,000,000	
76116E-GX-2	Resolution Funding 0.000% 04/15/22 Corp Strips	12/18/2002	Blaylock Partners		7,207,422	27,000,000	
76116E-HC-7	Resolution Funding 0.000% 10/15/24 Corp Strips	12/18/2002	Blaylock Partners		7,106,624	31,000,000	
761695-AA-3	Reynolds & Reynolds Sr 7.000% 12/15/06 Nt	09/19/2002	Various		13,616,645	12,500,000	168,097
76176L-FF-3	Reynolds Metals Co MT 7.000% 05/15/09 Nt	03/01/2002	Pressprich R W		16,533,695	15,500,000	334,542
766889-AC-3	Rio Algom Ltd Deb 7.050% 11/01/05	05/10/2002	Various		3,046,420	3,000,000	3,525
76824*-AN-4	River Fuel Trust #1 5.810% 03/15/06 Intermediate Term Sec Nt	03/15/2002	Merrill Lynch		3,000,000	3,000,000	
769742-AB-3	Roadway Corp Nt 8.250% 12/01/08	09/16/2002	CS First Boston Corporation		1,095,290	1,000,000	24,750
783549-AR-9	Ryder System Inc Nt 9.000% 05/15/16 Ser G	06/24/2002	Various		2,181,250	2,000,000	57,750
783549-AV-0	Ryder System Inc Nt 9.875% 05/15/17 Ser K	03/06/2002	Dain Rauschar Inc		3,433,860	3,000,000	95,458
783549-BB-3	Ryder System Inc Nt 6.500% 05/15/05 Ser O	10/07/2002	Various		1,728,396	1,700,000	41,708
78355H-GW-3	Ryder System Inc MT Nt 6.350% 07/28/04 Ser 14	07/24/2002	Various		5,596,991	5,380,000	98,513
78355H-HH-5	Ryder System Inc MT Nt 6.420% 01/20/09 Ser 15	07/24/2002	Dain Rauschar Inc		3,594,745	3,500,000	54,927
78412D-AG-4	Semco Energy Inc Nt 6.490% 10/01/09	09/16/2002	McDonald & Co Sec Inc		6,000,000	6,000,000	
786514-AV-1	Safeway Inc Nt 6.050% 11/15/03	08/08/2002	Various		5,174,465	5,000,000	50,501
786514-BB-4	Safeway Inc Nt 6.150% 03/01/06	07/17/2002	Morgan/JP/Securities - Bonds		2,247,374	2,150,000	51,788
786514-BD-0	Safeway Inc Nt 3.625% 11/05/03	09/11/2002	Various		16,126,524	16,075,000	157,967
790148-A@-9	St Joe Co Sr Sec Nt 6.660% 02/07/07	02/07/2002	First Union		9,000,000	9,000,000	
79548K-P2-8	Salomon Bros Mtg Sec 2.610% 07/25/29 VII Inc Ser 1999-NC3 CI M2	03/05/2002	Salomon Smith Barney		2,893,701	2,901,863	2,696
79548K-T3-2	Salomon Bros Mtg Sec 2.720% 09/25/29 VII Inc Ser 1999-NC4 CI M2	03/05/2002	Salomon Smith Barney		4,174,279	4,182,121	4,025
79548K-W7-9	Salomon Bros Mtg Sec 7.000% 02/25/30 VII Inc Ser 2000-LB1 CI M3	03/20/2002	Bankers Trust/BOCM		9,784,375	10,000,000	46,667
80218K-AA-3	Santa Fe Snyder Corp 8.050% 06/15/04 Sr Nt	11/15/2002	Various		6,716,785	6,300,000	223,276
80311T-BV-3	Sara Lee Corp MT Nt 5.600% 01/23/06 Ser C	08/26/2002	Morgan/JP/Securities - Bonds		732,032	700,000	17,858
80311T-BY-7	Sara Lee Corp MT Nt 6.950% 10/09/06 Ser C	07/23/2002	Spear Leeds		3,845,275	3,500,000	88,516
805564-HX-2	Saxon Asset Securities 6.270% 02/25/16 Tr Ser 2001-1 CI AF6	01/29/2002	Piper Jaffray Inc		2,034,688	2,000,000	
806860-AA-0	Schlumberger Tech Corp 6.500% 04/15/12 Nt	10/22/2002	Various		18,288,635	17,750,000	114,653
807066-AE-5	Scholastic Corp Nt 5.750% 01/15/07	08/23/2002	Various		23,823,594	23,700,000	138,607
80803@-AA-7	Schott Corp Sr Nt 6.980% 03/20/12	03/20/2002	Deutsche Bank Securities		10,880,737	11,000,000	
80851@-CJ-1	Schwab /Charles/ Corp 6.040% 04/29/04 MT Nt Ser A	02/27/2002	CS First Boston Corporation		7,255,570	7,000,000	3,523
808626-AA-3	Science Applications 6.750% 02/01/08 Intl Corp Nt	08/22/2002	Various		6,846,189	6,485,000	125,177
808626-AC-9	Science Applications 6.250% 07/01/12 Intl Corp Nt	11/11/2002	Tax Free Exchange		8,963,968	9,000,000	207,813
811039-AB-2	Scripps (E W) Co Nt 6.625% 10/15/07	12/26/2002	Various		3,539,307	3,275,000	47,373
811543-A@-6	Seaboard Corp Sr Nt 5.800% 09/30/09	10/08/2002	BA Securities		3,000,000	3,000,000	
812404-AV-3	Sears Roebuck 7.000% 06/15/07 Acceptance Corp Nt	06/26/2002	Various		4,869,042	4,525,000	14,078
817565-AV-6	Service Corp Intl Nt 7.700% 04/15/09	09/25/2002	Taxable Exchange		7,225,000	8,500,000	
82894*-AR-8	Simplot J R Co Sr Nt 7.920% 04/03/12	04/03/2002	BA Securities		7,966,247	8,000,000	
833034-AC-5	Snap-On Inc Nt 6.250% 08/15/11	12/27/2002	Various		7,866,772	7,200,000	180,764
83754L-AA-5	South Dakota Ed Enh 6.720% 06/01/26 Fund Corp Tobacco SetI Ser 2002-A CI A	08/26/2002	Bear Stearns Securities Corp		9,995,910	10,000,000	
844741-AR-9	Southwest Airlines Co 7.220% 07/01/13 PTC Ser 1995-A CI 3	05/28/2002	Dain Rauschar Inc		1,696,123	1,612,483	48,509
847434-AJ-6	Special Val Absolute 7.913% 06/15/09 Ret Fund Ser 2002-1A CI IIB	05/14/2002	Morgan Stanley & Co Inc		6,000,000	6,000,000	
852060-AM-4	Sprint Cap Corp Nt 6.000% 01/15/07	03/08/2002	Tax Free Exchange		9,953,184	10,000,000	88,333
85338@-AA-4	Standard Federal 7.750% 07/17/06 Bancorp Sub Nt	11/05/2002	Dain Rauschar Inc		3,925,680	3,520,000	84,113
854616-AF-6	Stanley Works /The/ Nt 5.750% 03/01/04	08/05/2002	Various		5,635,774	5,425,000	111,354
854616-AG-4	Stanley Works /The/ Nt 3.500% 11/01/07	10/29/2002	Various		6,974,090	7,000,000	
85746*-DR-8	State Street Bk & Tr 6.840% 01/31/19 Co Sr Lev Lease Nt	09/30/2002	Bankers Trust/BOCM		11,667,971	11,667,971	
858155-AB-0	Steelcase Inc Sr Nt 6.375% 11/15/06	04/18/2002	Tax Free Exchange		13,931,822	14,000,000	349,563
863572-YX-5	Structured Asset Sec 6.500% 03/25/29 Corp Ser 1999-1 CI 2A7	02/25/2002	CS First Boston Corporation		14,240,625	14,000,000	68,250
86357S-CC-8	Structured Asset Veh 4.780% 08/20/14 Sec Tr Principal Prot Nt Ser 2002-E	08/15/2002	BA Securities		6,200,000	6,200,000	
86358Y-2@-1	Stuctured Fin Adv ABS 7.870% 07/02/37 CDO III Principal Prot Nt Ser E	06/25/2002	Direct		5,777,732	5,777,732	
86448#-AB-1	Suburban Propane LP Sr 7.370% 07/01/12 Nt	07/01/2002	First Union		14,133,000	14,100,000	
866762-AE-7	Sun Inc Deb 9.375% 06/01/16	05/14/2002	Various		6,592,080	6,000,000	259,375
868536-AM-5	Supervalu Inc Nt 7.625% 09/15/04	06/20/2002	Pressprich R W		2,650,275	2,500,000	52,951
86853@-AM-1	Supervalu Inc MT Nt 6.490% 12/12/05 Ser B	06/10/2002	Dain Rauschar Inc		1,024,720	1,000,000	23,797
86853@-AP-4	Supervalu Inc MT Nt 6.640% 06/09/06 Ser B	05/13/2002	Morgan/JP/Securities - Bonds		2,994,480	3,000,000	58,100
87254@-AH-2	TJX Cos Inc Nt 7.450% 12/15/09	06/18/2002	UBS, Warburg, Dillon Read		2,174,020	2,000,000	2,483
87263@-AE-2	TRI Funding III Inc 7.685% 08/15/10 Ser 1999-1 CI C	02/15/2002	Direct		2,844,757	2,780,459	11,871
87287V-A*-3	TSI Telecommunication 6.240% 02/14/07 Svcs Inc Term Ln B	03/11/2002	Lehman Brothers Inc		4,918,672	5,218,750	
87305N-AT-5	TTX Co Sr Nt 8.000% 03/15/05	05/20/2002	Morgan Stanley & Co Inc		10,738,600	10,000,000	151,111
875382-AJ-2	Tandy Corp Nt 6.950% 09/01/07	03/25/2002	Pressprich R W		3,028,020	3,000,000	15,638
875386-AJ-8	Tandy Corp MT Nt Ser B 7.300% 08/09/04	08/07/2002	McDonald & Co Sec Inc		2,145,380	2,000,000	53,128

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SCHEDULE D - PART 3

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1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
87612E-AB-2	Target Corp Nt 7.500% 08/15/10	12/04/2002	Various		5,836,070	5,000,000	113,750
87612E-AC-0	Target Corp Nt 6.350% 01/15/11	11/19/2002	Various		2,399,470	2,173,000	48,678
87972*-AG-6	Telmark LLC Sr Nt Ser 4.940% 08/01/05 B	08/01/2002	Merrill Lynch		5,000,000	5,000,000	
880394-AA-9	Tenneco Packaging Inc 7.200% 12/15/05 (Pactiv) Nt	11/13/2002	Various		19,600,560	18,300,000	319,440
882508-AH-7	Texas Instruments Inc 6.125% 02/01/06 Nt	07/15/2002	Dain Rauschar Inc		4,665,059	4,455,000	122,404
882508-AN-4	Texas Instruments Inc 7.000% 08/15/04 Sr Nt	08/05/2002	Various		5,892,805	5,500,000	177,431
883199-AF-8	Textron Fin Corp Nt 7.125% 12/09/04	02/21/2002	Various		11,710,120	11,320,000	108,910
88319Q-E2-5	Textron Fin Corp MT Nt 5.650% 03/26/04 Ser E	04/18/2002	Merrill Lynch		7,048,890	7,000,000	27,779
885622-AA-8	3M Employee Stk Own 5.620% 07/15/09 Plan Tr Nt	11/13/2002	Various		15,954,384	15,423,542	363,614
886547-B*-8	Tiffany & Co Sr Nt Ser 6.150% 07/18/09 C	07/18/2002	Lehman Brothers Inc		4,000,000	4,000,000	
892335-AG-5	Toys R Us Nt 6.875% 08/01/06	01/30/2002	Tax Free Exchange		7,975,160	8,000,000	284,167
893485-AM-4	Transamerica Corp Nt 6.750% 11/15/06	08/09/2002	CS First Boston Corporation		1,072,920	1,000,000	16,688
89531@-AA-7	Trex Co Inc Sr Nt 8.320% 06/19/09	06/19/2002	SPP Hambro		3,000,000	3,000,000	
89615#-AE-6	Trident Seafoods Corp 7.220% 03/15/10 Sr Sec Nt	03/21/2002	BA Securities		2,022,500	2,000,000	
89615#-AF-3	Trident Seafoods Corp 7.320% 03/15/12 Sr Sec Nt	03/21/2002	BA Securities		8,970,932	9,000,000	
89652P-AA-6	Trinity Industries 7.755% 02/15/09 Leasing Co PTC Tr Ser 2002-1	02/15/2002	Morgan/JP/Securities - Bonds		10,000,000	10,000,000	
89677@-AW-3	Triton Container Inv 6.110% 12/31/10 LLC Sr Sec Nt Ser 20	12/30/2002	BA Securities		5,500,000	5,500,000	
898602-AC-1	Tuboscope Inc Nt 7.500% 02/15/08	10/03/2002	Various		5,622,330	5,000,000	44,375
899897-AA-0	Tupperware Fin Co BV 7.250% 10/01/06 Nt	11/14/2002	Various		10,796,980	10,000,000	129,896
90263B-GZ-5	UCFC Home Equity Loans 6.280% 02/15/27 Ser 1998-D CI AF5	03/18/2002	Dain Rauschar Inc		1,126,150	1,115,000	3,890
902905-AH-1	USX Marathon Group Nt 9.625% 08/15/03	02/11/2002	Baird Robert W & Co Inc		4,320,440	4,000,000	191,431
902905-AR-9	USX Marathon Group Nt 7.200% 02/15/04	08/13/2002	Advest Inc		1,053,930	1,000,000	200
90340Q-AA-0	USI Inds Inc/USI 11.250% 12/31/05 American Hldg Gtd Nt	11/08/2002	Taxable Exchange		3,674,250	4,899,000	
905530-AM-3	Union Camp Corp Nt 7.000% 08/15/06	02/22/2002	Merrill Lynch		11,380,032	10,850,000	21,428
907770-AT-8	Union Oil Co CA Deb 9.125% 02/15/06	12/26/2002	SBC Warburg Dillon Read		6,928,420	6,000,000	192,132
907770-BF-7	Union Oil Co CA Nt 7.350% 06/15/09	11/26/2002	Various		4,255,277	3,815,000	113,030
907830-AA-1	Union Pacific Railroad 6.380% 09/29/12 Co PTC Ser 1993-A	12/17/2002	Dain Rauschar Inc		2,143,233	1,952,850	28,033
908064-AA-6	Union Planters Bank 6.500% 03/15/08 Sub Nt	08/15/2002	Morgan Keegan & Co Inc		7,168,011	6,720,000	181,166
908584-DK-8	Union Tank Car Co Nt 7.450% 06/01/09	11/22/2002	Dain Rauschar Inc		1,143,340	1,000,000	36,422
91321*-AG-6	Unimin Corp Sr Nt 5.440% 12/15/12	12/20/2002	BA Securities		6,500,000	6,500,000	
91345H-AF-2	Universal Corp VA MT 8.000% 10/02/03 Nt Ser B	06/17/2002	Pressprich R W		21,024,500	20,000,000	344,444
91345H-AK-1	Universal Corp VA MT 8.050% 12/15/05 Nt Ser B	05/21/2002	Pressprich R W		1,069,040	1,000,000	35,554
91345H-AN-5	Universal Corp VA MT 7.875% 02/15/08 Nt Ser B	08/21/2002	SBC Warburg Dillon Read		5,203,302	4,700,000	8,684
916906-AA-8	U S Freightways Corp 6.500% 05/01/09 Nt	03/21/2002	CS First Boston Corporation		7,829,120	8,000,000	209,444
916906-AB-6	U S Freightways Corp 8.500% 04/15/10 Nt	08/29/2002	Carolina Capital Markets		2,340,000	2,000,000	65,639
91802M-AA-8	Utility Contract 7.944% 10/01/16 Funding LLC Nt	06/27/2002	Morgan Stanley & Co Inc		7,995,600	8,000,000	
919138-AC-1	Valero Energy Nt 7.375% 03/15/06	05/02/2002	Various		14,988,536	14,273,000	120,089
91913Y-AA-8	Valero Energy Corp Nt 8.375% 06/15/05	05/02/2002	McDonald & Co Sec Inc		538,915	500,000	16,517
91914C-AA-5	Valero Logistics LP Nt 6.875% 07/15/12	07/10/2002	Morgan/JP/Securities - Bonds		1,993,720	2,000,000	
920355-AA-2	Valspar Corp Nt 6.000% 05/01/07	10/10/2002	Various		8,989,123	8,739,000	123,871
922122-AB-2	Varco International 7.250% 05/01/11 Inc Sr Nt	08/13/2002	CS First Boston Corporation		1,884,068	1,750,000	37,005
92239M-AC-5	Vectren Utility 6.625% 12/01/11 Holdings Inc Nt	07/10/2002	Bankers Trust/BOCM		1,305,938	1,250,000	10,122
92344G-AP-1	Verizon Global Funding 0.000% 05/15/21 Corp Sr Conv Deb	02/14/2002	Tax Free Exchange		30,000,000	54,421,000	
92533W-AB-8	Vertis Receivables LLC 3.420% 02/25/07 Flt Rate Nt Ser 2002 CI B	12/09/2002	Fleet Securities		10,000,000	10,000,000	
929160-AB-5	Vulcan Materials Co Nt 6.000% 04/01/09	07/02/2002	Raymond James & Assoc Inc		1,027,940	1,000,000	16,167
929160-AC-3	Vulcan Materials Co Nt 5.750% 04/01/04	07/17/2002	Various		3,008,927	2,895,000	50,418
929160-AD-1	Vulcan Materials Co Nt 6.400% 02/01/06	07/22/2002	Various		14,669,813	13,750,000	415,956
929227-ZQ-2	Washington Mut MSC Mtg 3.950% 01/25/33 PTC Ser 2002-AR19 CI A4	12/12/2002	Various		28,000,000	28,000,000	67,589
92931B-AA-4	WPS Resources Corp Sr 7.000% 11/01/09 Nt	12/19/2002	Spear Leeds		902,775	805,000	8,296
92931B-AB-2	WPS Resources Corp Sr 5.375% 12/01/12 Nt	11/19/2002	Edwards AG & Sons Inc		3,967,880	4,000,000	
929566-G*-2	Wabash National Corp 9.660% 03/30/04 Sec Nt Ser A (New)	04/11/2002	Taxable Exchange		10,906,792	10,906,792	
93052*-AB-8	Wagner Stott Bear Spec 7.240% 12/28/08 LLC Sr Sub Nt Ser B	06/06/2002	BA Securities		4,967,600	5,000,000	158,878
93114K-AF-0	Wal-Mart Stores Inc 8.620% 01/01/10 PTC Ser 1994-B2	06/17/2002	Morgan Stanley & Co Inc		5,306,929	4,632,000	187,439
939333-AA-8	Washington Mut Fin 8.250% 06/15/05 Corp Sr Nt	12/19/2002	Various		19,476,563	17,547,000	496,569
939333-AB-6	Washington Mut Fin 6.250% 05/15/06 Corp Sr Nt	09/24/2002	Various		6,344,149	6,033,000	131,338
939333-AC-4	Washington Mut Fin 6.875% 05/15/11 Corp Sr Nt	07/01/2002	McDonald & Co Sec Inc		2,221,478	2,097,000	20,023
939640-AC-2	Washington Post Co Nt 5.500% 02/15/09	09/24/2002	Spear Leeds		2,663,350	2,500,000	16,042
94860*-BH-4	Wegmans Food Markets 4.430% 09/30/07 Inc Sr Nt Ser A	09/30/2002	Morgan/JP/Securities - Bonds		16,290,262	16,000,000	
94860*-BJ-0	Wegmans Food Markets 4.520% 12/12/07 Inc Sr Nt Ser B	12/12/2002	Morgan/JP/Securities - Bonds		15,000,000	15,000,000	
94977X-AC-3	Wells Fargo Mtg Backed 6.000% 12/25/31 Sec Tr Ser 2001-30 CI A3	11/22/2002	Direct		5,090,625	5,000,000	21,667
94978#-AT-4	Wells Fargo Bank 6.650% 08/01/27 Northwest NA Cr Tenant Lease Ser 2002 CI 20	07/28/2002	Legg Mason Wood Walker Inc		1,492,108	1,492,108	
94978#-AU-1	Wells Fargo Bank 7.380% 05/15/32 Northwest NA MWRA Lease Backed Loan	07/30/2002	Direct		15,122,160	14,443,432	44,414

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94978#-AX-5.....	Wells Fargo Bank 6.640% 10/10/24 Northwest NA Cr Tenant Lease (CVS Corp).....	10/09/2002	CS First Boston Corporation.....		1,993,258	1,993,258	
95106#-AA-7.....	Wessanen USA Sr Nt 7.890% 12/17/04.....	10/17/2002	Lehman Brothers Inc.....		12,829,800	12,000,000	315,600
957674-AC-8.....	Western Atlas Inc Nt 7.875% 06/15/04.....	09/23/2002	McDonald & Co Sec Inc.....		6,497,460	6,000,000	132,563
961815-AA@-6.....	Westwood One Inc Sr 5.260% 11/30/12 Gtd Nt.....	11/26/2002	Fleet Securities.....		4,500,000	4,500,000	
963320-AK-2.....	Whirlpool Corp Nt 8.600% 05/01/10.....	10/08/2002	Various.....		5,036,983	4,250,000	127,925
96647K-AJ-1.....	Whitman Corp Nt 6.000% 05/01/04.....	04/26/2002	Pressprich R W.....		1,032,380	1,000,000	
97164#-AD-6.....	Wilmington Investments 5.070% 08/30/07 Inc Sr Nt.....	08/30/2002	BA Securities.....		7,500,000	7,500,000	
97382#-AC-4.....	Wine Group Inc/The Sec 6.070% 08/30/12 Nt.....	08/30/2002	BA Securities.....		12,648,031	12,500,000	
97382#-AD-2.....	Wine Group Inc/The Sec 6.330% 08/30/14 Nt.....	08/30/2002	BA Securities.....		6,557,707	6,500,000	
976657-AB-2.....	Wisconsin Energy Corp 5.875% 04/01/06 Sr Nt.....	08/06/2002	Various.....		6,418,428	6,090,000	124,367
976657-AC-0.....	Wisconsin Energy Corp 6.500% 04/01/11 Sr Nt.....	07/12/2002	Various.....		9,496,760	9,000,000	172,250
976843-BC-5.....	Wisconsin Public 4.875% 12/01/12 Service Sr Nt.....	12/09/2002	SBC Warburg Dillon Read.....		5,976,000	6,000,000	12,188
98157D-AJ-5.....	WorldCom Inc Nt 7.500% 05/15/11.....	05/14/2002	Taxable Exchange.....		2,606,209	2,464,000	91,887
981811-AB-8.....	Worthington Inds Inc 7.125% 05/15/06 Nt.....	05/02/2002	Lehman Brothers Inc.....		2,045,840	2,000,000	68,083
981811-AC-6.....	Worthington Inds Inc 6.700% 12/01/09 Nt.....	02/04/2002	Lehman Brothers Inc.....		2,883,210	3,000,000	36,850
982514-AE-1.....	Wrigley CDO Ltd Ser 1A 3.731% 08/08/14 Cl IIIA.....	07/12/2002	Morgan Stanley & Co Inc.....		5,000,000	5,000,000	
98413T-DC-2.....	Xtra Inc MT Nt Ser C 6.875% 03/15/06.....	01/02/2002	UBS, Warburg, Dillon Read.....		6,761,885	6,500,000	119,167
98413T-DV-0.....	Xtra Inc MT Nt Ser C 8.250% 08/16/04.....	06/06/2002	Goldman Sachs & Company.....		10,831,500	10,000,000	263,542
986670-AB-3.....	York Intl Corp Sr Nt 6.625% 08/15/06.....	09/26/2002	BB&T Capital Markets.....		8,684,580	8,000,000	55,208
98885Y-AD-1.....	ZAIS Investment Grade 3.790% 08/08/17 Ltd V Ser 5A Cl B1.....	12/06/2002	Deutsche Bank Securities.....		13,000,000	13,000,000	
69413#-AA-9.....	Wagon Plc Gtd Sr Nt 6.090% 09/10/09.....	09/10/2002	ABN Amro Sec (USA) Inc.....		13,084,734	13,000,000	
Total United States					3,524,151,882	3,539,064,405	29,441,315
Canada							
003669-AA-6.....	Abitibi-Consolidated 6.950% 12/15/06 Co Nt.....	05/01/2002	Goldman Sachs & Company.....		4,854,700	5,000,000	139,965
068494-AA-1.....	Barrick Gold Fin Inc 7.500% 05/01/07 Deb.....	07/23/2002	SBC Warburg Dillon Read.....		5,602,150	5,000,000	88,542
102994-AG-1.....	Bowater Pulp & Paper 10.500% 06/15/10 Inc Sr Nt Ser B.....	09/30/2002	Tax Free Exchange.....		2,542,486	2,437,000	74,633
87971M-AB-9.....	Telus Corp Nt 7.500% 06/01/07.....	03/04/2002	CS First Boston Corporation.....		4,905,512	4,710,000	94,200
87971M-AC-7.....	Telus Corp Nt 8.000% 06/01/11.....	03/20/2002	Various.....		7,269,905	7,000,000	175,111
884903-AN-5.....	Thomson Corp Nt 6.200% 01/05/12.....	01/08/2002	Bear Stearns Securities Corp.....		1,942,520	2,000,000	17,567
884903-AP-0.....	Thomson Corp Nt 5.750% 02/01/08.....	06/18/2002	Direct.....		4,593,375	4,500,000	105,656
89346D-AA-5.....	Transalta Corp Nt 6.750% 07/15/12.....	06/20/2002	Salomon Smith Barney.....		8,972,950	9,000,000	
C7078@-AA-5.....	PPX Investment Corp Sr 7.590% 02/09/12 Unsec Nt CDS Cost = 8,000,000.....	02/08/2002	Merrill Lynch.....		4,979,770	4,979,770	
Total Canada					45,663,368	44,626,770	695,674
Other Country							
000000-00-0.....	Intelsat Corp Nt 6.625% 03/22/04.....	02/13/2002	Dain Rauschar Inc.....		5,173,300	5,000,000	300,885
000000-00-0.....	Intelsat Nt 8.375% 10/14/04.....	02/20/2002	Lehman Brothers Inc.....		3,226,410	3,000,000	91,427
000000-00-0.....	Rolls Royce PLC MT Nt 6.375% 06/14/07 Ser 2 Tr 1 EUR Cost = 14,755,722.....	01/30/2002	Lehman Brothers Inc.....		12,714,995	13,252,940	537,945
000000-00-0.....	TCNZ Fin LTD MT Nt 6.750% 12/14/11.....	02/11/2002	Goldman Sachs & Company.....		3,036,250	3,000,000	33,750
000000-00-0.....	BNP Paribas SA MT Nt 2.410% 10/01/49.....	02/20/2002	Lehman Brothers Inc.....		4,957,750	5,000,000	8,750
004408-AB-6.....	ACE Ltd Nt 6.000% 04/01/07.....	03/19/2002	Morgan/JP/Securities - Bonds.....		5,989,860	6,000,000	
008281-AG-2.....	African Development 8.800% 09/01/19 Bank Sub Nt.....	04/05/2002	Lehman Brothers Inc.....		6,124,950	5,000,000	47,667
03937S-AA-8.....	Arcel Fin Ltd Sr Sec 5.984% 02/01/09 Nt Ser A.....	01/30/2002	Salomon Smith Barney.....		6,000,000	6,000,000	
111021-AD-3.....	British Telecom PLC Nt 8.375% 12/15/10.....	11/18/2002	Morgan/JP/Securities - Bonds.....		3,554,370	3,000,000	108,875
12682N-AF-6.....	Cable & Wireless Optus 8.000% 06/22/10 Fin Ltd Nt.....	03/13/2002	Dain Rauschar Inc.....		12,376,619	11,280,000	206,471
18683@-AA-2.....	Clifford Chance LLP Sr 5.460% 12/18/12 Nt Ser A.....	12/20/2002	Barclays Capital.....		8,000,000	8,000,000	
233835-AD-9.....	DaimlerChrysler NA 7.400% 01/20/05 Hldg Nt.....	12/30/2002	Various.....		16,565,197	15,350,000	458,440
233835-AT-4.....	DaimlerChrysler NA 7.300% 01/15/12 Hldg Nt.....	01/09/2002	Goldman Sachs & Company.....		3,985,760	4,000,000	
244224-AA-9.....	Deere /John/ BV Nt 5.875% 04/06/06.....	06/28/2002	Various.....		14,784,186	14,575,000	250,018
35177P-AJ-6.....	France Telecom Nt 7.700% 03/01/06.....	02/18/2002	Tax Free Exchange.....		12,003,607	12,000,000	400,800
38375T-AA-1.....	Governor & Co Bank of 7.000% 11/29/49 Scotland Step Up Perpetual Var Rate Nt.....	03/06/2002	Baird Robert W & Co Inc.....		1,344,434	1,300,000	28,058
38608B-AB-4.....	Grand Metropolitan Inv 9.000% 08/15/11 Nt.....	08/14/2002	SBC Warburg Dillon Read.....		5,139,360	4,000,000	4,000
445681-A*-0.....	Hunter Douglas NV Sr 4.220% 12/18/07 Nt.....	12/18/2002	BA Securities.....		6,000,000	6,000,000	
494386-AA-3.....	Kimberly-Clark de 8.875% 08/01/09 Mexico Sr Nt.....	04/26/2002	Lehman Brothers Inc.....		6,680,160	6,000,000	133,125
543059-AD-1.....	Longhorn CDO II Ltd 2.950% 03/27/14 Ser 2A Cl B.....	02/07/2002	Merrill Lynch.....		15,000,000	15,000,000	
589969-AB-0.....	Merita Bank Ltd 7.500% 01/31/49 Preferred Tr Nt.....	05/14/2002	Lehman Brothers Inc.....		6,864,477	6,450,000	143,781
681385-AC-4.....	Olsen Corp Sr Nt 7.000% 03/15/06.....	06/14/2002	Various.....		5,280,596	5,150,000	68,464
71645W-AB-7.....	Petrobras Intl Fin Co 9.750% 07/06/11 Sr Nt.....	03/19/2002	Tax Free Exchange.....		3,990,395	4,000,000	79,083
86789R-AA-4.....	Sunstar Cap 8.570% 08/13/09 (Luxembourg) SA Sr Nt.....	08/13/2002	Direct.....		4,000,000	4,000,000	
86959C-AA-1.....	Svenska Handelsbanken 7.125% Perpet. Step Up Perp Pfd.....	06/11/2002	Lehman Brothers Inc.....		6,431,760	6,000,000	115,188
89653Q-C*-4.....	Trinity Mirror Plc Sr 7.170% 06/20/12 Nt Ser A.....	06/20/2002	Barclays Capital.....		4,500,000	4,500,000	
902118-AY-4.....	Tyco Intl Group SA Sr 6.750% 02/15/11 Nt.....	06/21/2002	Taxable Exchange.....		1,406,082	1,331,000	31,445
947074-AD-2.....	Weatherford Intl Ltd 6.625% 11/15/11 Sr Nt Ser B.....	04/10/2002	Tax Free Exchange.....		4,928,868	5,000,000	132,500

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
983730-AA-0.....	XL Cap Fin PLC Nt 6.500% 01/15/12.....	01/14/2002	Various.....		3,001,210	3,000,000	1,264
B7935#-AA-7.....	Dolomies de 6.090% 05/02/09 Marche-les-DamesSA Sr Nt.....	05/02/2002	ABN Amro Sec (USA) Inc.....		6,876,663	7,000,000	
F1411#-AB-7.....	Casino 6.460% 11/14/11 Guichard-Perrachon SA Sr Nt Ser B.....	11/14/2002	Salomon Smith Barney.....		22,000,000	22,000,000	
G2044@-AG-0.....	Compass Group PLC Sr 6.530% 05/17/10 Nt.....	05/17/2002	BA Securities.....		4,025,989	4,000,000	
G2044@-AL-9.....	Compass Group PLC Sr 7.550% 09/17/03 Nt Ser C.....	05/31/2002	Tax Free Exchange.....		14,137,253	14,000,000	176,167
G2123#-AA-5.....	Chubb plc Sr Nt Ser A 5.870% 12/16/12.....	12/16/2002	Deutsche Bank Securities.....		10,008,747	10,000,000	
G3725@-AE-9.....	George Wimpey Plc Sr 5.730% 11/05/09 Nt Ser A.....	11/05/2002	Greenwich Capital Markets Inc.....		12,000,000	12,000,000	
G4230*-AA-5.....	Hagemeyer Ireland Plc 5.620% 10/28/09 Sr Nt.....	10/28/2002	ABN Amro Sec (USA) Inc.....		12,000,000	12,000,000	
G4551#-AF-1.....	Holcim Cap Corp Ltd Sr 5.930% 07/22/09 Gtd Nt.....	07/22/2002	Greenwich Capital Markets Inc.....		18,000,000	18,000,000	
G7330#-AA-3.....	RMC Group PLC Sr Nt 7.410% 08/19/09.....	07/16/2002	Merrill Lynch.....		3,196,680	3,000,000	90,773
G9298#-AA-9.....	Urenco Ltd Sr Nt 6.860% 03/27/12.....	03/27/2002	ABN Amro Sec (USA) Inc.....		12,539,000	12,500,000	
J6204@-AA-7.....	Deutsche Bk AG London 2.592% 03/19/08 Part Agreement (Memphis).....	06/19/2002	Deutsche Bank Securities.....		4,314,069	4,385,108	
J6205#-AA-4.....	Deutsche Bk AG London 2.480% 03/19/08 Part Agreement (Knoxville).....	06/19/2002	Deutsche Bank Securities.....		4,263,615	4,333,823	
N3324#-AB-0.....	Forbo NL Holding BV 5.790% 11/21/09 Gtd Sr Nt.....	11/21/2002	Greenwich Capital Markets Inc.....		5,489,542	5,500,000	
N4281@-AQ-8.....	Koninklijke Vopak NV 8.370% 06/19/11 Sr Nt Ser C.....	06/28/2002	Tax Free Exchange.....		12,035,107	12,000,000	23,610
000000-00-0.....	Healthcare Pptys 2.520% 08/31/05 (Ashlea) Ltd Sec Nt.....	12/06/2002	Direct.....		4,000,000	4,000,000	
F1790#-AA-0.....	Ciments Francais SA Sr 5.630% 11/15/12 Nt.....	11/15/2002	SBC Warburg Dillon Read.....		5,000,000	5,000,000	
00307#-AA-6.....	Amcor Ltd Sr Nt 5.650% 12/14/12.....	12/17/2002	Morgan/JP/Securities - Bonds.....		2,000,000	2,000,000	
Q1297#-AB-4.....	CSL Finance Pty Ltd Sr 5.900% 12/19/12 Nt.....	12/19/2002	Merrill Lynch.....		7,945,815	8,000,000	
Q7397#-AG-9.....	Pratt Fin Prop Ltd Ind 5.600% 12/17/13 Aust Sr Nt.....	12/17/2002	BA Securities.....		2,945,762	3,000,000	
Q7788#-AA-9.....	Publishing & 5.340% 09/18/09 Broadcasting Ltd Sr Nt Ser A.....	09/18/2002	BA Securities.....		16,000,000	16,000,000	
Q8277*-AC-5.....	Santos Fin Ltd Sr Nt 8.290% 08/17/12.....	03/28/2002	Merrill Lynch.....		13,088,093	12,000,000	113,297
Q8277*-AE-1.....	Santos Fin Ltd Sr Nt 5.280% 10/03/09.....	10/03/2002	Salomon Smith Barney.....		3,077,808	3,000,000	
Q8505#-AA-9.....	Simplot Australia 7.530% 04/03/09 (Hldgs) Pty Sr Gtd Nt.....	04/03/2002	BA Securities.....		8,000,000	8,000,000	
Total Other Country					396,004,739	387,907,871	3,585,783
4599996 - Bonds - Industrial and Misc - United States					3,524,151,882	3,539,064,405	29,441,315
4599997 - Bonds - Industrial and Misc - Canada					45,663,368	44,626,770	695,674
4599998 - Bonds - Industrial and Misc - Other Countries					396,004,739	387,907,871	3,585,783
4599999 - Total - Bonds - Industrial, Misc.					3,965,819,988	3,971,599,046	33,722,772
Credit Tenant Loans							
United States							
02280*-AA-5.....	Amalgamated Tr&Savings 7.250% 03/10/06 Bank B Cr Tenant Lease.....	03/27/2002	Direct.....		235,722	228,048	.781
02280@-AA-3.....	Amalgamated Tr & 7.875% 12/10/08 Savings Bank Cr Tenant Lease.....	03/27/2002	Direct.....		534,659	509,035	1,893
05164#-AA-5.....	Aurora Health Care 6.990% 12/15/22 (Badger RE) Cr Tenant Lease.....	12/27/2002	Blair William & Company.....		5,147,076	5,304,000	
05549@-AA-3.....	Bjs Wholesale Club Inc 6.950% 05/15/22 Cr Ten Lease (HG Bowie Realty).....	10/17/2002	Blair William & Company.....		6,037,339	5,979,649	
09082#-AA-6.....	Bird-Wal Inc Cr Tenant 8.000% 08/15/13 Lease.....	03/27/2002	Direct.....		1,323,501	1,257,626	3,354
10464#-AA-2.....	Bradshaw /Thomas L/ Cr 8.800% 04/15/14 Tenant Lease.....	03/27/2002	Direct.....		1,676,592	1,533,530	4,498
117017-AC-7.....	Brunswick & Glynn Co 5.980% 01/15/24 Dev Auth Lease Rev Bd.....	11/19/2002	Direct.....		6,000,000	6,000,000	
12644*-AC-1.....	CTL Cap Tr 2002-3 Cr 7.290% 12/15/26 Tenant Lease.....	02/28/2002	Direct.....		7,976,663	7,976,663	
12644@-BF-1.....	CTL Cap Tr Everett 7.500% 02/15/27 Realty Cr Tenant Lease.....	03/14/2002	Direct.....		1,996,588	1,988,372	20,999
12644@-BG-9.....	CTL Cap Tr Ser 2002-1 7.025% 05/15/18 Cl A1(Great Spring).....	02/11/2002	Direct.....		5,443,324	5,436,899	
12644@-BL-8.....	CTL Cap Tr Ser 2002-8 7.303% 04/15/17 (Hewitt).....	04/22/2002	Direct.....		18,155,016	17,799,828	
12644@-BQ-7.....	CTL Cap Tr Ser 2002-34 6.718% 07/15/22 Cl A.....	12/03/2002	Direct.....		2,279,612	2,297,456	
12644@-BR-5.....	CTL Cap Tr Ser 2002-21 6.650% 10/15/22 (Aurora Heathcare).....	12/13/2002	Direct.....		2,000,000	2,000,000	
223889-AA-4.....	Cowperwood McAllen I 6.880% 05/15/22 LP Cr Tenant Lease.....	06/05/2002	Direct.....		1,969,104	1,981,001	
23568#-AA-0.....	Daly /Michael J/ Cr 7.625% 11/16/13 Tenant Lease.....	03/27/2002	Direct.....		1,254,848	1,214,537	3,087
29272#-AA-4.....	Energy Plaza Lease 5.880% 02/14/14 PassThru Tr Cr Tenant Lease Ser A1 Cl A.....	02/14/2002	Direct.....		13,173,611	13,173,611	
29272#-AB-2.....	Energy Plaza Lease 6.630% 02/14/14 PassThru Tr Cr Tenant Lease Ser A1 Cl B.....	02/14/2002	Direct.....		1,552,604	1,552,604	
34410#-AA-7.....	Flynn & Zinkan Realty 8.125% 11/15/13 Cr Tenant Lease.....	03/27/2002	Direct.....		1,357,705	1,249,864	3,385
37852#-AA-5.....	Glendale Partners Cr 7.800% 05/15/14 Tenant Lease.....	03/27/2002	Direct.....		1,035,393	.995,025	2,587
39103#-AA-8.....	Great Northern Inv 7.800% 12/15/13 Green Bay Cr Tenant Lease.....	03/27/2002	Direct.....		1,349,292	1,295,292	3,368
39104#-AA-7.....	Great Northern Inv 7.800% 03/15/14 Marshfield Cr Tenant Lease.....	03/27/2002	Direct.....		1,348,631	1,295,665	3,369
40414X-AA-1.....	HD Real Estate Fdg 5.950% 10/15/08 Corp II Secd Nt.....	11/15/2002	Pressprich R W.....		1,081,760	1,000,000	5,785
43278Q-AA-5.....	Hillview Avenue Cr 6.731% 10/12/20 Tenant Lease Ser 2002-CTL1.....	03/13/2002	Lehman Brothers Inc.....		6,967,299	6,930,418	
50204#-AA-3.....	LMB Funding LP Cr 8.050% 12/21/13 Tenant Lease Ser A.....	03/14/2002	Merrill Lynch.....		1,692,308	1,692,308	
52467@-AA-3.....	Legg Mason Mtg Cap 7.400% 12/15/21 Corp CTL.....	03/22/2002	Legg Mason Wood Walker Inc.....		5,201,302	4,968,663	7,149
52467@-AH-8.....	Legg Mason Mtg Cap 7.750% 01/15/21 Corp CTL.....	07/02/2002	Legg Mason Wood Walker Inc.....		2,589,711	2,469,253	9,037
52467@-AN-5.....	Legg Mason Mtg Cap 6.750% 12/15/16 Corp CTL Ser 2002-CTL-29.....	09/17/2002	Legg Mason Wood Walker Inc.....		8,016,697	7,420,925	2,783
636516-AB-2.....	National Inst of Hlth 7.000% 01/15/24 Fishers Pl I Bldg Fin Lease Tr 2002-II.....	07/09/2002	Direct.....		3,000,000	3,000,000	
68147*-AA-9.....	Olympia Development Cr 7.825% 01/15/13 Tenant Lease I.....	03/27/2002	Direct.....		1,273,514	1,187,741	3,098
68147*-AB-7.....	Olympia Development Cr 7.825% 02/15/13 Tenant Lease II.....	03/27/2002	Direct.....		1,328,392	1,271,553	3,317
70153@-AA-4.....	Parkway Bank & Tr Cr 7.500% 06/15/14 Tenant Lease.....	03/27/2002	Direct.....		1,484,435	1,449,658	3,624

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
71976*-AA-9.....	Pickering-Norvan 7.850% 11/15/14 Associates Cr Tenant Lease.....	03/27/2002	Direct.....		1,385,851	1,296,434	3,392
74975@-AA-2.....	RW James Inv Corp Cr 8.125% 05/10/13 Tenant Lease.....	03/27/2002	Direct.....		1,249,883	1,180,237	4,528
839521-AA-9.....	South Point Energy 8.400% 05/30/12 Center LLC Lease Obligation.....	03/14/2002	Nationwide Life and Annuity.....		808,334	840,264	28,625
85231C-AA-3.....	St Louis Fed Office 6.910% 01/15/19 Bldg Tr CTL Ser 2002-A.....	05/20/2002	Direct.....		3,312,884	3,312,884	
92851@-AA-3.....	Vivendi SPC Tr Cr 6.630% 04/15/22 Tenant Lease.....	11/25/2002	Blair William & Company.....		3,000,000	3,000,000	
92933#-AA-3.....	WRG III LP Cr Tenant 7.295% 01/15/14 Lease.....	03/27/2002	Direct.....		1,428,006	1,405,850	3,419
98881@-AA-4.....	ZC Specialty Ins Co Cr 7.338% 12/23/22 Tenant Lease Ser 2002-31.....	12/20/2002	Direct.....		5,875,000	5,875,000	
000000-00-0.....	Waterfront Mfg 28 LP 5.594% 12/02/16 Cr Tenant Lease.....	12/27/2002	Direct.....		6,000,000	6,000,000	
Total United States					137,542,658	135,369,892	122,077
4699999 - Total - Bonds - Credit Tenant Loans					137,542,658	135,369,892	122,077
6099997 - Total - Bonds - Part 3					6,905,003,539	6,912,303,411	49,028,056
6099998 - Total - Bonds - Part 5					1,045,176,232	1,023,466,449	10,409,779
6099999 - Total - Bonds					7,950,179,771	7,935,769,860	59,437,835
6599998 - Total - Preferred Stocks - Part 5					0	XXX	0
6599999 - Total - Preferred Stocks					0	XXX	0
COMMON STOCK							
Industrial & Miscellaneous							
United States							
200334-10-0.....	Comdisco Holding Co - W/I Com.....	10/01/2002	Taxable Exchange.....	1,203,000	120,300		
36664P-10-5.....	Gartmore Var Ins Tr Aggressive Fund.....	12/31/2002	Direct.....	553,720	4,803		
36664P-20-4.....	Gartmore Var Ins Tr Mod Aggressive Fund.....	12/31/2002	Direct.....	756,580	6,680		
36664P-30-3.....	Gartmore Var Ins Tr Moderate Fund.....	12/31/2002	Direct.....	866,430	7,921		
36664P-40-2.....	Gartmore Var Ins Tr Mod Conservative Fund.....	12/31/2002	Direct.....	1,026,660	9,755		
36664P-50-1.....	Gartmore Var Ins Tr Conservative Fund.....	12/31/2002	Direct.....	1,123,860	11,048		
36664P-78-2.....	Gartmore Var Ins Tr US Leaders Fd CI III.....	12/31/2002	Direct.....	606,400	5,897		
36664P-85-7.....	Gartmore Var Ins Tr Global Utilities Fd CI III.....	12/31/2002	Direct.....	3,723,780	28,364		
36664P-88-1.....	Gartmore Var Ins Tr Global In Tr Finl Sv Fd CI III.....	09/30/2002	Direct.....	477,680	3,759		
481165-10-8.....	Joy Global Inc Com.....	01/22/2002	Direct.....	1,161,000	19,725		
540411-50-1.....	Loehmanns Holdings Inc.....	01/18/2002	Direct.....	112,000	1,092		
540411-50-1.....	Loehmanns Holdings Inc.....	10/16/2002	Stock Split.....	892,000			
638652-51-1.....	Nationwide Morley Cap Acc Fd CI IRA(Seed).....	12/31/2002	Direct.....	5,301,010	53,027		
638652-52-9.....	Nationwide Morley Cap Acc Fd CI ISC(Seed).....	12/31/2002	Direct.....	5,343,970	53,457		
638652-53-7.....	Nationwide Morley Cap Acc Fd CI IC(Seed).....	12/31/2002	Direct.....	17,737,140	177,422		
638652-74-3.....	Nationwide Govt Bd Fd CI D.....	12/31/2002	Direct.....	11,360,520	121,600		
638926-60-0.....	Nationwide Sep Acct Trust Strategic Value (Seed).....	12/31/2002	Direct.....	43,150	309		
638926-74-1.....	Nationwide Sep Acct Trust Gartmore Emerging Mkt Fd (Seed).....	12/31/2002	Direct.....	991,610	6,174		
638926-79-0.....	Nationwide Sep Acct Trust Global Tech & Comm Fd (Seed).....	06/30/2002	Direct.....	4,042,200	11,359		
638926-86-5.....	Nationwide Sep Acct Trust High Income Bond (Seed Acct).....	12/31/2002	Direct.....	62,989,670	453,391		
783555-61-8.....	Rydex Variable Tr Real Estate Fund.....	12/31/2002	Direct.....	84,480	2,096		
783555-62-6.....	Rydex Variable Tr Medius Fund.....	09/30/2002	Direct.....	3,319,080	62,332		
783555-67-5.....	Rydex Variable Tr Titan 500 Fund.....	09/30/2002	Direct.....	23,910	402		
783555-71-7.....	Rydex Variable Tr Large Cap Japan Fund.....	09/30/2002	Direct.....	76,150	1,529		
783555-72-5.....	Rydex Variable Tr Large Cap Europe Fund.....	09/30/2002	Direct.....	537,090	10,618		
783555-73-3.....	Rydex Variable Tr Mekros Fund.....	09/30/2002	Direct.....	245,730	5,586		
92830F-58-8.....	Vision Group of Funds Large Cap Value Fund II.....	09/30/2002	Direct.....	100,271,740	1,002,000		
92830F-59-6.....	Vision Group of Funds Large Cap Growth Fund II.....	05/31/2002	Direct.....	100,000,000	1,000,000		
Total United States					3,180,648	XXX	0
6899999 - Total - Common Stocks - Industrial, Misc.					3,180,648	XXX	0
Parents, Subsidiaries & Affiliates							
United States							
63866@-10-9.....	Nationwide Investment Serv.....	12/20/2002	Capital Contribution.....	0.000	1,500,000		
63866#-10-7.....	Nationwide Life & Annuity Ins.....	11/19/2002	Capital Contribution.....	0.000	95,000,000		
Total United States					96,500,000	XXX	0
6999999 - Total - Common Stocks - Parent, Subsidiaries, Affiliates					96,500,000	XXX	0
7099997 - Total - Common Stocks - Part 3					99,680,648	XXX	0
7099998 - Total - Common Stocks - Part 5					799,851	XXX	0
7099999 - Total - Common Stocks					100,480,499	XXX	0
7199999 - Total - Preferred and Common Stocks					100,480,499	XXX	0
7299999 Totals					8,050,660,270	XXX	59,437,835

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
BONDS															
US Governments															
United States															
31364G-ZX-0	FNMA MT Nt Ser B 5.880% 03/25/04	03/25/2002	Call 100.0000		16,275,000	16,275,000	15,588,358	15,890,597	384,403				0	478,485	
36210U-WX-7	GNMA PTC # 502962 6.000% 04/15/14	12/01/2002	Paydown		811,511	811,511	798,261	799,258	12,253				0	29,566	
36210Y-R2-3	GNMA PTC # 506405 6.000% 04/15/14	12/01/2002	Paydown		521,567	521,567	513,051	513,476	8,091				0	18,094	
36211E-SP-4	GNMA PTC # 510926 6.000% 05/15/14	12/01/2002	Paydown		512,375	512,375	504,009	504,377	7,998				0	20,026	
36214T-4B-5	GNMA PTC # 116118 8.250% 02/15/14	12/01/2002	Paydown		79,525	79,525	54,972	55,291	24,234				0	2,933	
36225A-ZZ-6	GNMA PTC # 780760 6.000% 04/15/13	12/01/2002	Paydown		5,492,029	5,492,029	5,168,514	5,203,153	288,875				0	186,317	
36225B-EW-4	GNMA PTC # 781049 6.500% 06/15/14	12/01/2002	Paydown		1,950,085	1,950,085	1,919,005	1,920,297	29,788				0	72,503	
36225B-GC-6	GNMA PTC # 781095 6.500% 08/15/14	12/01/2002	Paydown		4,231,605	4,231,605	4,139,039	4,142,013	89,592				0	172,616	
36225B-HC-5	GNMA I Pool # 781127 7.000% 01/15/15	12/01/2002	Paydown		2,418,149	2,418,149	2,395,857	2,397,920	20,229				0	94,284	
491798-AA-2	Kenya (Republic of) 10.000% 10/15/18 AID Sr Nt	10/15/2002	Redemption 100.0000		235,294	235,294	257,059	256,628	(21,334)				0	17,647	
912827-3L-4	U S Treasury Nt 5.750% 10/31/02	10/31/2002	Maturity		1,000,000	1,000,000	1,002,813	1,000,574	(574)				0	57,500	
Total United States					33,527,141	33,527,141	32,340,936	32,683,584	843,556	0	0	0	0	1,149,971	XXX
0399996 - Bonds - U.S. Government					33,527,141	33,527,141	32,340,936	32,683,584	843,556	0	0	0	0	1,149,971	XXX
0399999 - Bonds - U.S. Governments					33,527,141	33,527,141	32,340,936	32,683,584	843,556	0	0	0	0	1,149,971	XXX
All other Governments															
Other Country															
040114-AW-0	Argentina (Republic 14.250% 11/30/02 of) US Dollar-Denom Spread Adj Nt	11/30/2002	Call 30.0000		1,200,000	4,000,000	1,200,000	1,200,000					0		
105756-AH-3	Brazil (Republic of) 11.625% 04/15/04 US Dollar-Denom Global Bd	10/25/2002	Prudential Securities Inc.		4,275,000	4,750,000	4,646,225	4,694,224	18,414			(437,638)	(437,638)	575,195	
455780-AG-1	Indonesia (Republic 8.900% 06/01/21 of) AID Sr Nt	12/01/2002	Redemption 100.0000		200,000	200,000	218,000	218,182	(18,182)				0	13,350	
Total Other Country					5,675,000	8,950,000	6,064,225	6,112,406	232	0	0	(437,638)	(437,638)	588,545	XXX
1099997 - Bonds - All Other Governments - Canada					0	0	0	0	0	0	0	0	0	0	XXX
1099998 - Bonds - All Other Governments - Other Countries					5,675,000	8,950,000	6,064,225	6,112,406	232	0	0	(437,638)	(437,638)	588,545	XXX
1099999 - Bonds - All Other Governments					5,675,000	8,950,000	6,064,225	6,112,406	232	0	0	(437,638)	(437,638)	588,545	XXX
Special Revenue & Assessment															
United States															
Puerto Rico															
745181-BC-0	Puerto Rico Comwl H & 6.500% 07/01/22 T Rev Auth Hwy Ser T	07/01/2002	Redemption 101.5000		507,500	500,000	559,090	513,732	(6,232)				0	32,500	
Total Puerto Rico					507,500	500,000	559,090	513,732	(6,232)	0	0	0	0	32,500	XXX
United States															
3128H9-CD-8	FHLMC Gold PC 6.850% 05/01/04	05/01/2002	Paydown		11,191,971	11,191,971	11,198,129	11,175,884	16,088				0	318,758	
3128HG-AN-2	FHLMC Gold PC 6.820% 05/01/04	12/01/2002	Paydown		282,902	282,902	282,902	282,902					0	10,564	
3128HG-AP-7	FHLMC Gold PC 6.850% 07/01/06	12/01/2002	Paydown		17,930,818	17,930,818	17,921,535	17,904,028	26,790				0	1,057,888	
3128HJ-AD-8	FHLMC Gold PC 7.450% 05/01/21	12/01/2002	Paydown		7,156,328	7,156,328	6,804,277	6,846,352	309,976				0	479,203	
312903-8G-5	FHLMC REMIC Ser 179-A 9.300% 07/15/21	11/15/2002	Paydown		449,154	449,154	461,045	450,257	(1,103)				0	21,921	
312903-AS-6	FHLMC REMIC Ser 100-D 9.000% 04/15/21	03/15/2002	Paydown		411,778	411,778	410,054	408,738	3,039				0	7,820	
312903-HR-1	FHLMC REMIC Ser 113-C 8.500% 05/15/21	11/15/2002	Paydown		67,532	67,532	69,307	67,968	(437)				0	2,769	
312904-AU-9	FHLMC REMIC Ser 181-E 7.000% 08/15/21	11/15/2002	Paydown		1,422,326	1,422,326	1,443,050	1,463,675	(41,348)				0	50,084	
312904-F7-5	FHLMC REMIC Ser 1022-J 8.000% 12/15/20	12/01/2002	Paydown		1,119,567	1,119,567	1,105,398	1,105,848	13,720				0	31,099	
312905-RA-2	FHLMC REMIC Ser 1070-H 7.500% 04/15/21	12/01/2002	Paydown		2,847,998	2,847,998	2,924,538	2,913,636	(65,638)				0	114,021	
312905-TE-2	FHLMC REMIC Ser 1072-G 7.000% 05/15/06	12/01/2002	Paydown		664,737	664,737	672,838	668,395	(3,658)				0	24,062	
312905-YJ-5	FHLMC REMIC Ser 1077-E 9.000% 05/15/21	12/01/2002	Paydown		802,796	802,796	813,458	804,909	(2,114)				0	33,196	
312906-E5-5	FHLMC REMIC Ser 8.400% 08/15/21 1116-XA	12/01/2002	Paydown		1,649,845	1,649,845	1,587,761	1,603,446	46,399				0	65,030	
312906-LL-2	FHLMC REMIC Ser 1110-Z 8.500% 07/15/21	12/01/2002	Paydown		3,586,124	3,586,124	3,728,646	3,636,126	(50,001)				0	143,176	
312907-VE-5	FHLMC REMIC Ser 1164-H 7.000% 11/15/06	12/01/2002	Paydown		3,883,360	3,883,360	3,642,470	3,814,854	68,506				0	192,878	
312908-MG-8	FHLMC REMIC Ser 1198-J 7.000% 02/15/07	12/01/2002	Paydown		1,384,071	1,384,071	1,305,136	1,363,882	20,189				0	47,248	
312908-WD-4	FHLMC REMIC Ser 1202-F 7.000% 02/15/07	12/01/2002	Paydown		899,500	899,500	830,069	880,435	19,065				0	30,980	
312908-YX-8	FHLMC REMIC Ser 8.000% 03/15/02 1212-1B	03/01/2002	Paydown		137,458	137,458	147,789	137,272	186				0	1,834	
312909-GL-2	FHLMC REMIC Ser 1233-G 6.700% 07/15/06	08/01/2002	Paydown		3,154,839	3,154,839	2,976,886	3,140,190	14,649				0	71,413	
312909-ZE-7	FHLMC REMIC Ser 8.000% 04/15/07 1258-EA	12/01/2002	Paydown		438,086	438,086	458,895	443,896	(5,810)				0	17,337	
312910-MJ-8	FHLMC REMIC Ser 4.500% 03/15/07 1295-JB	12/01/2002	Paydown		837,986	837,986	659,521	813,965	24,021				0	19,147	
312910-Q5-4	FHLMC REMIC Ser 1319-G 7.750% 07/15/07	12/01/2002	Paydown		2,295,717	2,295,717	2,354,545	2,313,906	(18,189)				0	87,385	
312910-ZP-0	FHLMC REMIC Ser 1313-G 7.250% 06/15/07	12/01/2002	Paydown		725,083	725,083	692,681	718,812	6,271				0	26,032	

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
312911-2L-3	FHLMC REMIC Ser 7.500% 08/15/05 1360-VD	12/01/2002	Paydown		2,752,049	2,752,049	2,640,674	2,720,612	31,437				.0	113,079	
312911-4G-2	FHLMC REMIC Ser 1376-I 7.500% 10/15/03	02/01/2002	Paydown		3,138,709	3,138,709	3,221,345	3,130,362	8,347				.0	23,808	
312911-4W-7	FHLMC REMIC Ser 1364-I 6.500% 07/15/07	08/01/2002	Paydown		4,105,193	4,105,193	3,877,862	4,085,640	19,553				.0	90,251	
312911-4X-5	FHLMC REMIC Ser 1364-J 6.500% 09/15/07	12/01/2002	Paydown		16,281,106	16,281,106	15,100,726	16,127,793	153,313				.0	923,412	
312911-ER-7	FHLMC REMIC Ser 1344-D 6.000% 08/15/07	12/01/2002	Paydown		3,729,761	3,729,761	3,436,043	3,665,953	63,808				.0	110,869	
312911-KC-3	FHLMC REMIC Ser 1353-C 5.500% 08/15/07	12/01/2002	Paydown		822,578	822,578	682,982	790,351	32,227				.0	22,353	
312911-NW-6	FHLMC REMIC Ser 8.000% 09/15/02 1346-PQ	01/01/2002	Paydown		491,004	491,004	505,734	491,060	(56)				.0	3,273	
312911-T8-3	FHLMC REMIC Ser 1369-H 6.500% 09/15/07	12/01/2002	Paydown		11,202,267	11,202,267	9,910,157	10,892,334	309,934				.0	367,459	
312911-UL-2	FHLMC REMIC Ser 1338-J 7.000% 02/15/07	04/01/2002	Paydown		795,841	795,841	742,619	792,886	2,955				.0	10,814	
312912-P9-3	FHLMC REMIC Ser 1380-K 6.750% 10/15/07	12/01/2002	Paydown		5,968,110	5,968,110	5,817,975	5,949,632	18,478				.0	105,478	
312912-PR-3	FHLMC REMIC Ser 6.500% 06/15/07 1389-PK	12/01/2002	Paydown		3,694,080	3,694,080	3,358,149	3,630,844	63,236				.0	153,588	
312912-RN-0	FHLMC REMIC Ser 1387-E 7.000% 10/15/07	12/01/2002	Paydown		1,907,961	1,907,961	1,902,893	1,902,796	5,165				.0	69,323	
312912-TU-2	FHLMC REMIC Ser 1381-J 6.750% 06/15/05	06/01/2002	Paydown		2,502,922	2,502,922	2,437,611	2,495,117	7,805				.0	48,482	
312912-YW-2	FHLMC REMIC Ser 4.500% 11/15/07 1404-FA	12/01/2002	Paydown		7,645,098	7,645,098	6,369,322	7,327,432	317,666				.0	176,751	
312913-CV-6	FHLMC REMIC Ser 1417-H 7.000% 11/15/07	12/01/2002	Paydown		7,561,823	7,561,823	7,371,596	7,511,387	50,437				.0	276,735	
312913-DW-3	FHLMC REMIC Ser 7.000% 06/15/03 1416-PN	12/01/2002	Paydown		1,526,277	1,526,277	1,583,512	1,529,904	(3,627)				.0	58,488	
312913-K6-2	FHLMC REMIC Ser 6.500% 06/15/06 1452-PH	06/01/2002	Paydown		1,840,336	1,840,336	1,715,825	1,830,325	10,010				.0	32,601	
312913-K8-8	FHLMC REMIC Ser 6.500% 08/15/07 1452-PK	12/01/2002	Paydown		835,195	835,195	850,546	838,937	(3,742)				.0	41,691	
312913-LL-8	FHLMC REMIC Ser 1409-H 6.500% 11/15/07	12/01/2002	Paydown		11,987,728	11,987,728	11,032,456	11,742,923	244,805				.0	394,915	
312913-N5-1	FHLMC REMIC Ser 1451-H 7.000% 06/15/07	12/01/2002	Paydown		12,058,525	12,058,525	11,498,934	11,993,610	64,916				.0	424,489	
312914-6S-8	FHLMC REMIC Ser 8.000% 01/15/04 1492-VB	12/01/2002	Paydown		401,707	401,707	427,268	406,598	(4,891)				.0	17,619	
312914-FB-5	FHLMC REMIC Ser 1458-H 7.000% 10/15/06	08/01/2002	Paydown		770,399	770,399	711,656	766,579	3,820				.0	16,661	
312914-KS-2	FHLMC REMIC Ser 1461-G 6.500% 03/15/07	12/01/2002	Paydown		10,450,604	10,450,604	9,686,403	10,346,799	103,804				.0	365,639	
312914-RD-8	FHLMC REMIC Ser 1476-H 6.000% 12/15/07	12/01/2002	Paydown		387,520	387,520	344,469	378,747	8,772				.0	11,498	
312914-VD-3	FHLMC REMIC Ser 1465-G 7.000% 12/15/07	12/01/2002	Paydown		749,565	749,565	685,618	736,890	12,675				.0	26,560	
312914-WU-4	FHLMC REMIC Ser 1475-K 7.000% 02/15/08	12/01/2002	Paydown		781,570	781,570	805,750	789,369	(7,799)				.0	33,412	
312914-XM-1	FHLMC REMIC Ser 1478-F 6.500% 05/15/06	01/01/2002	Paydown		207,373	207,373	194,607	206,756	618				.0	1,123	
312914-YL-2	FHLMC REMIC Ser 1472-H 7.000% 07/15/07	12/01/2002	Paydown		1,232,029	1,232,029	1,248,007	1,230,908	1,121				.0	47,029	
312914-ZN-7	FHLMC REMIC Ser 7.000% 01/15/08 1473-HA	12/01/2002	Paydown		5,973,690	5,973,690	5,569,532	5,888,651	85,039				.0	208,126	
312915-LH-2	FHLMC REMIC Ser 1497-I 7.000% 04/15/03	12/01/2002	Paydown		1,999,198	1,999,198	1,999,823	1,994,952	4,246				.0	76,611	
312915-P4-7	FHLMC REMIC Ser 1524-G 6.250% 10/15/06	09/01/2002	Paydown		11,745,844	11,745,844	10,679,502	11,676,097	69,748				.0	280,141	
312915-TB-7	FHLMC REMIC Ser 1520-G 6.250% 12/15/06	12/01/2002	Paydown		1,018,103	1,018,103	1,027,171	1,017,422	682				.0	31,610	
312915-WU-1	FHLMC REMIC Ser 1511-E 6.000% 08/15/06	06/01/2002	Paydown		2,875,104	2,875,104	2,627,126	2,857,960	17,144				.0	46,474	
312915-YD-7	FHLMC REMIC Ser 1515-E 6.500% 03/15/07	05/01/2002	Paydown		1,778,673	1,778,673	1,809,799	1,776,527	2,146				.0	27,778	
312916-B3-2	FHLMC REMIC Ser 7.000% 07/15/08 1549-FA	12/01/2002	Paydown		1,077,545	1,077,545	980,734	1,042,944	34,601				.0	63,013	
312916-GG-8	FHLMC REMIC Ser 1528-C 6.500% 05/15/05	04/01/2002	Paydown		1,889,556	1,889,556	1,765,067	1,881,208	8,349				.0	22,898	
312916-PV-5	FHLMC REMIC Ser 1538-G 6.250% 07/15/06	04/01/2002	Paydown		956,143	956,143	880,249	952,726	3,417				.0	10,840	
312916-PW-3	FHLMC REMIC Ser 1538-H 6.500% 04/15/08	12/01/2002	Paydown		10,694,628	10,694,628	9,544,956	10,397,183	297,445				.0	475,253	
312916-RZ-4	FHLMC REMIC Ser 1540-D 6.500% 12/15/11	02/01/2002	Paydown		638,841	638,841	635,248	637,209	1,632				.0	3,828	
312916-T2-5	FHLMC REMIC Ser 7.000% 07/15/03 1543-PL	12/01/2002	Paydown		1,016,762	1,016,762	1,033,443	1,016,526	236				.0	38,963	
312916-XM-6	FHLMC REMIC Ser 7.000% 08/15/02 1548-VB	08/01/2002	Paydown		719,861	719,861	746,856	719,589	272				.0	18,307	
312916-ZU-6	FHLMC REMIC Ser 1562-H 7.000% 03/15/04	12/01/2002	Paydown		3,388,299	3,388,299	3,527,437	3,404,412	(16,113)				.0	129,843	
31339V-AA-6	Ctf MH-1A 10.150% 06/15/06 Hsg	11/15/2002	Paydown		30,953	30,953	30,701	30,564	388				.0	1,521	
313370-4R-2	FHLMC REMIC Ser 6.000% 11/15/20 1588-PG	12/01/2002	Paydown		3,379,460	3,379,460	3,092,734	3,345,199	34,261				.0	105,753	
313370-DA-9	FHLMC REMIC Ser 1556-G 6.350% 10/15/10	08/01/2002	Paydown		1,218,497	1,218,497	1,137,391	1,211,716	6,781				.0	27,565	
313370-F4-1	FHLMC REMIC Ser 6.000% 09/15/06 1576-PG	05/01/2002	Paydown		1,292,968	1,292,968	1,174,984	1,286,175	6,792				.0	17,322	
313371-G5-5	FHLMC REMIC Ser 1605-C 6.500% 07/15/06	11/01/2002	Paydown		17,700,795	17,700,795	17,133,816	17,621,180	79,615				.0	522,268	
313371-GU-0	FHLMC REMIC Ser 6.500% 01/15/08 1587-GB	07/01/2002	Paydown		11,245,373	11,245,373	11,602,240	11,233,203	12,170				.0	223,909	
313372-H8-6	FHLMC REMIC Ser 1624-J 6.000% 12/15/08	12/01/2002	Paydown		1,567,068	1,567,068	1,476,717	1,537,635	29,433				.0	48,290	
313372-MM-9	FHLMC REMIC Ser 6.500% 06/15/04 1610-PT	12/01/2002	Paydown		1,627,687	1,627,687	1,599,711	1,617,296	10,392				.0	57,876	
313372-QX-1	FHLMC REMIC Ser 6.500% 02/15/22 1609-FA	12/01/2002	Paydown		5,885,340	5,885,340	6,034,132	5,919,949	(34,609)				.0	205,585	
313372-YE-4	FHLMC REMIC Ser 1643-E 6.500% 05/15/23	12/01/2002	Paydown		118,766	118,766	121,234	120,807	(2,041)				.0	6,938	
313373-KD-9	FHLMC REMIC Ser 6.250% 12/15/03 1628-KB	12/01/2002	Paydown		1,060,304	1,060,304	1,072,290	1,060,084	221				.0	36,237	
313373-KH-0	FHLMC REMIC Ser 6.500% 11/15/02 1628-LB	11/01/2002	Paydown		1,236,706	1,236,706	1,258,542	1,235,397	1,310				.0	37,368	
313373-QB-7	FHLMC REMIC Ser 1660-G 6.250% 07/15/07	07/01/2002	Paydown		2,785,770	2,785,770	2,575,966	2,770,377	15,392				.0	50,867	
313374-7D-2	FHLMC REMIC Ser 1726-B 6.750% 11/15/04	12/01/2002	Paydown		10,391,522	10,391,522	9,921,534	10,311,696	79,826				.0	596,779	
313374-BV-7	FHLMC REMIC Ser 1687-H 6.500% 05/15/08	12/01/2002	Paydown		35,108,462	35,108,462	31,795,101	34,744,891	363,572				.0	1,181,368	
313374-KH-8	FHLMC REMIC Ser 1688-U 6.000% 03/15/04	12/01/2002	Paydown		7,275,338	7,275,338	6,605,780	7,150,051	125,287				.0	228,368	
313375-3U-5	FHLMC REMIC Ser 7.000% 05/25/05 G-39-KB	12/01/2002	Paydown		820,121	820,121	786,036	808,253	11,867				.0	31,428	
313375-FS-7	FHLMC REMIC Ser G-29-Q 7.500% 06/25/20	12/01/2002	Paydown		3,218,168	3,218,168	3,320,747	3,220,203	(2,036)				.0	126,650	

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
3133T5-U7-6	FHLMC REMIC Ser 6.500% 09/17/16 G-43-PE	12/01/2002	Paydown		8,723,999	8,723,999	8,027,134	8,593,708	130,290				.0	306,991	
3133T6-H7-9	FHLMC REMIC Ser 6.500% 03/15/06 1829-VI	12/01/2002	Paydown		2,137,134	2,137,134	2,163,019	2,145,589	(8,455)				.0	75,990	
3133T7-PU-7	FHLMC REMIC Ser 1880-G 7.000% 08/15/03	12/01/2002	Paydown		1,617,951	1,617,951	1,634,573	1,618,864	(913)				.0	55,679	
3133T7-RQ-4	FHLMC REMIC Ser 1888-D 7.000% 12/15/05	12/01/2002	Paydown		1,258,710	1,258,710	1,292,145	1,268,112	(9,401)				.0	48,235	
3133T8-YG-6	FHLMC REMIC Ser 7.000% 08/15/03 1942-VA	12/01/2002	Paydown		1,471,209	1,471,209	1,473,737	1,468,958	2,251				.0	56,378	
3133T8-ZD-2	FHLMC REMIC Ser 7.000% 08/15/03 1935-JD	05/01/2002	Paydown		1,719,411	1,719,411	1,727,739	1,715,897	3,514				.0	37,100	
3133T9-D4-4	FHLMC REMIC Ser 6.750% 06/15/04 1930-VD	03/01/2002	Paydown		727,434	727,434	727,320	725,574	1,859				.0	6,926	
3133T9-UD-5	FHLMC CMO Ser 1956-D 7.000% 03/20/17	12/01/2002	Paydown		106,496	106,496	108,692	108,394	(1,898)				.0	5,233	
3133T9-ZK-4	FHLMC REMIC Ser 1955-L 7.500% 11/20/03	03/01/2002	Paydown		2,399,135	2,399,135	2,459,863	2,392,743	6,392				.0	34,610	
	FHLMC GNMA REMIC Ser 7.500% 12/20/03 62-C														
3133TA-5P-3		04/01/2002	Paydown		5,584,000	5,584,000	5,724,473	5,570,149	13,851				.0	92,710	
3133TA-BC-5	FHLMC REMIC Ser 1966-J 6.500% 01/15/04	12/01/2002	Paydown		1,365,734	1,365,734	1,363,386	1,362,637	3,097				.0	48,561	
3133TA-D6-6	FHLMC REMIC Ser 1967-H 7.250% 06/17/07	08/01/2002	Paydown		2,500,000	2,500,000	2,523,047	2,494,130	5,870				.0	72,163	
	FHLMC Structured Ser 6.564% 03/25/29 FSPC T-9 A6														
3133TC-AU-2	FHLMC Structured Ser 6.410% 05/25/29 T-10 A5 PT	12/01/2002	Paydown		1,878,569	1,878,569	1,807,535	1,817,921	60,647				.0	71,056	
3133TD-6W-1		12/01/2002	Paydown		128,451	128,451	128,451	128,451					.0	4,463	
3133TE-NR-1	FHLMC REMIC Ser 6.500% 01/15/07 2074-VA	12/01/2002	Paydown		2,533,247	2,533,247	2,536,810	2,532,861	386				.0	90,075	
3133TH-RQ-2	FHLMC T-15 A3 5.940% 12/25/19	11/01/2002	Paydown		12,000,000	12,000,000	11,998,125	11,964,133	35,867				.0	380,608	
3133TH-RR-0	FHLMC T-15 A4 6.120% 11/25/26	12/01/2002	Paydown		584,342	584,342	584,342	584,342					.0	34,635	
3133TK-5S-5	FHLMC REMIC Ser 2136-A 6.000% 03/15/29	12/01/2002	Paydown		1,695,755	1,695,755	1,590,035	1,603,153	92,602				.0	63,445	
3133TK-VE-7	FHLMC REMIC Ser 6.500% 10/15/06 2159-VA	12/01/2002	Paydown		1,034,378	1,034,378	1,045,651	1,040,478	(6,100)				.0	36,807	
3133TM-MN-3	FHLMC Ser 2200 CI PB 7.100% 01/20/22	12/01/2002	Paydown		5,471,897	5,471,897	5,606,129	5,580,651	(108,754)				.0	288,124	
3133TM-SL-1	FHLMC Ser 2022 CI A-6 7.050% 11/25/29	12/01/2002	Paydown		36,429	36,429	36,429	36,429					.0	2,568	
3133TN-SK-1	FHLMC REMIC Ser 2230 7.000% 03/15/29 PN	12/01/2002	Paydown		288,891	288,891	296,475	295,767	(6,876)				.0	20,222	
313400-BK-8	FHLMC REMIC Ser 83-B3 12.500% 09/30/13	09/30/2002	Paydown		16,298	16,298	17,215	17,801	(1,503)				.0	1,469	
	Federal Home Loan Mtg 8.000% 09/01/08														
31340L-DR-5	Corp Ser 18-0112	12/01/2002	Paydown		15,378	15,378	12,853	14,198	1,180				.0	615	
	Federal Home Loan Mtg 8.000% 07/01/09														
31340L-LT-2	Corp Ser 18-0338	12/01/2002	Paydown		9,750	9,750	7,825	8,266	1,484				.0	400	
	Federal Home Loan Mtg 7.000% 02/01/08														
31340M-5P-6	Corp Ser 18-1754	12/01/2002	Paydown		27,791	27,791	21,781	22,650	5,142				.0	939	
	Federal Home Loan Mtg 8.500% 09/01/10														
31340M-UT-0	Corp Ser 18-1494	12/01/2002	Paydown		7,873	7,873	6,614	7,060	813				.0	415	
	Federal Home Loan Mtg 7.500% 12/01/08														
31340N-B4-4	Corp Ser 18-1859	12/01/2002	Paydown		27,104	27,104	21,683	22,352	4,752				.0	804	
	Federal Home Loan Mtg 9.500% 12/01/10														
31340N-EB-5	Corp Ser 18-1930	12/01/2002	Paydown		6,832	6,832	6,012	6,260	572				.0	433	
	Federal Home Loan Mtg 8.000% 04/01/08														
31340P-TY-4	Corp Ser 18-3267	12/01/2002	Paydown		1,261	1,261	971	1,079	182				.0	55	
	Federal Home Loan Mtg 8.000% 03/01/08														
31340P-V3-9	Corp Ser 18-3334	12/01/2002	Paydown		2,741	2,741	2,265	2,301	440				.0	120	
	Federal Home Loan Mtg 10.000% 12/01/04														
31340Q-LV-6	Corp Ser 18-3940	12/01/2002	Paydown		15,986	15,986	13,148	14,654	1,332				.0	773	
	FHLMC REMIC Ser 6-C 9.050% 06/15/19	11/15/2002	Paydown		295,737	295,737	312,018	306,527	(10,791)				.0	14,043	
31340Y-BH-1		11/15/2002	Paydown		686,140	686,140	683,184	682,281	3,859				.0	33,554	
31340Y-DB-2	FHLMC REMIC Ser 12-A 9.250% 11/15/19	11/15/2002	Paydown		36,831	36,831	38,627	37,133	(302)				.0	1,652	
31340Y-HG-7	FHLMC REMIC Ser 24-B 9.500% 01/15/05	11/15/2002	Paydown		2,249,678	2,249,678	2,273,229	2,248,356	1,322				.0	87,979	
31340Y-KF-5	FHLMC REMIC Ser 31-E 7.550% 05/15/20	11/15/2002	Paydown		724,367	724,367	724,365	724,017	350				.0	28,860	
31340Y-QS-1	FHLMC REMIC Ser 46-B 7.800% 09/15/20	11/15/2002	Paydown		729,558	729,558	693,992	713,398	16,160				.0	28,455	
31340Y-X6-1	FHLMC REMIC Ser 85-C 8.600% 01/15/21	11/15/2002	Paydown		633,765	633,765	611,058	629,518	4,247				.0	10,691	
31358E-GS-5	FNMA REMIC Ser 9.000% 05/25/20 1990-56D	03/01/2002	Paydown		684,811	684,811	668,654	675,622	9,189				.0	32,323	
31358E-RK-0	FNMA REMIC Ser 9.000% 07/25/20 1990-72B	12/01/2002	Paydown		777,371	777,371	815,065	793,852	(16,481)				.0	35,586	
31358F-MC-0	FNMA REMIC Ser 8.750% 11/25/05 1990-131G	12/01/2002	Paydown		551,242	551,242	573,954	562,279	(11,037)				.0	23,199	
31358G-4P-9	FNMA REMIC Ser 8.500% 06/25/06 1991-64H	12/01/2002	Paydown		268,169	268,169	261,465	264,863	3,307				.0	9,186	
31358G-VK-0	FNMA REMIC Ser 7.000% 05/25/06 1991-48H	12/01/2002	Paydown		1,185,249	1,185,249	1,164,046	1,171,531	13,718				.0	48,108	
31358G-X4-4	FNMA REMIC Ser 8.600% 06/25/21 1991-56G	12/01/2002	Paydown										.0		

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Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
31358H-GT-6	FNMA REMIC Ser 8.000% 07/25/21 1991-73A	12/01/2002	Paydown		.792,470	.792,470	.761,267	.777,326	15,144				.0	31,975	
31358H-H4-0	FNMA REMIC Ser 8.000% 08/25/21 1991-98J	12/01/2002	Paydown		1,330,321	1,330,321	1,371,270	1,348,846	(18,525)				.0	47,584	
31358J-HU-8	FNMA REMIC Ser 7.500% 09/25/21 1991-113														
	ZE	12/01/2002	Paydown		.342,252	.342,252	.352,199	.351,508	(9,255)				.0	13,060	
31358K-VL-9	FNMA REMIC Ser 8.000% 12/25/06 1991-170E	12/01/2002	Paydown		.369,886	.369,886	.386,401	.376,715	(6,828)				.0	14,895	
31358L-AZ-9	FNMA REMIC Ser 1992-1E 7.500% 01/25/07	12/01/2002	Paydown		.961,139	.961,139	.989,823	.972,308	(11,169)				.0	33,381	
31358M-HX-5	FNMA REMIC Ser 8.000% 02/25/22 1992-35H	12/01/2002	Paydown		2,088,315	2,088,315	2,072,493	2,075,199	13,115				.0	132,997	
	FNMA GNMA REMIC 7.000% 07/25/22 G1992-42														
	Z	12/01/2002	Paydown		2,941,862	2,941,862	2,921,636	2,922,826	19,036				.0	98,937	
31358M-Q4-9	FNMA REMIC Ser 7.000% 04/25/07 1992-48HB	12/01/2002	Paydown		2,440,992	2,440,992	2,450,909	2,440,496	496				.0	85,243	
31358M-RN-6	FNMA REMIC Ser 7.000% 04/25/07 1992-53G	12/01/2002	Paydown		4,981,481	4,981,481	4,565,060	4,864,442	117,038				.0	173,475	
31358M-SY-1	FNMA REMIC Ser 7.375% 03/25/02 1992-80H	02/01/2002	Paydown		.185,734	.185,734	.181,323	.184,780	.955				.0	1,901	
31358N-BP-6	FNMA REMIC Ser 7.000% 03/25/03 1992-83J	12/01/2002	Paydown		1,996,635	1,996,635	2,023,777	1,993,133	3,501				.0	24,053	
31358N-FS-6	FNMA REMIC Ser 8.000% 07/25/22 G-1992-														
	29K	12/01/2002	Paydown		4,867,218	4,867,218	4,756,185	4,824,932	42,286				.0	198,859	
31358P-NR-4	FNMA REMIC Ser 7.500% 09/25/21 1992-138E	12/01/2002	Paydown		8,336,023	8,336,023	8,544,423	8,323,136	12,887				.0	329,490	
31358P-X3-6	FNMA REMIC Ser 6.000% 08/25/07 1992-151H	12/01/2002	Paydown		6,350,518	6,350,518	5,428,701	6,116,719	233,799				.0	191,080	
	FNMA REMIC Ser 7.000% 09/25/07 1992-														
	164PL	12/01/2002	Paydown		.266,689	.266,689	.269,273	.267,341	(652)				.0	17,847	
31358Q-DA-9	FNMA REMIC Ser 7.000% 07/25/06 1992-155G	05/01/2002	Paydown		6,560,052	6,560,052	6,297,650	6,525,223	34,829				.0	99,409	
	FNMA REMIC Ser 7.000% 10/25/07 1992-														
	175PH	12/01/2002	Paydown		1,678,855	1,678,855	1,569,730	1,646,909	31,947				.0	60,130	
31358Q-P0-2	FNMA REMIC Ser 7.000% 09/25/03 1992-184E	12/01/2002	Paydown		1,536,688	1,536,688	1,559,198	1,538,199	(1,511)				.0	58,887	
31358Q-X9-1	FNMA REMIC Ser 6.650% 09/25/03 1992-2070	12/01/2002	Paydown		1,191,915	1,191,915	1,207,931	1,189,771	2,144				.0	43,424	
31358R-GR-8	FNMA REMIC Ser 6.000% 11/25/07 1992-196J	12/01/2002	Paydown		1,793,631	1,793,631	1,554,070	1,734,180	59,451				.0	53,737	
31358R-MH-3	FNMA REMIC Ser 7.500% 11/25/07 1993-23PV	12/01/2002	Paydown		1,406,462	1,406,462	1,334,776	1,377,913	28,549				.0	57,790	
31358T-5X-3	FNMA REMIC Ser 1993-8H 7.000% 01/25/08	12/01/2002	Paydown		12,955,793	12,955,793	12,271,699	12,742,249	213,544				.0	448,652	
31358T-EX-3	FNMA REMIC Ser 6.850% 06/25/21 1993-22PH	11/01/2002	Paydown		1,835,201	1,835,201	1,707,024	1,818,066	17,135				.0	54,625	
31358T-MH-9	FNMA REMIC Ser 7.000% 12/25/03 1993-22PK	12/01/2002	Paydown		1,134,089	1,134,089	1,103,256	1,125,292	8,797				.0	61,141	
31358T-MK-2	FNMA REMIC Ser 7.250% 12/25/03 1993-68PL	12/01/2002	Paydown		.824,687	.824,687	.849,685	.825,338	(651)				.0	32,744	
31358T-TU-3	FNMA REMIC Ser 5.500% 12/25/20 1993-58G	06/01/2002	Paydown		5,157,906	5,157,906	4,894,853	5,129,711	28,194				.0	72,927	
31358U-C8-7	FNMA REMIC Ser 1993-35 6.750% 02/25/08 H	12/01/2002	Paydown		3,942,732	3,942,732	4,064,710	3,970,545	(27,813)				.0	159,220	
31358U-CJ-3	FNMA REMIC Ser 6.500% 03/25/12 1993-49D	08/01/2002	Paydown		1,151,955	1,151,955	1,021,280	1,139,001	12,954				.0	22,234	
31358U-LV-6	FNMA REMIC Ser 7.000% 04/25/03 1993-44VB	12/01/2002	Paydown		1,285,008	1,285,008	1,328,577	1,284,583	425				.0	49,243	
31358U-RH-1	FNMA REMIC Ser 6.250% 11/25/06 1993-52G	06/01/2002	Paydown		1,114,235	1,114,235	1,018,133	1,105,410	8,826				.0	17,547	
31358U-UC-8	FNMA REMIC Ser 6.250% 07/25/07 1993-71PG	05/01/2002	Paydown		.715,147	.715,147	.666,092	.710,480	4,667				.0	9,389	
31359A-BP-3	FNMA REMIC Ser 6.500% 05/25/08 1993-71PH	12/01/2002	Paydown		1,215,970	1,215,970	1,177,781	1,200,272	15,698				.0	55,292	
31359A-B0-1	FNMA REMIC Ser 5.000% 11/25/21 1993-97M	06/01/2002	Paydown		.606,796	.606,796	.561,353	.602,626	4,170				.0	7,583	
31359A-G2-9	FNMA REMIC Ser 5.500% 05/25/23 1993-97H	12/01/2002	Paydown		5,305,394	5,305,394	4,741,644	5,175,866	129,528				.0	217,706	
31359A-G3-7	FNMA REMIC Ser 5.000% 05/25/23 1993-97N	12/01/2002	Paydown		4,444,788	4,444,788	3,832,935	4,309,518	135,270				.0	165,810	
31359A-G4-5	FNMA REMIC Ser 7.000% 01/25/04 1993-65GB	12/01/2002	Paydown		1,233,146	1,233,146	1,251,836	1,231,563	1,583				.0	47,255	
31359A-KB-4	FNMA REMIC Ser 7.350% 05/25/04 G-1993-														
	22NB	12/01/2002	Paydown		1,672,949	1,672,949	1,750,062	1,680,892	(7,942)				.0	67,350	
31359A-QU-6	FNMA REMIC Ser 6.650% 12/25/11 1993-106D	02/01/2002	Paydown		.397,042	.397,042	.374,088	.394,992	2,050				.0	2,431	
31359A-U3-1	FNMA REMIC Ser 6.000% 11/25/07 1993-154G	12/01/2002	Paydown		.984,332	.984,332	.838,835	.944,898	39,434				.0	50,532	
31359B-5F-0	FNMA REMIC Ser 5.500% 07/25/23 1993-115G	12/01/2002	Paydown		8,640,968	8,640,968	7,872,785	8,401,736	239,231				.0	249,223	
31359B-DN-4	FNMA REMIC Ser 6.250% 04/25/07 1993-														
	126PE	05/01/2002	Paydown		4,297,714	4,297,714	4,339,348	4,283,993	13,721				.0	63,061	
31359B-EW-3	FNMA REMIC Ser 6.500% 06/25/21 1993-110G	09/01/2002	Paydown		8,422,929	8,422,929	8,299,217	8,381,577	41,352				.0	202,091	
31359B-HJ-9	FNMA REMIC Ser 6.500% 11/25/22 1993-														
	110GA	12/01/2002	Paydown		5,774,511	5,774,511	5,632,855	5,725,778	48,732				.0	196,831	
31359B-HK-6	FNMA REMIC Ser 7.000% 02/25/04 1993-														
	133KB	12/01/2002	Paydown		1,115,554	1,115,554	1,157,387	1,118,549	(2,995)				.0	42,749	
31359B-P2-7	FNMA REMIC Ser 6.500% 02/25/07 1993-														
	135PE	08/01/2002	Paydown		10,032,720	10,032,720	9,306,127	9,948,615	84,105				.0	216,431	
31359B-RR-0	FNMA REMIC Ser 6.500% 01/25/23 1993-119G	12/01/2002	Paydown		6,952,901	6,952,901	6,867,956	6,911,337	41,564				.0	236,997	
31359B-ZJ-9	FNMA REMIC Ser 6.500% 07/25/23 1993-														
	119GA	12/01/2002	Paydown		1,941,801	1,941,801	1,916,315	1,928,464	13,337				.0	66,188	
31359B-ZK-6	FNMA REMIC Ser 7.000% 08/25/03 1993-147U	12/01/2002	Paydown		.951,503	.951,503	.982,278	.951,988	(485)				.0	36,463	
31359D-BB-8															

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
31359D-FS-7	FNMA REMIC Ser 7.000% 08/25/23 1993-139GA	12/01/2002	Paydown		9,051,640	9,051,640	9,364,762	9,133,842	(82,202)				.0	328,856	
31359E-AT-8	FNMA REMIC Ser 7.000% 09/25/23 1993-167GA	12/01/2002	Paydown		4,091,877	4,091,877	4,199,378	4,117,635	(25,758)				.0	150,722	
31359E-JS-1	FNMA REMIC Ser 6.200% 05/25/07 1993-194PL	12/01/2002	Paydown		4,046,341	4,046,341	3,869,314	4,010,795	35,546				.0	144,676	
31359E-PX-3	FNMA REMIC Ser 6.000% 07/25/08 1993-188J	12/01/2002	Paydown		3,306,293	3,306,293	2,800,534	3,163,213	143,080				.0	138,874	
31359E-WC-1	FNMA REMIC Ser 6.500% 09/25/21 1993-203PG	07/01/2002	Paydown		831,859	831,859	851,615	829,361	2,498				.0	17,267	
31359E-WD-9	FNMA REMIC Ser 6.500% 10/25/25 1993-203PJ	12/01/2002	Paydown		2,800,427	2,800,427	2,866,061	2,806,117	(5,690)				.0	148,667	
31359E-YL-9	FNMA REMIC Ser 6.500% 10/25/23 1993-199PF	12/01/2002	Paydown		3,791,259	3,791,259	3,856,223	3,799,036	(7,777)				.0	132,350	
31359F-BH-0	FNMA REMIC Ser 6.500% 09/25/21 1993-224PG	08/01/2002	Paydown		2,332,479	2,332,479	2,293,666	2,320,396	12,084				.0	54,169	
31359F-BJ-6	FNMA REMIC Ser 6.500% 11/25/23 1993-224PJ	12/01/2002	Paydown		2,897,795	2,897,795	2,979,911	2,907,860	(10,064)				.0	161,026	
31359F-DE-5	FNMA REMIC Ser 6.500% 11/25/23 1993-202M	12/01/2002	Paydown		5,192,912	5,192,912	5,332,853	5,219,426	(26,515)				.0	181,939	
31359G-6B-7	FNMA REMIC Ser 5.500% 06/25/07 1994-48CD	12/01/2002	Paydown		4,402,325	4,402,325	4,144,376	4,358,671	43,654				.0	126,883	
31359G-AM-8	FNMA REMIC Ser 6.050% 11/25/12 1993-225VE	12/01/2002	Paydown		6,478,449	6,478,449	5,944,989	6,377,041	101,408				.0	202,275	
31359K-DN-4	FNMA REMIC Ser 6.000% 12/25/08 1996-21PE	12/01/2002	Paydown		8,573,259	8,573,259	8,132,540	8,487,101	86,158				.0	271,474	
31359K-GF-8	FNMA REMIC Ser 1996-W2 7.550% 06/25/26 A5	03/01/2002	Paydown		754,963	754,963	773,955	753,008	1,955				.0	8,035	
31359K-ZR-1	FNMA Ser 1996-45 CI K 7.000% 09/25/21	12/01/2002	Paydown		2,716,988	2,716,988	2,771,328	2,769,282	(52,294)				.0	90,485	
31359N-MA-6	FNMA REMIC Ser 1997-2G 7.000% 08/18/03	12/01/2002	Paydown		3,191,097	3,191,097	3,232,912	3,193,248	(2,150)				.0	160,599	
31359P-2K-1	FNMA REMIC Ser 7.000% 12/18/26 1997-43VD	06/01/2002	Paydown		579,618	579,618	587,972	578,740	878				.0	11,851	
31359P-AN-6	FNMA REMIC Ser 7.000% 04/18/04 1997-24VD	12/01/2002	Paydown		924,918	924,918	922,714	922,151	2,768				.0	35,444	
31359P-DS-2	FNMA REMIC Ser 7.000% 10/20/03 1997-63VA	12/01/2002	Paydown		1,802,223	1,802,223	1,795,465	1,795,532	6,691				.0	69,063	
31359P-JM-9	FNMA REMIC Ser 7.500% 10/18/02 1997-30VA	09/01/2002	Paydown		824,773	824,773	833,021	823,386	1,387				.0	26,166	
31359Q-G9-9	FNMA REMIC Ser 7.500% 03/20/04 1997-66C	09/01/2002	Paydown		2,245,095	2,245,095	2,306,134	2,247,903	(2,808)				.0	107,651	
31359Q-KW-3	FNMA REMIC Ser 6.500% 03/18/26 1997-63PC	12/01/2002	Paydown		1,623,266	1,623,266	1,633,919	1,625,338	(2,072)				.0	98,705	
31359Q-UK-8	FNMA REMIC Ser 7.000% 02/18/04 1997-56M	12/01/2002	Paydown		6,092,872	6,092,872	6,185,217	6,103,973	(11,100)				.0	339,812	
31359T-HK-7	FNMA REMIC Ser 7.000% 10/20/04 1998-29VA	12/01/2002	Paydown		1,634,576	1,634,576	1,672,376	1,646,673	(12,097)				.0	62,638	
31359T-HS-0	FNMA REMIC Ser 7.000% 10/20/04 1998-29VD	12/01/2002	Paydown		887,049	887,049	908,670	893,368	(6,319)				.0	33,992	
31359X-C8-0	FNMA REMIC Ser 2000-7 7.476% 02/17/24 CI MB	12/01/2002	Paydown		411,201	411,201	401,435	402,402	8,800				.0	23,636	
313602-3E-2	FNMA REMIC Ser 9.000% 10/25/19 1989-67D	12/01/2002	Paydown		676,080	676,080	673,849	672,635	3,446				.0	28,431	
313602-DV-3	FNMA REMIC Ser 9.000% 06/25/18 1988-15A	12/01/2002	Paydown		427,945	427,945	433,188	430,294	(2,349)				.0	19,313	
313602-EK-6	FNMA REMIC Ser 9.400% 07/25/03 1988-18B	12/01/2002	Paydown		490,750	490,750	513,522	492,115	(1,366)				.0	18,614	
313602-G0-1	FNMA REMIC Ser 9.250% 10/25/18 1988-25B	12/01/2002	Paydown		511,030	511,030	540,655	531,958	(20,929)				.0	23,238	
313602-0A-5	FNMA REMIC Ser 10.300% 04/25/19 1989-19A	12/01/2002	Paydown		722,114	722,114	739,751	725,447	(3,334)				.0	40,250	
313602-W4-2	FNMA REMIC Ser 8.600% 10/25/19 1989-62G	12/01/2002	Paydown		784,816	784,816	786,199	786,683	(1,867)				.0	34,919	
313603-2H-4	FNMA REMIC Ser 9.500% 04/25/20 1990-35E	12/01/2002	Paydown		49,036	49,036	51,862	50,068	(1,033)				.0	2,051	
313603-GW-6	FNMA REMIC Ser 8.750% 11/25/19 1989-86E	12/01/2002	Paydown		199,981	199,981	198,128	198,742	1,239				.0	8,597	
313603-JJ-2	FNMA REMIC Ser 8.700% 12/25/19 1989-90E	12/01/2002	Paydown		508,559	508,559	536,285	526,458	(17,899)				.0	18,603	
313603-R4-6	FNMA REMIC Ser 9.000% 03/25/20 1990-24E	01/01/2002	Paydown		12,665	12,665	13,183	12,601	63				.0	95	
313603-YL-0	FNMA REMIC Ser 9.000% 03/25/20 1990-16E	12/01/2002	Paydown		1,019,434	1,019,434	1,033,769	1,020,983	(1,549)				.0	45,993	
31360A-KJ-4	FNMA PTC Pool # 297 13.750% 11/01/11	12/01/2002	Paydown		2,717	2,717	2,761	2,751	(34)				.0	236	
31384V-QL-9	FNMA Pool #535159 7.000% 01/01/30	12/01/2002	Paydown		21,100,857	21,100,857	20,423,322	20,445,202	655,655				.0	788,513	
3837H0-A2-9	Government Natl Mtg 7.500% 08/20/03 Assn REMIC Ser 1997-2 L	03/01/2002	Paydown		1,484,119	1,484,119	1,513,802	1,479,759	4,360				.0	20,858	
3837H0-J9-5	Government Natl Mtg 7.500% 10/20/03 Assn REMIC Ser 1997-6 C	04/01/2002	Paydown		4,915,909	4,915,909	4,974,285	4,902,005	13,904				.0	105,636	
3837H0-LB-7	Government Natl Mtg 7.000% 05/20/02 Assn REMIC PT Ser 1995-9 H	05/01/2002	Paydown		441,405	441,405	449,957	440,514	891				.0	7,553	
3837H0-YE-7	Government Natl Mtg 7.500% 11/16/26 Assn Ser 1996-24 CI D	12/01/2002	Paydown		3,855,570	3,855,570	4,067,626	4,062,242	(206,673)				.0	204,952	

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
3837H1-SP-7	Government Natl Mtg 6.500% 07/20/05 Assn REMIC Ser 1998-18 VH	12/01/2002	Paydown		730,204	730,204	744,294	736,536	(6,332)				.0	25,964	
911760-ED-4	Vendee Mtg Tr REMIC 6.500% 03/15/03 Ser 94-2-31	08/01/2002	Paydown		2,477,906	2,477,906	2,313,745	2,459,937	17,969				.0	77,742	
Total United States					664,051,009	664,043,509	639,660,223	658,406,337	5,644,672	0	0	0	0	23,204,453	XXX
3199996 - Bonds - Special Revenues - United States					664,051,009	664,043,509	639,660,223	658,406,337	5,644,672	0	0	0	0	23,204,453	XXX
3199997 - Bonds - Special Revenues - Canada					0	0	0	0	0	0	0	0	0	0	XXX
3199998 - Bonds - Special Revenues - Other Countries					0	0	0	0	0	0	0	0	0	0	XXX
3199999 - Bonds - Special Revenues					664,051,009	664,043,509	639,660,223	658,406,337	5,644,672	0	0	0	0	23,204,453	XXX
Public Utilities (unaffiliated)															
United States															
010280-AP-3	Alabama Gas Corp MT Nt 6.610% 08/01/02	08/01/2002	Maturity		1,500,000	1,500,000	1,494,630	1,499,107	.893				.0	74,363	
017361-AA-4	Allegheny Energy Inc 7.750% 08/01/05 Nt	12/10/2002	SBC Warburg Dillon Read		5,646,875	6,500,000	6,550,980	6,540,628	(9,745)			(884,008)	(884,008)	688,458	
02012*-AF-9	Alltel PA Inc Deb 9.350% 06/15/04	06/15/2002	Redemption 100.0000		40,000	40,000	40,000	40,000					.0	1,870	
04775H-AJ-6	Atlanta Gas Lt Co MT 8.200% 04/01/02 Nt	04/01/2002	Maturity		18,000,000	18,000,000	19,186,790	18,054,293	(54,293)				.0	738,000	
04775H-AS-6	Atlanta Gas Lt Co MT 7.550% 11/19/02 Nt	11/19/2002	Maturity		3,000,000	3,000,000	3,067,770	3,019,478	(19,478)				.0	256,700	
048300-BU-3	Atlantic City Elec Co 7.010% 08/23/02 MT Nt	08/23/2002	Maturity		15,750,000	15,750,000	15,750,000	15,750,000					.0	987,534	
059165-BT-6	Baltimore Gas & Elec 7.250% 07/01/02 Co 1st & Ref Mtg	07/01/2002	Maturity		2,000,000	2,000,000	1,953,320	1,995,954	4,046				.0	145,000	
060077-F#-6	Bangor Hydro-Elec Co 7.380% 08/01/02 1st Mtg	08/01/2002	Maturity		10,000,000	10,000,000	10,000,000	10,000,000					.0	738,000	
07261L-AX-0	Bay State Gas Co MT Nt 6.625% 06/28/02	06/28/2002	Maturity		5,000,000	5,000,000	5,000,000	5,000,000					.0	300,885	
092113-AC-3	Black Hills Corp 1st 6.500% 07/15/02 Ad Central Pwr & Lt Co 7.500% 12/01/02 1st Mtg	07/15/2002	Maturity		14,000,000	14,000,000	13,996,480	13,999,376	624				.0	910,000	
155033-BF-9	Central Pwr & Lt Co 6.875% 02/01/03 1st Mtg	06/27/2002	Lehman Brothers Inc		4,192,086	4,100,000	4,230,134	4,138,332	(20,681)			74,436	74,436	180,229	
155033-BG-7	Central Pwr & Lt Co 6.875% 02/01/03 1st Mtg	06/27/2002	Lehman Brothers Inc		14,382,320	14,000,000	14,346,080	14,109,473	(49,683)			322,531	322,531	884,010	
16371*-AD-9	Chemical Bk (OE Pwr) 7.680% 10/21/05 Sec Tr Nt	12/21/2002	Redemption 100.0000		3,655,894	3,655,894	3,655,894	3,655,894					.0	188,165	
16371*-AE-7	Chemical Bk (OE Pwr) 7.930% 03/21/02 Sec Tr Nt	03/21/2002	Redemption 100.0000		352,878	352,878	352,878	352,878					.0	4,657	
202795-FA-3	Commonwealth Edison Co 7.375% 09/15/02 1st Mtg Ser 85	09/15/2002	Maturity		12,500,000	12,500,000	12,448,125	12,495,058	4,942				.0	921,875	
207651-AE-0	Connecticut Nat Gas 7.610% 07/31/02 Corp MT Nt (144A)	07/31/2002	Maturity		10,000,000	10,000,000	10,000,000	10,000,000					.0	634,167	
209111-CB-7	Consolidated Edison Co 6.625% 02/01/02 NY Inc Deb Ser 1993C	02/01/2002	Maturity		13,000,000	13,000,000	12,556,550	12,993,159	6,841				.0	430,625	
25085J-AR-4	Detroit Edison Co Secd 7.170% 08/01/02 MT Nt Tr #00016	08/01/2002	Maturity		3,000,000	3,000,000	3,219,720	3,018,291	(18,291)				.0	215,100	
25085J-AS-2	Detroit Edison Co Secd 7.110% 08/01/02 MT Nt Tr #00017	08/01/2002	Maturity		7,000,000	7,000,000	7,583,380	7,048,267	(48,267)				.0	497,700	
283695-BB-9	El Paso Nat Gas Co Nt 7.750% 01/15/02	01/15/2002	Maturity		26,287,000	26,287,000	27,324,069	26,294,102	(7,102)				.0	1,018,621	
37311*-AA-4	Georgia Alltel Telecom 8.050% 10/01/09 Inc Sr Nt Ser A	10/01/2002	Redemption 100.0000		409,000	409,000	409,000	409,000					.0	32,925	
451785-E@-4	Illinois-American Wtr 7.190% 12/01/02 Co Gen Mtg	12/01/2002	Maturity		10,000,000	10,000,000	10,000,000	10,000,000					.0	719,000	
462270-C*-8	Iowa-American Wtr Co 8.460% 05/01/02 Gen Mtg	05/01/2002	Maturity		4,000,000	4,000,000	4,000,000	4,000,000					.0	169,200	
462613-AA-8	Ipalco Enterprises Inc 7.375% 11/14/08 Nt	05/31/2002	Tax Free Exchange		5,000,000	5,000,000	5,000,000	5,000,000					.0	201,788	
48513H-CZ-2	Kansas City Pwr & Lt 6.550% 06/20/02 Co Secd MT Nt	06/20/2002	Maturity		10,000,000	10,000,000	9,990,600	10,000,279	(279)				.0	416,653	

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
49122*-AN-0	Kentucky-American Wtr 7.210% 12/01/02 Co Gen Mtg.....	12/01/2002	Maturity.....		13,000,000	13,000,000	13,000,000	13,000,000					.0	937,300	
52966*-AG-8	Lexington Tel Co Sr Nt 7.860% 09/01/09.....	09/01/2002	Redemption 100.0000.....		185,000	185,000	185,000	185,000					.0	14,541	
546387-AR-2	Louisiana Pwr & Lt Co 7.500% 11/01/02 1st Mtg.....	11/01/2002	Maturity.....		200,000	200,000	203,612	200,000					.0	15,000	
63618E-AU-5	National Fuel Gas Co 6.214% 08/12/27 MT Nt.....	08/12/2002	Direct.....		6,540,000	6,540,000	6,684,665	6,678,799	(1,423)			(137,376)	(137,376)	317,214	
637432-CF-0	National Rural 5.750% 11/01/08 Utilities Coll Nt.....	05/15/2002	UBS, Warburg, Dillon Read.....		1,950,000	2,000,000	1,851,840	1,867,639	5,880			76,482	76,482	63,569	
644239-AL-9	New England Tel & Tel 6.375% 09/01/08 Co Deb.....	03/04/2002	Call 100.3200.....		1,003,200	1,000,000	766,300	879,706	123,494				.0	32,406	
645767-AM-6	New Jersey Bell Tel Co 7.250% 04/01/11 Deb.....	03/06/2002	Call 101.1300.....		4,045,200	4,000,000	3,363,200	3,601,572	443,628				.0	124,861	
66416T-AA-3	Northeast Generation 4.998% 10/15/05 Co Sr Sec Nt Ser A.....	02/11/2002	Tax Free Exchange.....		10,000,000	10,000,000	10,000,000	10,000,000					.0	156,882	
66765R-AB-2	Northwest Natural Gas 8.050% 04/15/02 Co 1st Mtg MT Nt.....	04/15/2002	Maturity.....		5,000,000	5,000,000	5,192,500	5,021,653	(21,653)				.0	149,819	
677347-BK-1	Ohio Edison Co 1st Mtg 8.250% 04/01/02.....	04/01/2002	Maturity.....		3,500,000	3,500,000	3,736,355	3,508,308	(8,308)				.0	144,375	
677347-BN-5	Ohio Edison Co 1st Mtg 7.375% 09/15/02.....	09/15/2002	Maturity.....		2,000,000	2,000,000	1,996,260	1,999,641	359				.0	147,500	
69339N-AA-4	PJM Interconnection 7.163% 12/15/07 LLC Sr Nt.....	12/15/2002	Redemption 100.0000.....		390,000	390,000	390,000	390,000					.0	21,059	
69363F-AQ-5	PSI Energy Inc Secd MT 7.610% 01/07/02 Nt.....	01/07/2002	Maturity.....		2,000,000	2,000,000	2,109,340	2,000,332	(332)				.0	72,718	
694320-AF-2	Pacific Gas 6.830% 07/15/02 Transmission Co MT Nt.....	07/15/2002	Maturity.....		17,000,000	17,000,000	17,000,000	17,000,000					.0	1,012,737	
69512E-DV-4	Pacificorp Secd MT Nt 6.950% 09/16/02 Ser E.....	09/16/2002	Maturity.....		1,000,000	1,000,000	989,190	998,570	1,430				.0	72,396	
826418-AW-5	Sierra Pacific Power 8.000% 06/01/08 Co Sec GNR Nt Ser A.....	02/01/2002	Tax Free Exchange.....		7,994,165	8,000,000	7,993,440	7,994,104	61				.0	106,667	
838515-AC-8	South Jersey Gas Co 8.600% 02/01/10 Deb Nt.....	02/01/2002	Call 100.0000.....		2,200,000	2,200,000	2,171,589	2,186,115	13,885				.0	94,600	
838515-AC-8	South Jersey Gas Co 8.600% 02/01/10 Deb Nt.....	02/01/2002	Redemption 100.0000.....		2,200,000	2,200,000	2,171,589	2,186,115	13,885				.0	94,600	
882850-CM-0	Texas Utils Elec Co 7.460% 01/01/15 Sec Facility Bd.....	07/01/2002	Redemption 100.0000.....		1,178,541	1,178,541	1,136,450	1,141,380	37,162				.0	67,204	
88285C-AP-9	Texas Utils Elec Co 9.700% 03/01/02 Secd MT Nt Tr #00014.....	03/01/2002	Maturity.....		4,000,000	4,000,000	4,394,680	4,009,977	(9,977)				.0	97,000	
893570-BK-6	Transcontinental Gas P 8.875% 09/15/02 L Corp Nt.....	09/15/2002	Maturity.....		15,000,000	15,000,000	15,527,400	15,063,452	(63,452)				.0	1,331,250	
89384*-AB-5	Transok Inc MT Nt 8.125% 04/22/02.....	04/22/2002	Maturity.....		9,000,000	9,000,000	9,110,160	9,007,079	(7,079)				.0	469,219	
90269Q-AA-7	UGI Utilities Inc MT 6.730% 10/01/02 Nt.....	10/01/2002	Maturity.....		5,000,000	5,000,000	5,000,000	5,000,000					.0	295,372	
94068V-BX-0	Washington Wtr Pwr Co 6.610% 06/28/02 MT Nt.....	06/28/2002	Maturity.....		15,000,000	15,000,000	15,000,000	15,000,000					.0	983,238	
959421-D#-2	Western Reserve Tel Co 8.050% 10/01/09 Sr Nt Ser A.....	10/01/2002	Redemption 100.0000.....		500,000	500,000	500,000	500,000					.0	40,250	
Total United States					328,602,159	328,988,313	332,629,971	328,833,009	317,086	0	0	(547,936)	(547,936)	18,217,302	XXX
Canada															
669771-AQ-0	Nova Gas Transmission 7.875% 12/15/02 Ltd Nt.....	12/15/2002	Maturity.....		26,000,000	26,000,000	26,393,090	26,052,106	(52,106)				.0	2,047,500	
Total Canada					26,000,000	26,000,000	26,393,090	26,052,106	(52,106)	0	0	0	0	2,047,500	XXX
Other Country															
G0369#-AC-8	Anglian Water Services 7.010% 07/25/08 Ltd Sr Nt.....	09/19/2002	Tax Free Exchange.....		25,000,000	25,000,000	25,000,000	25,000,000					.0	2,015,375	
Total Other Country					25,000,000	25,000,000	25,000,000	25,000,000	0	0	0	0	0	2,015,375	XXX

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
3899996 - Bonds - Public Utilities - United States					328,602,159	328,988,313	332,629,971	328,833,009	317,086	0	0	(547,936)	(547,936)	18,217,302	XXX
3899997 - Bonds - Public Utilities - Canada					26,000,000	26,000,000	26,393,090	26,052,106	(52,106)	0	0	0	0	2,047,500	XXX
3899998 - Bonds - Public Utilities - Other Countries					25,000,000	25,000,000	25,000,000	25,000,000	0	0	0	0	0	2,015,375	XXX
3899999 - Bonds - Public Utilities					379,602,159	379,988,313	384,023,061	379,885,115	264,980	0	0	(547,936)	(547,936)	22,280,177	XXX
Industrial & Miscellaneous United States															
00077B-AZ-6.	ABN AMRO Mtg Corp PTC 6.400% 05/25/05 1998-2 Cl 1A-4.	12/01/2002.	Paydown.		1,484,811	1,484,811	1,484,811	1,484,811					.0	51,975	
00077B-KP-7.	ABN AMRO Mtg Corp Ser 7.000% 08/25/10 1999-6 Cl A4.	12/01/2002.	Paydown.		5,000,000	5,000,000	5,044,727	5,038,791	(38,791)				.0	321,951	
00253C-EA-1.	Aames Mtg Tr Ser 7.170% 02/15/29 1997-D Cl M1F.	12/01/2002.	Paydown.		2,782,846	2,782,846	2,733,059	2,738,329	44,516				.0	106,313	
00253C-FJ-1.	Aames Mtg Tr Ser 6.133% 09/15/28 1998-C Cl A6F.	12/01/2002.	Paydown.		1,579,509	1,579,509	1,634,792	1,633,269	(53,760)				.0	51,580	
00755W-CU-8.	Advanta Mtg Loan Tr 7.650% 05/25/27 1997-1 A4.	12/01/2002.	Paydown.		1,315,906	1,315,906	1,359,907	1,346,751	(30,845)				.0	46,715	
00755W-CW-4.	Advanta Mtg Loan Tr 7.650% 05/25/27 1997-1 Cl M1F.	12/01/2002.	Paydown.		301,545	301,545	307,010	304,589	(3,044)				.0	11,459	
00755W-DZ-6.	Advanta Mtg Loan Tr 7.370% 10/25/28 Ser 1997-3 Cl M2.	12/01/2002.	Paydown.		1,134,847	1,134,847	1,148,323	1,145,520	(10,674)				.0	41,445	
00759R-AD-5.	Advanta Leasing 7.270% 04/15/05 Receivables 1999-1B.	08/15/2002.	Paydown.		2,370,458	2,370,458	2,370,322	2,370,368	90				.0	102,653	
00764P-AH-3.	AerCo Ltd Nt Ser 1X Cl 2.770% 07/15/23 C-1.	12/15/2002.	Paydown.		387,689	387,689	369,455	371,875	15,813				.0	7,109	
007773-AA-2.	Aerofreighter Fin Tr 7.850% 12/15/09 Cl A Fixed Rate Nt.	12/15/2002.	Paydown.		415,048	415,048	414,984	415,018	31				.0	17,614	
007773-AB-0.	Aerofreighter Fin Tr 9.690% 12/15/14 Cl B Fixed Rate Nt.	12/15/2002.	Paydown.		934,121	934,121	955,263	952,732	(18,611)				.0	57,744	
00783#-AA-7.	Aeromexico 1999-1 Tr 7.930% 07/30/06 Ctf.	10/30/2002.	Redemption	100.0000	882,552	882,552	882,960	882,740	(188)				.0	44,171	
01273*-AA-6.	Albermare Pptys Inc 9.750% 12/31/04 Coll Tr Nt.	12/31/2002.	Redemption	100.0000	64,479	64,479	51,446	61,912	2,567				.0	3,586	
01365#-AC-7.	Albuquerque Plaza 7.400% 07/01/15 Assoc 1st Mtg Nt.	12/01/2002.	Redemption	100.0000	565,955	565,955	565,955	565,955					.0	19,749	
01448@-AB-2.	Alex Lee Inc Sr Nt Ser 7.540% 06/15/11 B.	06/15/2002.	Redemption	100.0000	2,272,727	2,272,727	2,272,727	2,272,727					.0	85,682	
01448@-AC-0.	Alex Lee Inc Amended & 6.530% 06/15/03 Restated Sr Nt.	06/15/2002.	Redemption	100.0000	3,213,900	3,213,900	3,213,900	3,213,900					.0	104,934	
01747#-AD-4.	Allegiance Cap Corp Tr 3.430% 03/15/03 l Cl A-R Revolving Ctf Ser1998-1.	12/15/2002.	Call	100.0000	190,636	190,636	190,636	190,636					.0	5,328	
01747#-AH-5.	Allegiance Cap Corp Tr 7.250% 07/15/19 l Term Ctf Ser 1999-1 Cl A.	12/15/2002.	Redemption	100.0000	433,129	433,129	433,129	433,129					.0	17,916	
01747#-AJ-1.	Allegiance Cap Corp Tr 7.490% 07/15/19 l Term Cft Ser 1999-1 Cl B.	04/01/2002.	Redemption	100.0000	(689)	(689)	(689)	(689)					.0		
018490-AA-0.	Allergan Inc Conv Nt 0.000% 11/01/20.	11/20/2002.	CS First Boston Corporation.		10,038,765	16,500,000	10,038,765	10,038,765					.0		
01877K-AB-9.	Alliance Pipeline LP 6.996% 12/31/19 Sr Nt.	12/31/2002.	Redemption	100.0000	115,626	115,626	115,626	115,626					.0	6,067	
018803-AD-8.	Alliant Energy 7.000% 12/01/11 Resources Inc Nt.	02/11/2002.	Tax Free Exchange.		4,992,130	5,000,000	4,991,900	4,991,999	131				.0	83,611	
023551-F#-6.	Amerada Hess Corp Sr 8.590% 02/06/02 Nt Ser B.	02/06/2002.	Maturity.		5,000,000	5,000,000	5,365,850	5,010,236	(10,236)				.0	214,750	
023654-AT-3.	America West Airlines 7.840% 01/02/12 Enhanced Equip Tr Ctf 1998-C.	01/02/2002.	Paydown.		934,856	934,856	875,109	886,234	48,621				.0	37,374	
023654-AZ-9.	America West Airlines 8.540% 01/02/06 Enhanced Equip Tr Ctf 1999-1C.	01/02/2002.	Redemption	100.0000	965,235	965,235	965,235	965,235					.0	41,216	

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SCHEDULE D - PART 4

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
023654-BE-5	America West Airlines 8.370% 04/02/07 Enhanced Equip Tr Ctf 2001-1C	04/01/2002	Tax Free Exchange		6,681,433	6,681,433	6,681,433	6,681,433					.0	278,065	
023771-HF-8	American Airlines Inc 10.600% 03/15/02 Eq Tr Ctf Ser 1987D	03/15/2002	Maturity		882,000	882,000	882,000	882,000					.0	46,746	
023771-HG-6	American Airlines Inc 10.600% 03/15/02 Eq Tr Ctf Ser 1987E	03/15/2002	Maturity		882,000	882,000	882,000	882,000					.0	46,746	
023771-HH-4	American Airlines Inc 10.600% 03/15/02 Eq Tr Ctf Ser 1987F	03/15/2002	Maturity		882,000	882,000	882,000	882,000					.0	46,746	
023771-HJ-0	American Airlines Inc 10.600% 03/15/02 Eq Tr Ctf Ser 1987G	03/15/2002	Maturity		882,000	882,000	882,000	882,000					.0	46,746	
023771-HK-7	American Airlines Inc 10.600% 04/01/02 Eq Tr Ctf Ser 1987H	04/01/2002	Maturity		1,120,000	1,120,000	1,120,000	1,120,000					.0	59,360	
023771-HL-5	American Airlines Inc 10.600% 04/01/02 Eq Tr Ctf Ser 1987I	04/01/2002	Maturity		1,120,000	1,120,000	1,120,000	1,120,000					.0	59,360	
023771-HM-3	American Airlines Inc 10.600% 04/01/02 Eq Tr Ctf Ser 1987J	04/01/2002	Maturity		1,216,000	1,216,000	1,216,000	1,216,000					.0	64,448	
02378J-AH-1	American Airlines AMR 7.377% 05/23/19 EETC Ser 2001-1 CI B	02/18/2002	Direct		4,487,187	4,424,744	4,489,965	4,488,021	(834)				.0	77,070	
02378J-AJ-7	American Airlines AMR 7.379% 05/23/16 EETC Ser 2001-1C	02/18/2002	Direct		19,581,489	19,581,489	19,581,489	19,581,489					.0	341,161	
02635P-LC-5	American General Fin 6.640% 07/24/02 MT Nt Ser D	07/24/2002	Maturity		7,000,000	7,000,000	7,130,340	7,020,748	(20,748)				.0	398,953	
030287-AE-6	American Trans Air 7.820% 03/26/04 Enhanced ETC Ser 1996-1 CI C	03/26/2002	Paydown		1,200,927	1,200,927	1,175,791	1,189,207	11,720				.0	23,478	
030287-AT-3	American Trans Air Eq 9.644% 01/15/06 Enhanced Tr Ctf 2000-1 CI	01/15/2002	Redemption 100.0000		628,740	628,740	628,740	628,740					.0	15,159	
03215P-BN-8	Amresco Resdtl Sec Mtg 7.610% 03/25/27 Loan 1997-1 A7	12/01/2002	Paydown		455,507	455,507	453,372	453,352	2,155				.0	25,789	
034663-B@-2	Angelica Corp Sr Nt 8.225% 05/01/06	05/30/2002	Call 112.3075		9,733,313	8,666,667	8,666,667	8,666,667	1,066,646				.0	413,839	
034663-B@-2	Angelica Corp Sr Nt 8.225% 05/01/06	05/01/2002	Redemption 100.0000		1,333,333	1,333,333	1,333,333	1,333,333					.0	54,833	
037705-AA-8	Appalachian NPI LLC Sr 7.760% 02/28/16 Secd Nt	08/31/2002	Redemption 100.0000		532,500	532,500	544,364	543,560	(11,060)				.0	29,721	
038336-A*-4	AptarGroup Inc Sr Nt 7.080% 09/30/05	09/30/2002	Redemption 100.0000		3,571,429	3,571,429	3,571,429	3,571,429					.0	252,857	
038777-AA-6	Arby's Franchise Tr 7.440% 12/20/20 Ser 1A CI 1	12/20/2002	Paydown		463,145	463,145	463,086	463,088	56				.0	18,876	
040097-AA-5	Ares Leveraged Inv 6.880% 05/30/04 Fund LP Sr Secd Nt	08/04/2002	Call 100.0000		933,482	933,482	933,482	933,482					.0	27,502	
040097-AG-2	Ares Leveraged Inv 6.350% 05/30/04 Fund LP Sr Secd Fixed Rate Nt	08/04/2002	Call 100.0000		560,172	560,172	560,172	560,172					.0	15,295	
040420-BA-8	Aristar Inc Nt 6.300% 10/01/02	10/01/2002	Maturity		3,000,000	3,000,000	2,941,170	2,984,154	15,846				.0	189,000	
042476-AD-3	Armstrong World Inds 6.500% 08/15/05 Inc Sr Nt	03/05/2002	Bear Stearns Securities Corp		1,613,250	2,700,000	1,350,000	1,350,000				263,250	263,250		
04315@-AB-6	Arthur Andersen L L P 9.000% 09/30/03 Ser 2000-A Sr Nt	07/10/2002	Various		8,900,000	11,000,000	7,700,000	7,710,915	(10,915)			1,200,000	1,200,000	431,009	
04315@-AB-6	Arthur Andersen L L P 9.000% 09/30/03 Ser 2000-A Sr Nt	03/27/2002	Basis Adjustment		3,235,905	11,000,000	3,218,381	3,222,635	13,270				.0		
045413-AX-9	Asset Backed 6.170% 12/25/11 Securities Corp Indymac Mfd Hsg PTC 98-2 A2	12/01/2002	Paydown		356,419	356,419	354,804	354,926	1,493				.0	11,816	
045416-AL-6	Asset Backed 4.169% 06/21/29 Securities Corp Ser 1999-LB1 CI B1	11/21/2002	Paydown		2,366,582	2,366,582	2,342,916	2,349,715	16,867				.0	97,436	
045416-AS-1	Asset Backed 7.615% 03/21/29 Securities Corp Ser 2000-LB1 CI AF6	12/01/2002	Paydown		199,627	199,627	207,425	207,079	(7,452)				.0	14,067	
045424-AN-8	Asset Securitization 7.100% 08/13/29 Corp REMIC Ser 1995-MD4 A1	12/11/2002	Paydown		4,753,156	4,753,156	4,753,156	4,753,156					.0	95,440	
045424-EG-9	Asset Securitization 7.320% 01/13/30 Corp REMIC Ser 1997-MD7 A-A1	12/11/2002	Paydown		1,733,865	1,733,865	1,757,164	1,742,892	(9,027)				.0	78,242	

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
045906-JA-3	Associates Corp North 6.940% 07/25/02 America Sr MT Nt	07/25/2002	Maturity		10,000,000	10,000,000	10,000,000	10,000,000					.0	508,933	
046003-*K-7	Associates Corp North 10.250% 08/15/03 America Sr Nt	08/15/2002	Redemption	100.0000	800,000	800,000	876,216	827,265	(27,265)				.0	82,000	
046003-*N-1	Associates Corp North 10.750% 08/15/03 America Sr Nt	08/15/2002	Redemption	100.0000	150,000	150,000	166,490	155,901	(5,901)				.0	16,125	
046003-*P-6	Associates Corp North 11.250% 08/15/03 America Sr Nt	08/15/2002	Redemption	100.0000	50,000	50,000	56,230	52,230	(2,230)				.0	5,625	
047445-AJ-0	Atherton Franchise Ln 6.360% 06/15/20 Funding 1998-A Cl A-1	12/01/2002	Paydown		1,394,780	1,394,780	1,401,408	1,395,336	(556)				.0	69,130	
047445-AS-0	Atherton Franchise Ln 6.670% 03/15/21 Funding 1999-A Cl A-1	12/01/2002	Redemption	100.0000	1,051,570	1,051,570	1,056,692	1,053,119	(1,549)				.0	36,052	
049164-AM-8	Atlas Air Inc Eq 8.010% 01/02/10 Enhanced Tr Cft Ser 98 Cl C	01/02/2002	Paydown		543,768	543,768	510,423	518,596	25,172				.0	21,778	
05367D-BB-2	Aviation 2.373% 01/11/20 Securitization LLC Flt Rate Nt Ser 10 Cl A1	12/11/2002	Paydown		455,618	455,618	455,618	455,618					.0	7,872	
05367D-BC-0	Aviation 2.489% 10/11/19 Securitization LLC Flt Rate Nt Ser 10 Cl B	12/01/2002	Paydown		217,963	217,963	217,963	217,963					.0	3,520	
05367D-BD-8	Aviation 3.423% 10/01/19 Securitization LLC Flt Rate Nt Ser 10 Cl C	12/01/2002	Paydown		77,718	77,718	77,718	77,718					.0	1,698	
05367D-BE-6	Aviation 2.189% 10/11/19 Securitization LLC Flt Rate Nt Ser 10 Cl A2	12/01/2002	Paydown		324,347	324,347	324,347	324,347					.0	4,545	
05434#-AB-7	Avon Rubber Plastics 8.490% 07/28/06 Inc Gtd Sr Nt	07/28/2002	Redemption	100.0000	476,064	476,064	474,865	474,966	1,097				.0	40,418	
05564C-AA-8	BOCF LLC Ser 1999-B1 9.493% 03/01/10	10/15/2002	Redemption	100.0000	78,291	78,291	78,291	78,291					.0	4,697	
059815-A@-9	Bandag Inc Sr Nt 6.500% 12/15/07	12/15/2002	Redemption	100.0000	1,428,571	1,428,571	1,428,571	1,428,571					.0	92,857	
060506-D2-5	Bank of America Mtg 6.500% 06/25/31 Sec Ser 2001-6 Cl 1A29	12/01/2002	Paydown		4,184,452	4,184,452	4,249,180	4,246,466	(62,015)				.0	226,657	
060506-W6-5	Bank of America Mtg 6.750% 09/25/31 Sec Ser 2001-9 Cl 1A5	12/01/2002	Paydown		137,417	137,417	138,598	138,561	(1,145)				.0	5,067	
064059-A*-9	Bank of New York Sr 6.520% 02/01/04 Secd Nt	11/01/2002	Redemption	100.0000	3,017,120	3,017,120	3,005,160	3,006,701	10,419				.0	123,942	
06606F-AF-8	BankAmerica Mfd Hsg 6.470% 04/10/15 Contract 1997-2 A6	11/10/2002	Paydown		7,025,000	7,025,000	7,077,688	7,036,562	(11,562)				.0	226,926	
068306-A@-8	Barr Lab Inc Sr Nt Ser 6.610% 11/18/04 A Bear Stearns ABS Inc 7.400% 03/25/29 Home	11/18/2002	Redemption	100.0000	857,143	857,143	857,143	857,143					.0	56,657	
07383G-AF-3	Bear Stearns Struct 6.300% 11/30/13 Prod Eq Loan Tr 1999-1 AF-6	12/01/2002	Paydown		886,393	886,393	892,067	890,434	(4,041)				.0	55,023	
07383U-AA-3	Bear Stearns Struct 6.300% 11/30/13 Prod Inc Ser 1999-1 Cl A	11/01/2002	Paydown		215,131	215,131	211,635	211,764	3,366				.0	7,527	
073914-QQ-9	Bear Stearns Mtg Sec 8.125% 09/25/27 Inc CMO 1996-4 B2	12/01/2002	Paydown		859,721	859,721	859,990	858,545	1,176				.0	40,602	
08172M-DR-4	Beneficial Corp MT Nt 6.420% 01/15/02 Ser H	01/15/2002	Maturity		10,000,000	10,000,000	10,003,500	10,000,352	(352)				.0	53,500	
08172M-EQ-5	Beneficial Corp MT Nt 6.540% 02/13/02 Ser H	02/13/2002	Maturity		6,000,000	6,000,000	6,050,100	6,001,990	(1,990)				.0	63,220	
08172M-EY-8	Beneficial Corp MT Nt 6.570% 02/14/02 Ser H	02/14/2002	Maturity		4,000,000	4,000,000	4,038,880	4,001,524	(1,524)				.0	43,070	
08967#-AA-8	Big Three Inds Corp DE 7.320% 01/04/03 Sr Nt	01/04/2002	Redemption	100.0000	1,857,142	1,857,142	1,857,142	1,857,142					.0	67,594	
08974#-AC-5	Big Y Foods Inc Sr Nt 7.600% 12/15/06 Ser A	12/15/2002	Redemption	100.0000	1,244,786	1,244,786	1,244,786	1,244,786					.0	71,394	
08974#-AD-3	Big Y Foods Inc Sr Nt 7.850% 12/15/11 Ser B	12/15/2002	Redemption	100.0000	599,627	599,627	599,627	599,627					.0	35,530	
091250-C#-5	Birmingham Steel Corp 9.920% 12/15/05 Sr Nt Ser C	12/10/2002	Call	100.0000	4,277,950	4,277,950	3,422,360	2,994,565	1,283,385				.0	418,928	
091250-C*-9	Birmingham Steel Corp 9.710% 12/15/02 Sr Nt Ser A	07/01/2002	Merrill Lynch		11,696,327	14,805,477	11,844,382	10,363,834	1,480,548			(148,055)	(148,055)	658,905	
091250-C*-9	Birmingham Steel Corp 9.710% 12/15/02 Sr Nt Ser A	03/15/2002	Call	100.0000	194,523	194,523	155,618	136,166	58,357				.0	123,788	

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
091790-AX-6	Black & Decker Corp MT 8.900% 01/21/02 Mt Ser A	01/21/2002	Maturity		5,675,000	5,675,000	6,162,766	5,682,656	(7,656)				0	238,508	
09182#-AH-0	Black Beauty Coal Co 7.400% 11/14/02 Sr Gtd Nt	11/14/2002	Maturity		10,000,000	10,000,000	10,074,750	10,019,562	(19,562)				0	740,000	
09536#-AA-8	Blue Cross and Blue Shield/NC Lease Obligation PTC 7.100% 03/15/19 Brd of Trade City of 6.810% 03/31/07	12/15/2002	Redemption	100.0000	122,072	122,072	122,375	122,370	(298)				0	4,746	
09658#-AB-8	Chicago Sr Nt	03/31/2002	Redemption	100.0000	2,857,067	2,857,067	2,857,067	2,857,067					0	97,283	
097740-AA-5	Bombardier Cap Inc Nt 6.000% 01/15/02	01/15/2002	Maturity		7,000,000	7,000,000	6,985,580	6,999,799	201				0	210,000	
111236-AA-3	Bistro Trust Sr Nt Ser 1997-100 6.350% 12/31/02	12/31/2002	Maturity		20,000,000	20,000,000	20,123,400	20,035,082	(35,082)				0	1,270,000	
11448*-AC-1	Brookshire Grocery Co 9.250% 11/01/11 Mtg Nt Ser A-1	12/01/2002	Redemption	100.0000	105,776	105,776	105,776	105,776					0	5,374	
11448*-AD-9	Brookshire Grocery Co 9.250% 11/01/11 Mtg Nt Ser A-2	12/01/2002	Redemption	100.0000	101,177	101,177	101,177	101,177					0	5,141	
11448*-AE-7	Brookshire Grocery Co 9.250% 11/01/11 Mtg Nt Ser A-3	12/01/2002	Redemption	100.0000	68,985	68,985	68,985	68,985					0	3,505	
11448*-AM-9	Brookshire Grocery Co 7.710% 09/01/09 Mtg Nt Ser A-1	12/01/2002	Redemption	100.0000	85,848	85,848	85,848	85,848					0	3,627	
11448*-AN-7	Brookshire Grocery Co 7.710% 09/01/09 Mtg Nt Ser A-2	12/01/2002	Redemption	100.0000	63,002	63,002	63,002	63,002					0	2,662	
11448*-AP-2	Brookshire Grocery Co 7.710% 09/01/09 Mtg Nt Ser A-3	12/01/2002	Redemption	100.0000	67,571	67,571	67,571	67,571					0	2,855	
11448*-AQ-0	Brookshire Grocery Co 7.710% 09/01/09 Mtg Nt Ser A-4	12/01/2002	Redemption	100.0000	129,222	129,222	129,222	129,222					0	5,460	
11448*-AR-8	Brookshire Grocery Co 7.710% 09/01/09 Mtg Nt Ser A-5	12/01/2002	Redemption	100.0000	61,200	61,200	61,200	61,200					0	2,586	
11448*-AS-6	Brookshire Grocery Co 7.710% 09/01/09 Mtg Nt Ser A-6	12/01/2002	Redemption	100.0000	94,342	94,342	94,342	94,342					0	3,986	
11448*-AT-4	Brookshire Grocery Co 7.710% 09/01/09 Mtg Nt Ser A-7	12/01/2002	Redemption	100.0000	65,126	65,126	65,126	65,126					0	2,752	
11448*-BH-9	Brookshire Grocery Co 7.270% 06/01/12 Sr Sec Nt Ser A-1	12/01/2002	Redemption	100.0000	168,217	168,217	168,217	168,217					0	6,698	
11448*-BJ-5	Brookshire Grocery Co 7.270% 06/01/12 Sr Sec Nt Ser A-2	12/01/2002	Redemption	100.0000	101,990	101,990	101,990	101,990					0	4,061	
11448*-BK-2	Brookshire Grocery Co 7.270% 06/12/12 Sr Sec Nt Ser A-3	12/01/2002	Redemption	100.0000	89,274	89,274	89,274	89,274					0	3,554	
11448*-BX-4	Brookshire Grocery Co 7.010% 09/01/14 Ser A-4	12/01/2002	Redemption	100.0000	190,191	190,191	188,056	188,341	1,850				0	7,299	
11448*-BY-2	Brookshire Grocery Co 7.010% 09/01/14 Ser A-5	12/01/2002	Redemption	100.0000	114,298	114,298	113,230	113,373	925				0	4,386	
11448*-BZ-9	Brookshire Grocery Co 7.010% 09/01/14 Ser A-6	12/01/2002	Redemption	100.0000	214,879	214,879	212,531	212,844	2,035				0	8,246	
12058*-AE-6	Bunge Corp Inc Sr Nt 7.230% 06/18/06 Ser A (now Bunge NA)	06/18/2002	Redemption	100.0000	1,428,571	1,428,571	1,428,571	1,428,571					0	51,643	
121897-WR-9	Burlington Northern 7.000% 08/01/02 Inc Nt	08/01/2002	Maturity		5,500,000	5,500,000	5,618,525	5,510,519	(10,519)				0	385,000	
121899-CA-4	Burlington Northern RR 9.810% 03/26/04 Co PTC Ser 1990-A1	03/26/2002	Redemption	100.0000	738,093	738,093	833,520	774,507	(36,415)				0	36,162	
121899-CB-2	Burlington Northern RR 10.130% 03/26/10 Co PTC Ser 1990-A2	03/26/2002	Call	100.0000	1,213	1,213	1,271	1,245	(32)				0	61	
121899-DK-1	Burlington Northern RR 7.330% 06/23/10 Co PTC Ser 1996-A	12/23/2002	Redemption	100.0000	77,199	77,199	77,199	77,199					0	4,269	
121899-EB-0	Burlington Northern RR 6.960% 03/22/09 Co PTC Ser 1996-B	09/22/2002	Redemption	100.0000	454,169	454,169	471,813	466,638	(12,470)				0	23,843	
12478E-AA-5	CBA Circle K Tr Lease 6.900% 05/13/21 Obl Ser 1998-C1	12/12/2002	Paydown		350,485	350,485	353,963	353,939	(3,454)				0	13,237	
12485S-AC-1	C-BASS Tr Ser 2000A CI 2.939% 10/28/30 M2	12/01/2002	Paydown		3,951,312	3,951,312	3,906,242	3,929,099	22,213				0	108,854	
12489W-AK-0	C-BASS Tr 1999 CB1 2M2 7.930% 02/25/30	12/01/2002	Paydown		2,496,415	2,496,415	2,501,876	2,495,909	506				0	161,701	

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
12489W-AZ-7	C-BASS Tr 1999 CB2 2M1 7.520% 04/25/30	12/01/2002	Paydown		1,983,749	1,983,749	1,984,764	1,981,826	1,923				.0	131,996	
12492@-AA-6	CC Investors Sr Secd 7.030% 01/01/10 Nt Ser 1996-3 Cl A	12/01/2002	Redemption 100.0000		20,527	20,527	20,527	20,527					.0	790	
125585-AK-5	CIT Grp Sec Corp Ser 7.000% 05/15/26 1995-2 A4	12/15/2002	Paydown		1,805,411	1,805,411	1,841,801	1,836,579	(31,169)				.0	67,589	
12560P-AX-9	CIT Group Inc MT Nt 5.920% 11/08/02	11/08/2002	Maturity		4,000,000	4,000,000	3,956,720	3,988,526	11,474				.0	236,800	
12626#-AA-3	CRH America Inc Gtd Sr 8.840% 07/15/02 Nt	07/15/2002	Maturity		15,000,000	15,000,000	15,000,000	15,000,000					.0	1,326,000	
126408-AN-3	CSX Corp Nt 7.000% 09/15/02	09/15/2002	Maturity		2,500,000	2,500,000	2,470,800	2,496,144	3,856				.0	175,000	
12660U-AD-1	CVC Capital Funding 9.630% 09/15/12 LLC Sub Nt	08/30/2002	Tax Free Exchange		2,500,000	2,500,000	2,500,000	2,500,000					.0	234,938	
12660U-AF-6	CVC Capital Funding 9.435% 09/15/12 LLC Sub Nt	08/30/2002	Tax Free Exchange		1,500,000	1,500,000	1,500,000	1,500,000					.0	136,021	
12660U-AH-2	CVC Capital Funding 9.460% 09/15/12 LLC Sub Nt	08/30/2002	Tax Free Exchange		1,500,000	1,500,000	1,500,000	1,500,000					.0	136,382	
12660U-AJ-8	CVC Capital Funding 9.725% 09/15/12 LLC Sub Nt	08/30/2002	Tax Free Exchange		1,250,000	1,250,000	1,250,000	1,250,000					.0	116,835	
12660U-AK-5	CVC Capital Funding 9.845% 09/15/12 LLC Sub Nt	08/30/2002	Tax Free Exchange		2,000,000	2,000,000	2,000,000	2,000,000					.0	189,243	
12660U-AL-3	CVC Capital Funding 9.400% 09/15/12 LLC Sub Nt	08/30/2002	Tax Free Exchange		2,500,000	2,500,000	2,500,000	2,500,000					.0	225,861	
126671-BJ-4	CWABS Inc 1998-1 AF4 6.390% 04/25/28	12/01/2002	Paydown		1,090,051	1,090,051	1,056,554	1,061,799	28,252				.0	39,776	
126671-KE-5	CWABS Inc Ser 2000-4 3.370% 12/25/31 Cl BV	06/25/2002	Direct		3,666,519	3,732,000	3,657,360	3,657,651	8,708			160	160	71,393	
126671-MZ-6	CWABS Inc Ser 2001-3 3.220% 01/25/32 Cl B2	06/25/2002	Direct		6,000,000	6,000,000	6,000,000	6,000,000					.0	110,255	
126690-FN-1	CWMBS Inc CMO 1993-7 7.000% 11/25/23 B1	12/01/2002	Paydown		2,563,753	2,563,753	2,579,076	2,575,468	(11,714)				.0	105,669	
126690-NK-8	CWMBS Inc CMO 1993-E 6.500% 01/25/24 A6	12/01/2002	Paydown		2,365,927	2,365,927	2,337,639	2,350,232	15,696				.0	69,247	
126691-LV-4	CWMBS Independent Nat 7.500% 09/25/25 Mtg CMO 1995-4 A8	12/01/2002	Paydown		2,323,615	2,323,615	2,330,150	2,322,614	1,001				.0	104,666	
126691-NK-6	CWMBS Independent Nat 7.250% 01/25/26 Mtg PT CMO 1995-U Cl B1	12/01/2002	Paydown		5,625,793	5,625,793	5,634,583	5,623,322	2,471				.0	400,810	
126691-RF-3	CWMBS Independent Nat 7.000% 03/25/26 Mtg CMO 1996-A1 A9	12/01/2002	Paydown		1,803,951	1,803,951	1,758,852	1,766,446	37,505				.0	62,048	
12669A-BX-1	CWMBS Inc Mtg PT Ctf 6.640% 10/25/28 97-A AF5	12/01/2002	Paydown		2,501,256	2,501,256	2,507,509	2,502,231	(975)				.0	94,633	
12669A-VN-1	CWMBS Inc Ser 1998-A8 6.750% 08/25/28 Cl A8	12/01/2002	Paydown		1,884,253	1,884,253	1,847,117	1,855,242	29,011				.0	122,638	
12705Q-AA-3	Cabot Corp MT Nt 7.700% 07/29/02	07/29/2002	Maturity		6,500,000	6,500,000	6,833,865	6,540,669	(40,669)				.0	311,422	
13003*-AF-7	California Almond 6.590% 11/14/02 Growers Exch Sr Prom Nt Ser B	11/14/2002	Maturity		5,000,000	5,000,000	5,000,000	5,000,000					.0	329,500	
130335-AE-2	Calif Infr & Econ Dev 6.250% 06/25/04 Bk Spl Purp Tr PG&E Ser1997-1 A5	06/25/2002	Paydown		1,717,241	1,717,241	1,717,006	1,717,202	39				.0	33,505	
140723-AA-5	Captec Franchise Tr 6.504% 10/25/20 1999-1 Cl A1	06/25/2002	Direct		2,317,876	2,405,059	2,405,059	2,405,059				(87,183)	(87,183)	88,751	
140723-AA-5	Captec Franchise Tr 6.504% 10/25/20 1999-1 Cl A1	06/01/2002	Paydown		369,198	369,198	369,198	369,198					.0	7,233	
14149#-AA-7	Cardinal Glass 7.160% 07/23/06 Industries Inc Sr Nt	07/23/2002	Redemption 100.0000		1,800,000	1,800,000	1,825,990	1,819,722	(19,722)				.0	128,880	
14178#-AC-7	Cargill Inc Gtd ESOP 8.200% 02/12/17 Nt Ser D	02/12/2002	Call 100.0000		14,000,000	14,000,000	14,000,000	14,000,000					.0	574,000	
141781-AL-8	Cargill Inc Nt 6.250% 05/01/06	09/10/2002	Pressprich R W		536,335	500,000	498,910	499,047	137			37,151	37,151	27,083	
142793-AA-6	Carlsbad Partners LLC 6.720% 11/15/07 Ctf of Participation	11/15/2002	Redemption 100.0000		786,957	786,957	786,957	786,957					.0	39,881	
14754#-AC-9	Cash America Intl Inc 7.100% 01/02/08 Sr Nt	01/02/2002	Redemption 100.0000		1,428,571	1,428,571	1,428,571	1,428,571					.0	50,714	

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1	2	3	4	5	6	7	8	9	10	11	12
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
14912T-AQ-7	Caterpillar Inc MT Nt 8.010% 01/16/02	01/16/2002	Maturity		7,000,000	7,000,000	7,400,120	7,004,642	(4,642)		
151895-A@-8	CenterPoint Properties 7.970% 10/31/14 Tr	12/01/2002	Redemption	100.0000	43,552	43,552	43,552	43,552			
15231E-AA-6	Sr Nt	10/25/2002	Maturity		15,000,000	15,000,000	15,000,000	15,000,000			
158510-AR-8	Centex Corp MT Nt 6.400% 10/25/02	06/01/2002	Paydown		2,038,173	2,038,173	2,068,109	2,037,892	281		
161551-BA-3	Champion Home Equity 7.010% 07/25/12 Loan	12/25/2002	Paydown		1,139,459	1,139,459	1,139,459	1,139,459			
161551-BG-0	Tr 1996-4 A3	12/01/2002	Paydown		179,575	179,575	179,570	179,300	276		
16161A-BY-3	Chase Funding Mtg Ln 4.070% 07/25/29	04/16/2002	Dain Rauschar Inc		6,478,860	6,000,000	6,886,680	6,876,167	(24,327)		
16675H-AF-9	1999-2 IIB	01/01/2002	Redemption	100.0000	4,740,667	4,740,667	5,086,716	4,880,471	(139,804)		
17105#-AB-0	Chase Funding Mtg Ln 7.478% 09/25/11	12/01/2002	Redemption	100.0000	657,889	657,889	659,697	659,399	(1,510)		
171205-DH-7	Asset Backed 1999-3 IAG	03/25/2002	Maturity		7,500,000	7,500,000	7,676,675	7,511,372	(11,372)		
17290*-AE-3	Chase Manhattan Corp 7.875% 06/15/10 Sub	08/28/2002	Redemption	100.0000	1,428,574	1,428,574	1,428,574	1,428,574			
172953-FP-1	Nt	12/01/2002	Paydown		1,371,439	1,371,439	1,389,439	1,385,898	(14,459)		
172953-Q3-8	Chevron Corp Trust 8.110% 12/01/04 Fund	12/01/2002	Paydown		213,128	213,128	216,391	216,215	(3,088)		
177766-AL-6	Gtd Amortizing Nt	12/01/2002	Paydown		4,027,959	4,027,959	4,126,141	4,123,052	(95,093)		
184502-AE-2	Christmas Tree Shops 9.490% 06/01/10 Inc	12/01/2002	Maturity		10,000,000	10,000,000	9,992,083	9,997,533	2,467		
190441-AQ-8	Sr Nt	09/15/2002	Maturity		4,100,000	4,100,000	4,194,423	4,124,874	(24,874)		
192479-A*-4	Citicorp Mtg Sec Corp 6.550% 08/25/28 Ser	05/18/2002	Redemption	100.0000	1,714,364	1,714,364	1,714,364	1,714,364			
195869-AA-0	1998-7 CI A3	08/15/2002	Maturity		11,000,000	11,000,000	10,870,950	10,978,840	21,160		
196879-AF-7	Citicorp Mtg Sec Corp 6.500% 09/25/31 Ser	05/23/2002	Tax Free Exchange		6,567,195	6,650,000	6,542,156	6,562,986	4,210		
19764@-AA-2	2001-10 CI A2	12/15/2002	Redemption	100.0000	2,777,778	2,777,778	2,777,778	2,777,778			
200336-AP-0	City Capital Home Loan 6.850% 04/25/30 Tr	10/01/2002	Taxable Exchange		3,656,747	4,000,000	3,600,000	3,045,000	555,000		
20033R-BU-2	Sr 1999-1 CI A	10/01/2002	Taxable Exchange		3,799,835	4,000,000	3,600,000	3,220,000	380,000		
20046V-AU-9	Clear Channel 1.500% 12/01/02	06/25/2002	Direct		1,978,000	1,978,000	1,978,000	1,978,000			
20046V-AV-7	Communications Conv Deb	06/25/2002	Direct		1,028,000	1,028,000	1,028,000	1,028,000			
204912-A*-0	Coastal Corp Sr Nt 8.125% 09/15/02	04/04/2002	Redemption	100.0000	1,600,000	1,600,000	1,600,000	1,600,000			
205887-AW-2	Coherent Inc Sr Nt 6.700% 05/18/06	11/22/2002	Bank of America-CMO		4,723,760	4,000,000	3,986,960	3,988,090	897		
210805-A#-4	Colonial Pipeline Co 7.125% 08/15/02 Nt	01/01/2002	Redemption	100.0000	848,954	848,954	848,954	848,954			
210805-CN-5	(144A)	11/01/2002	Redemption	100.0000	2,165,198	2,165,198	2,118,538	2,137,243	27,955		
210805-CQ-8	Coltec Ind Nt 7.500% 04/15/08	08/02/2002	Paydown		96,282	96,282	86,778	87,813	8,469		
210805-CR-6	Columbia Forest 7.380% 12/15/08 Products	08/02/2002	Redemption	100.0000	24,866	24,866	23,306	23,588	1,278		
210805-CT-2	Inc Sr Gtd Nt	09/15/2002	Redemption	100.0000	147,101	147,101	143,666	143,858	3,243		
210805-DB-0	Conagra Inc Nt 7.875% 09/15/10	11/01/2002	Redemption	100.0000	263,028	263,028	263,028	263,028			
212911-AA-9	Continental Airlines 7.490% 01/01/08 PTC										
	Sr 1998-EMB2										
	Continental Airlines 7.080% 11/01/04 PTC										
	Sr 1998-3 CI C1										
	Continental Airlines 6.545% 08/02/20 PTC										
	Sr 1991-A										
	Continental Airlines 6.795% 02/02/20 PTC										
	Sr 1999-1 CI B										
	Continental Airlines 7.256% 09/15/21 PTC										
	Sr 1999-2 CI A-1										
	Continental Airlines 8.499% 11/01/12 PTC										
	Sr 2000-1 CI C-1										
	Convertible Asset Rpkg 3.155% 08/20/03 Tr										
	Sr 2000-HMA										

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
21666W-B5-8	Cooper Inds Inc MT Nt 6.400% 11/06/02	11/06/2002	Maturity		6,000,000	6,000,000	5,984,400	5,998,237	1,763		
21666W-BT-6	Cooper Inds Inc MT Nt 6.390% 11/06/02	11/06/2002	Maturity		4,000,000	4,000,000	4,000,000	4,000,000			
21666W-BU-3	Cooper Inds Inc MT Nt 6.320% 11/06/02	11/06/2002	Maturity		3,350,000	3,350,000	3,343,032	3,349,277	723		
216831-AC-1	Cooper Tire & Rubber 7.250% 12/16/02 Co Nt	12/16/2002	Maturity		8,000,000	8,000,000	7,928,980	7,970,733	29,268		
216860-AA-3	Coopers & Lybrand L L 6.890% 03/18/07 P Sr Nt Ser A	03/18/2002	Redemption 100.0000		1,071,429	1,071,429	1,071,429	1,071,429			
217016-B*-4	Coors/Adolph/Co Sr Nt 6.760% 07/15/02 Ser A	07/15/2002	Maturity		17,000,000	17,000,000	17,000,000	17,000,000			
217247-AK-1	Copelco Cap Funding Tr 6.070% 10/15/04 1998-A Cl R1	04/15/2002	Paydown		630,743	630,743	630,664	630,702	41		
217300-AA-7	Copelco Cap Residual 6.100% 08/09/04 Tr Nt Ser 1998-A	01/09/2002	Paydown		1,715,758	1,715,758	1,715,758	1,715,758			
219327-AG-8	Corning Glass Works 8.250% 03/15/02 Deb. COSCO Cayman Freight 7.480% 07/17/04 Mgmt	03/15/2002	Maturity		3,050,000	3,050,000	3,057,677	3,055,446	(5,446)		
221110-AA-0	Master Tr Ctf Ser 1997-1	01/17/2002	Call 104.7536		6,242,532	5,959,252	5,959,252	5,959,252	283,280		
222373-AC-6	Countrywide Funding 8.250% 07/15/02 Sub Nt	07/15/2002	Maturity		3,000,000	3,000,000	3,096,210	3,020,231	(20,231)		
22237L-HE-5	Countrywide Home Loan 6.250% 04/15/09 MT Nt	08/09/2002	Salomon Smith Barney		5,177,800	5,000,000	4,382,833	4,458,510	34,477		
22540A-CA-4	CS First Boston Mtg 6.958% 01/27/25 Sec Corp CMO Ser 1997-1R Cl 2M2	12/01/2002	Paydown		1,859,701	1,859,701	1,816,115	1,822,215	37,487		
22540A-LV-8	CS First Boston Mtg 6.750% 08/27/10 Sec Corp CMO Ser 1999-1 Cl A4	12/01/2002	Paydown		1,591,546	1,591,546	1,564,875	1,574,881	16,666		
22540V-CK-6	CS First Boston Mtg 3.920% 08/25/31 Sec Corp Ser 2001-HS27 Cl M2	06/25/2002	Direct		3,000,000	3,000,000	3,000,000	3,000,000			
22542F-AC-9	CS First Boston Mtg 2.070% 12/15/30 Sec Corp Ser 2000-HE1 Cl M1	02/01/2002	Paydown								
22825M-AA-6	Crown Cork & Seal Fin 6.750% 12/15/03 S A Nt	07/10/2002	Various		4,035,000	5,000,000	3,500,000	3,500,000			
23126E-AB-6	Cura Accept Corp Fixed 7.017% 10/15/03 Rate Coll Nt Ser 1997-B	12/15/2002	Paydown		693,628	693,628	621,174	621,174	72,454		
232809-AC-7	Cyprus Amax Minerals 8.360% 07/02/05 Co Equip Nt Ser 1995-C	01/02/2002	Redemption 100.0000		966,756	966,756	966,756	966,756			
23323C-BL-8	DLJ Mtg Accept Corp 8.254% 06/25/20 Ser 2000-S4 Cl B1	12/01/2002	Paydown		42,851	42,851	43,259	43,218	(367)		
23331A-AD-1	DR Horton Inc Sr Nt 8.000% 02/01/09	09/06/2002	Direct		1,005,000	1,000,000	926,250	938,064	4,490		
233341-AD-8	DVI Equipment Lease Tr 6.760% 09/09/04 Ser 1997-1 Cl A	01/01/2002	Paydown		737,566	737,566	746,901	740,999	(3,432)		
23334N-AF-5	DVI Receivables Corp X 7.480% 11/13/07 LLC 1999-2 Cl C	12/13/2002	Paydown		1,659,012	1,659,012	1,658,901	1,658,930	82		
23334Q-AA-9	DVI Receivables Corp V 6.580% 10/30/05 LLC 1997-2 Cl A	04/30/2002	Paydown		1,136,045	1,136,045	1,135,867	1,135,996	49		
23334X-AF-3	DVI Receivables Corp 5.723% 04/11/09 XIV LLC Ser 2001-1 Cl C	12/11/2002	Paydown		886,873	886,873	886,867	886,865	8		
239753-BB-1	Dayton Hudson Corp Nt 9.750% 07/01/02	07/01/2002	Maturity		1,000,000	1,000,000	1,165,750	1,014,510	(14,510)		
239753-CA-2	Dayton Hudson Corp MT 9.700% 06/10/02 Nt	06/10/2002	Maturity		10,000,000	10,000,000	10,953,100	10,074,645	(74,645)		
244098-AA-7	Deer Park Refining L P 6.470% 12/15/08 Sr Nt	12/15/2002	Redemption 100.0000		917,018	917,018	954,818	955,982	(38,964)		
24422E-FB-0	Deere /John/ Cap Corp 8.360% 01/21/02 MT Nt	01/21/2002	Maturity		3,000,000	3,000,000	3,228,660	3,004,086	(4,086)		
247367-AA-3	Delta Airlines Inc PT 8.270% 09/23/07 Tr PTC Ser 1992-A1	09/23/2002	Redemption 100.0000		774,454	774,454	774,454	774,454			

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Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
24763L-ES-5	Delta Funding Home Eq 6.190% 02/15/31 Ln Tr Ser 1998-4 Cl A4F	12/01/2002	Paydown		2,336,585	2,336,585	2,306,465	2,307,911	28,674		
24763L-FN-5	Delta Funding Home Eq 7.030% 08/15/30 Ln Tr Ser 1999-2 Cl A7F	12/01/2002	Paydown		1,099,030	1,099,030	1,098,924	1,098,415	615		
25271C-AD-4	Diamond Offshore Drill 1.500% 04/15/31 Conv Nt	12/20/2002	Deutsche Bank Securities		10,000,000	10,000,000	9,997,083	9,997,155	76		
254067-AD-3	Dillards Inc Nt 6.310% 08/01/12	08/01/2002	Call 100.0000		7,000,000	7,000,000	6,999,300	6,999,329	671		
25432R-A#-2	Dime Savings Bk NY Mtg 12.280% 07/01/10 Ctf	07/25/2002	Call 115.0015		80,674	70,150	70,326	69,965	10,709		
25432R-A#-2	Dime Savings Bk NY Mtg 12.280% 07/01/10 Ctf	06/01/2002	Paydown		6,140	6,140	6,155	6,124	16		
25466P-DR-6	Discover Credit Co MT 8.760% 05/06/02 Nt Ser III	05/06/2002	Maturity		2,000,000	2,000,000	2,175,640	2,017,123	(17,123)		
254687-AP-1	Disney Walt Co Sr Nt 7.020% 01/10/07	07/10/2002	Redemption 100.0000		1,949,727	1,949,727	1,949,727	1,949,727			
257870-B*-5	Donnelly Corp Sr Nt 7.220% 11/30/04	11/30/2002	Redemption 100.0000		3,500,000	3,500,000	3,500,000	3,500,000			
257870-B@-3	Donnelly Corp Sr Nt 6.700% 12/15/05	12/15/2002	Redemption 100.0000		3,616,667	3,616,667	3,616,667	3,616,667			
26054D-AA-9	Dow Chemical Co Deb 9.420% 12/31/04 (ESOP)	12/31/2002	Redemption 100.0000		927,521	927,521	1,017,017	978,102	(50,581)		
26055H-AA-9	Dow Chemical Co PT Tr 7.600% 01/02/02 Ser 1992-A1	01/02/2002	Redemption 100.0000		853,770	853,770	865,185	853,770			
26152S-AG-4	Dreamworks Film Tr Cl 9.334% 01/15/09 A1 Fixed Rate Indenture Nt	10/15/2002	Call 108.8800		2,177,600	2,000,000	1,989,868	1,991,863	185,737		
267939-AB-2	ECH Funding LLC MT Nt 2.740% 05/28/10 Ser 1998-1 Cl A2	05/22/2002	Direct		12,975,000	15,000,000	13,973,438	14,020,724	37,982		
26816L-AA-0	Dynegy Inc Sr Nt 6.875% 07/15/02	07/15/2002	Maturity		13,500,000	13,500,000	13,485,150	13,496,989	3,011		
26842E-AA-4	EES Coke Battery Co 7.125% 04/15/02 Inc Sr Secd Nt Ser A	04/15/2002	Redemption 100.0000		396,550	396,550	396,550	396,550			
268617-BH-9	Enterprise Mtg Accept 7.920% 01/15/27 Co Owner Tr 2000-1 Cl A-1	12/01/2002	Paydown		66,896	66,896	64,623	66,869	27		
28088@-AA-2	Edison Chouest 6.980% 05/27/08 Offshore L L C Sr Secd Nt	05/27/2002	Redemption 100.0000		1,714,286	1,714,286	1,714,286	1,714,286			
28088@-AC-8	Edison Chouest 7.110% 05/27/08 Offshore L L C Sr Secd Nt	05/27/2002	Redemption 100.0000		142,857	142,857	142,857	142,857			
293215-AA-7	English China Clays Nt 7.375% 10/01/02	10/01/2002	Maturity		8,000,000	8,000,000	8,207,020	8,038,264	(38,264)		
29348P-AA-2	Enogex Inc MT Nt 7.050% 08/07/02	08/07/2002	Maturity		15,000,000	15,000,000	15,000,000	15,000,000			
29348P-AB-0	Enogex Inc MT Nt 7.020% 08/07/02	08/07/2002	Maturity		3,000,000	3,000,000	3,114,870	3,012,572	(12,572)		
29357Y-AB-9	Enron Corp Sr Nt 7.375% 05/15/06	01/29/2002	Lehman Brothers Inc		4,800,000	20,000,000	4,000,000	3,700,000	300,000		
29364D-AA-8	Entergy Arkansas Inc 7.000% 03/01/02 1st Mtg Bd	03/01/2002	Maturity		5,500,000	5,500,000	5,628,480	5,507,794	(7,794)		
301965-BA-6	FFCA Sec Lending Corp 6.370% 09/18/25 Secd Fran Loan Ctf 1999-1A A1A	12/01/2002	Paydown		675,211	675,211	675,349	674,872	339		
301965-BS-7	FFCA Sec Lending Corp 8.660% 05/18/26 1999-2 Cl C1	03/01/2002	Morgan Stanley & Co Inc		3,259,238	3,330,000	3,247,270	3,250,482	387		
302228-AA-9	EXSIF Worldwide Inc Sr 7.680% 10/01/15 Secd Nt	10/01/2002	Redemption 100.0000		840,336	840,336	859,307	859,069	(18,733)		
30244P-AB-3	FEP Receivables Fdg LP 6.793% 03/18/07 Constellation Nt	12/18/2002	Redemption 100.0000		639,332	639,332	639,332	639,332			
30244T-AB-5	FEP Receivables Fdg II 7.337% 08/18/07 Nt	11/18/2002	Paydown		1,466,939	1,466,939	1,466,939	1,466,939			
302471-AJ-6	FMAC Loan Receivables 7.350% 04/15/19 Tr Nt Ser 1997-A Cl A	12/01/2002	Paydown		221,709	221,709	225,000	224,392	(2,682)		
302471-AY-3	FMAC Loan Receivables 6.850% 09/15/19 Tr Nt Ser 1997-B Cl A	12/01/2002	Paydown		507,369	507,369	512,521	510,321	(2,953)		

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
302471-BG-1	FMAC Loan Receivables 6.750% 12/15/19 Tr Nt Ser 1997-C Cl A	12/01/2002	Paydown		230,077	230,077	230,149	230,052	25		
302471-CU-9	FMAC Loan Receivables 6.404% 12/15/19 Tr Ser 1998-DA Cl A2	09/01/2002	Paydown		7,000,000	7,000,000	6,977,031	6,977,787	22,213		
302569-AA-6	FPL Virginia Funding 7.520% 06/30/19 Corp Sr Nt	12/31/2002	Redemption 100.0000		741,954	741,954	747,274	747,439	(5,485)		
304376-AB-2	Fairfield Funding Corp 5.300% 07/15/11 III Ser 2001-1A Cl B	12/15/2002	Paydown		1,519,317	1,519,317	1,519,317	1,519,317			
30605A-AA-1	Falcon Auto Dealership 6.067% 01/05/23 LLC Ser 2001-1 Cl A1	12/01/2002	Paydown		957,020	957,020	957,046	957,035	(15)		
313309-AH-9	Federal Express Corp 9.875% 04/01/02 Nt	04/01/2002	Maturity		5,500,000	5,500,000	6,537,145	5,549,121	(49,121)		
31331F-A6-6	Federal Express Corp 7.530% 09/23/06 PTC Ser 94A310-A1	09/23/2002	Redemption 100.0000		1,657,784	1,657,784	1,671,605	1,663,692	(5,908)		
31331F-AH-4	Federal Express Corp 7.890% 09/23/08 PTC Ser 94A310-A2	09/23/2002	Redemption 100.0000		63,871	63,871	67,120	66,166	(2,295)		
31331F-AS-0	Federal Express Corp 7.390% 01/30/13 PTC Ser 1996-B1	01/30/2002	Redemption 100.0000		472,819	472,819	480,580	480,394	(7,576)		
31331F-AW-1	Federal Express Corp 7.650% 01/15/14 PTC Ser 1997-1C	01/15/2002	Redemption 100.0000		397,027	397,027	412,122	411,579	(14,552)		
3133M5-5G-1	Federal Home Loan Bk 6.316% 08/06/08 Indexed Am Nt Ser HS-08 Cl 1	01/06/2002	Call 100.0000		7,406,118	7,406,118	7,474,393	7,469,979	(63,861)		
3133M8-H6-4	Federal Home Loan Bk 5.645% 04/15/04 Nt	04/15/2002	Call 100.0000		2,500,000	2,500,000	2,398,047	2,433,068	66,932		
313693-AE-3	Federal Paper Board 8.125% 07/01/02 Inc Deb	07/01/2002	Maturity		2,650,000	2,650,000	2,826,570	2,675,389	(25,389)		
314302-AE-0	FELCO Funding II LLC 6.060% 05/15/03 Ser 1998-1 Cl A3	07/15/2002	Paydown		1,977,038	1,977,038	1,986,768	1,979,987	(2,950)		
314302-A6-5	FELCO Funding II LLC 6.320% 12/15/04 Auto Lease Bkd Nt Ser 98-1 B	07/15/2002	Paydown		15,547,000	15,547,000	15,544,571	15,546,607	393		
316136-AE-0	Fidelity Equipment 6.590% 02/15/06 Lease Tr 1999-1 Cl B	09/15/2002	Redemption 100.0000		1,479,130	1,479,130	1,479,052	1,479,100	30		
31738V-BL-8	Financial Asset Sec 7.250% 07/25/27 Inc Ser 1992-NAM Cl FA10	10/01/2002	Paydown		7,316,759	7,316,759	7,403,645	7,359,114	(42,355)		
31746*-AE-4	Financial Federal 7.570% 10/01/02 Credit Inc Sr Nt	10/01/2002	Maturity		9,000,000	9,000,000	9,005,943	9,001,603	(1,603)		
32051D-FZ-0	First Horizon Asset 6.750% 06/25/31 Sec Inc Ser 2001-4 Cl A3	12/01/2002	Paydown		5,893,394	5,893,394	5,859,323	5,859,723	33,671		
336212-AJ-4	First Security Auto 6.000% 03/15/05 Owner Tr 1999-1 B	12/15/2002	Paydown		1,109,620	1,109,620	1,108,706	1,109,260	360		
33632*-PH-4	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-A	01/01/2002	Call 100.0000		12,059	12,059	12,059	12,059			
33632*-PH-4	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-A	07/01/2002	Redemption 100.0000		120,842	120,842	120,842	120,842			
33632*-PJ-0	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-A	07/01/2002	Redemption 100.0000		79,222	79,222	79,222	79,222			
33632*-PK-7	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-A	07/01/2002	Redemption 100.0000		47,916	47,916	47,916	47,916			
33632*-PX-9	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-B	07/01/2002	Redemption 100.0000		75,428	75,428	75,428	75,428			
33632*-PY-7	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-B	07/01/2002	Redemption 100.0000		49,178	49,178	49,178	49,178			
33632*-PZ-4	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-B	07/01/2002	Redemption 100.0000		25,309	25,309	25,309	25,309			
33632*-QD-2	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-C	07/01/2002	Redemption 100.0000		45,411	45,411	45,411	45,411			
33632*-QE-0	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-C	01/01/2002	Call 100.0000		6,899	6,899	6,899	6,899			

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
33632*-QE-0	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-C	07/01/2002	Redemption	100.0000	28,777	28,777	28,777	28,777			
33632*-QF-7	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-C	01/01/2002	Call	100.0000	1,874	1,874	1,874	1,874			
33632*-QF-7	First Security Bank UT 7.180% 01/01/11 Eq Tr Ctf Ser 43-C	07/01/2002	Redemption	100.0000	16,432	16,432	16,432	16,432			
33632*-QQ-3	First Security Bank UT 7.230% 01/01/13 Eq Tr Ctf Ser 44-A	01/01/2002	Call	100.0000	46,403	46,403	46,403	46,403			
33632*-QQ-3	First Security Bank UT 7.230% 01/01/13 Eq Tr Ctf Ser 44-A	01/01/2002	Redemption	100.0000	223,129	223,129	223,129	223,129			
33632*-QR-1	First Security Bank UT 7.230% 01/01/13 Eq Tr Ctf Ser 44-B	01/01/2002	Call	100.0000	10,455	10,455	10,455	10,455			
33632*-QR-1	First Security Bank UT 7.230% 01/01/13 Eq Tr Ctf Ser 44-B	01/01/2002	Redemption	100.0000	107,762	107,762	107,762	107,762			
33632*-UP-0	First Security Bank UT 6.540% 02/10/23 Credit Tenant Lease	12/13/2002	Call	118.2087	22,230,318	18,805,986	18,805,986	18,805,986	3,424,331		
33632*-UP-0	First Security Bank UT 6.540% 02/10/23 Credit Tenant Lease	12/10/2002	Redemption	100.0000	119,117	119,117	119,117	119,117			
33639#-AA-4	First Security Tr Co 8.090% 03/17/12 NV BJ Svcs Tr Secd Nt Ser 1999-1	03/17/2002	Redemption	100.0000	545,646	545,646	540,660	541,380	4,266		
337387-R#-3	First Union Natl Bk of 7.470% 01/15/13 NC Loan Ctf Tr Agreement 7	01/15/2002	Redemption	100.0000	9,939	9,939	10,133	10,082	(143)		
337387-S#-2	First Union Natl Bk of 7.470% 01/15/13 NC Loan Ctf Tr Agreement 10	01/15/2002	Redemption	100.0000	10,133	10,133	10,331	10,277	(143)		
337387-S*-6	First Union Natl Bk of 7.470% 01/15/13 NC Loan Ctf Tr Agreement 8	01/15/2002	Redemption	100.0000	9,939	9,939	10,133	10,082	(143)		
337387-S@-4	First Union Natl Bk of 7.470% 01/15/13 NC Loan Ctf Tr Agreement 9	01/15/2002	Redemption	100.0000	10,133	10,133	10,331	10,277	(143)		
337387-T#-1	First Union Natl Bk of 7.110% 01/15/13 NC Loan Ctf Tr Agreement 13	01/15/2002	Redemption	100.0000	9,419	9,419	9,419	9,419			
337387-T*-5	First Union Natl Bk of 7.110% 01/15/13 NC Loan Ctf Tr Agreement 11	01/15/2002	Redemption	100.0000	9,751	9,751	9,941	9,892	(141)		
337387-T@-3	First Union Natl Bk of 7.110% 01/15/13 NC Loan Ctf Tr Agreement 12	01/15/2002	Redemption	100.0000	10,046	10,046	10,046	10,046			
337387-U#-9	First Union Natl Bk of 7.110% 01/15/13 NC Loan Ctf Tr Agreement 16	01/15/2002	Redemption	100.0000	9,419	9,419	9,419	9,419			
337387-U*-3	First Union Natl Bk of 7.110% 01/15/13 NC Loan Ctf Tr Agreement 14	01/15/2002	Redemption	100.0000	9,419	9,419	9,419	9,419			
337387-U@-1	First Union Natl Bk of 7.110% 01/15/13 NC Loan Ctf Tr Agreement 15	01/15/2002	Redemption	100.0000	9,419	9,419	9,419	9,419			
337387-V*-2	First Union Natl Bk of 7.110% 01/15/13 NC Loan Ctf Tr Agreement 17	01/15/2002	Redemption	100.0000	9,419	9,419	9,419	9,419			
339083-AC-1	Fleetwood Crd Corp 6.900% 03/15/12 Grantor Tr 1996-B A	12/01/2002	Paydown		991,805	991,805	997,514	993,172	(1,366)		
33945#-AD-7	Flint Ink Corp Sr Nt 6.602% 05/21/08 Ser C	05/21/2002	Redemption	100.0000	2,142,857	2,142,857	2,142,857	2,142,857			
34412*-AM-3	FMR Corp Sr Deb Ser A 7.790% 09/01/04	09/01/2002	Redemption	100.0000	1,428,571	1,428,571	1,428,571	1,428,571			
34412*-AP-6	FMR Corp Sr Deb Ser A 6.620% 12/01/05	12/01/2002	Redemption	100.0000	714,286	714,286	715,736	715,006	(721)		
34434*-AD-7	Follett Corp Sr Nt 7.160% 10/31/07	10/31/2002	Redemption	100.0000	1,714,286	1,714,286	1,714,286	1,714,286			
345397-HM-8	Ford Motor Cr Co Nt 8.200% 02/15/02	02/15/2002	Maturity		8,700,000	8,700,000	9,251,580	8,719,701	(19,701)		
345401-GS-6	Ford Motor Cr Co MT Nt 8.240% 01/15/02 Tr #00161	01/15/2002	Maturity		5,000,000	5,000,000	5,285,850	5,002,950	(2,950)		
35702*-AA-5	Freezer Pptys Inc Secd 9.900% 11/15/09 Nt	12/15/2002	Redemption	100.0000	730,148	730,148	730,148	730,148			
35729B-AB-7	Fremont Home Loan 7.280% 06/25/29 Owner Tr Ser 1999-2 Cl A1	12/01/2002	Paydown		2,069,868	2,069,868	2,066,100	2,065,259	4,610		
35729B-AG-6	Fremont Home Loan 9.250% 12/25/29 Owner Tr Ser 1999-3 Cl B	01/01/2002	Paydown		756,554	756,554	750,425	756,554			

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
36157L-SN-9	GE Cap Mtg Serv Inc 6.500% 10/25/23 Ser 1993-12 CI A6	09/01/2002	Paydown		3,862,000	3,862,000	3,892,172	3,884,420	(22,420)		
36157L-UL-0	GE Cap Mtg Serv Inc 6.500% 12/25/23 Ser 1993-17 CI A13	12/01/2002	Paydown		2,516,529	2,516,529	2,434,741	2,452,781	63,747		
36157L-X4-5	GE Cap Mtg Serv Inc 6.500% 03/25/24 Ser 1994-11 CI A13	12/01/2002	Paydown		6,923,449	6,923,449	7,082,475	7,078,924	(155,475)		
36157R-3U-7	GE Cap Mtg Serv Inc 7.270% 05/25/27 Ser 1999-HE2 CI A4	12/01/2002	Paydown		366,073	366,073	356,235	360,601	5,471		
36157R-3W-3	GE Cap Mtg Serv Inc 7.295% 05/25/14 Ser 1999-HE2 CI A6	12/01/2002	Paydown		1,456,792	1,456,792	1,467,542	1,461,472	(4,681)		
36157R-3X-1	GE Cap Mtg Serv Inc 7.560% 07/25/29 Ser 1999-HE2 CI M	12/01/2002	Paydown		150,170	150,170	151,070	150,994	(824)		
36157R-AG-0	GE Cap Mtg Serv Inc 7.120% 06/25/27 Ser 1997-HE2 CI A7	12/01/2002	Paydown		1,131,206	1,131,206	1,152,902	1,146,847	(15,642)		
36157R-D8-5	GE Cap Mtg Serv Inc 6.265% 04/25/29 Ser 1999-HE1 CI A7	12/01/2002	Paydown		149,189	149,189	149,189	149,189			
36157R-QW-8	GE Cap Mtg Serv Inc 6.250% 10/25/28 Ser 1998-14 CI A1	12/01/2002	Paydown		4,531,838	4,531,838	4,553,081	4,523,522	8,316		
36157T-VW-8	GE Cap Mtg Serv Inc 7.400% 05/25/26 Ser 1996-HE1 CI AL	12/01/2002	Paydown		910,764	910,764	901,692	901,906	8,858		
36157T-ZG-9	GE Cap Mtg Serv Inc 7.650% 03/25/12 Ser 1996-HE2 CI A4	06/01/2002	Paydown		910,976	910,976	929,907	911,974	(999)		
36158J-AA-0	GE Capital Mall Fin 6.010% 07/13/07 Corp Ser 1998-1A CI A1A	12/01/2002	Paydown		511,177	511,177	515,809	514,762	(3,585)		
36170M-BJ-7	GCP Mall Properties Tr 3.770% 11/15/11 Ser 2001-C1A CI E1	06/25/2002	Direct		1,899,148	1,899,148	1,899,148	1,899,148			
36170M-BJ-7	GCP Mall Properties Tr 3.770% 11/15/11 Ser 2001-C1A CI E1	06/15/2002	Paydown		13,024	13,024	13,024	13,024			
36170M-BN-8	GCP Mall Properties Tr 3.920% 02/15/14 Ser 2001-C1A CI E3	06/25/2002	Direct		4,043,428	4,043,428	4,043,428	4,043,428			
36170M-BN-8	GCP Mall Properties Tr 3.920% 02/15/14 Ser 2001-C1A CI E3	06/15/2002	Paydown		33,620	33,620	33,620	33,620			
36184*-AV-4	GMAC Mortgage Corp of 12.500% 12/25/14 1A Mtg PTC Ser 22	12/25/2002	Redemption	100.0000	469	469	453	456	13		
36185H-AB-9	GMAC Mtg Corp Loan Tr 7.840% 01/18/19 Ser 2000-HLTV CI A2	10/01/2002	Paydown		5,000,000	5,000,000	5,192,969	5,131,412	(131,412)		
362253-AB-2	GSA Guam LP Gen Svcs 6.350% 06/15/07 Admin Lease Rev Bd Ser B	12/15/2002	Redemption	100.0000	530,433	530,433	530,433	530,433			
364760-AF-5	Gap Inc Nt 9.050% 12/15/08	05/24/2002	Tax Free Exchange		13,153,812	13,000,000	13,160,850	13,158,435	(4,623)		
36866U-AA-8	Gemstone Investor Ltd 7.710% 10/31/04 Sr Sec Nt	05/10/2002	Tax Free Exchange		15,000,000	15,000,000	15,000,000	15,000,000			
368836-AA-0	General American 10.125% 03/15/02 Transn Corp Deb	03/15/2002	Maturity		1,000,000	1,000,000	1,156,800	1,005,161	(5,161)		
37045G-AB-9	General Motors Corp 8.950% 07/02/09 PTC Ser 1991-A2	07/02/2002	Redemption	100.0000	2,080,062	2,080,062	2,238,251	2,143,428	(63,366)		
37048*-AE-6	General Parts Inc Sr 7.790% 08/13/11 Nt	08/13/2002	Redemption	100.0000	884,800	884,800	884,800	884,800			
378507-AA-5	Glendale Fed Bk Fed 9.125% 01/25/08 Svg Bk CA Mtg Bkd PTC Ser A	12/25/2002	Redemption	100.0000	2,714	2,714	2,644	2,658	56		
38142E-CE-6	Goldman Sachs Group LP 6.600% 07/15/02 Nt	07/15/2002	Maturity		14,680,000	14,680,000	14,875,097	14,711,330	(31,330)		
383484-AE-2	Gottschalks Cr Card 8.119% 05/01/03 Master Tr Ser 2000-1 VBC	08/01/2002	Paydown		1,305,361	1,305,361	1,305,361	1,305,361			
383484-AE-2	Gottschalks Cr Card 8.211% 05/01/03 Master Tr Ser 2000-1 VBC	08/01/2002	Paydown		164,880	164,880	164,880	164,880			
383484-AE-2	Gottschalks Cr Card 6.539% 05/01/03 Master Tr Ser 2000-1 VBC	08/15/2002	Paydown		130,536	130,536	130,536	130,536			
383484-AE-2	Gottschalks Cr Card 2.920% 05/01/03 Master Tr Ser 2000-1 VBC	08/15/2002	Paydown		93,240	93,240	93,240	93,240			

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
383484-AE-2	Gottschalks Cr Card 2.920% 05/01/03 Master Tr Ser 2000-1 VBC	08/15/2002	Paydown		177,156	177,156	177,156	177,156			
383484-AE-2	Gottschalks Cr Card 5.000% 05/01/03 Master Tr Ser 2000-1 VBC	08/15/2002	Paydown		689,977	689,977	689,977	689,977			
383484-AE-2	Gottschalks Cr Card 5.000% 05/01/03 Master Tr Ser 2000-1 VBC	08/15/2002	Paydown		671,329	671,329	671,329	671,329			
383484-AE-2	Gottschalks Cr Card 8.119% 05/01/03 Master Tr Ser 2000-1 VBC	08/15/2002	Paydown		745,921	745,921	745,921	745,921			
387328-A*-8	Granite Construction 6.540% 03/15/10 Co Sr Nt	03/15/2002	Redemption	100.0000	444,444	444,444	437,711	438,492	5,952		
389406-A@-8	Graybar Elec Inc Sr Nt 6.250% 06/01/04 Ser A	12/26/2002	Call	103.8942	13,506,252	13,000,000	13,000,000	13,000,000	506,252		
389406-A@-8	Graybar Elec Inc Sr Nt 6.250% 06/01/04 Ser A	06/01/2002	Redemption	100.0000	6,500,000	6,500,000	6,500,000	6,500,000			
39245*-AD-5	Grede Foundries Inc Sr 7.340% 09/30/06 Nt	09/30/2002	Redemption	100.0000	3,571,429	3,571,429	3,571,429	3,571,429			
393505-HR-6	Green Tree Finl Corp 7.250% 09/15/26 Mfg Hsg Ser 1995-6 A5	12/15/2002	Paydown		2,917,383	2,917,383	3,039,038	2,936,517	(19,133)		
393505-OX-3	Green Tree Finl Corp 7.200% 01/15/28 Mfg Hsg Ser 1996-9 A5	12/15/2002	Paydown		609,324	609,324	609,324	609,324			
39839#-AA-9	Griffith Labs Intl Inc 7.540% 03/01/06 Sr Nt	03/01/2002	Redemption	100.0000	428,571	428,571	428,571	428,571			
39840*-AA-0	Griffith Labs 8.300% 08/31/09 Worldwide Inc Sr Nt Ser A	08/30/2002	Redemption	100.0000	1,750,000	1,750,000	1,750,000	1,750,000			
404058-AC-3	H & T Master Tr Fixed 8.430% 08/15/04 Rate Ctf Ser 1996-1 CIA1	04/15/2002	Call	100.6238	2,137,187	2,123,937	2,116,985	2,116,965	20,222		
404058-AC-3	H & T Master Tr Fixed 8.430% 08/15/04 Rate Ctf Ser 1996-1 CIA1	03/01/2002	Redemption	100.0000	1,786,400	1,786,400	1,780,553	1,780,536	5,864		
40429N-AB-4	HS Receivables Corp 9.600% 11/29/06 Ltd Oblig Fxd Rate Nt Ser 99-3 A	11/26/2002	Call	103.5220	1,617,531	1,562,500	1,562,500	1,562,500	55,031		
40429N-AB-4	HS Receivables Corp 9.600% 11/29/06 Ltd Oblig Fxd Rate Nt Ser 99-3 A	10/29/2002	Redemption	100.0000	625,000	625,000	625,000	625,000			
40624@-AA-8	Hallmark Cards Inc Sr 8.570% 07/23/02 Nt Ser A	07/23/2002	Maturity		8,541,667	8,541,667	8,541,667	8,541,667			
410550-D*-5	Hannaford Bros Co Sr 6.500% 05/15/08 Nt Hanover Cap Mtg CMO 7.000% 10/28/28 Ser	05/15/2002	Redemption	100.0000	1,777,778	1,777,778	1,777,778	1,777,778			
410763-AJ-5	1998-A Cl 1A	12/01/2002	Paydown		3,671,658	3,671,658	3,684,854	3,669,636	2,022		
41137*-AA-8	Hantz Group Inc Secd 7.750% 08/03/07 Nt	12/30/2002	Call	100.0000	430,272	430,272	430,272	430,272			
41137*-AA-8	Hantz Group Inc Secd 7.750% 08/03/07 Nt	09/30/2002	Redemption	100.0000	48,895	48,895	48,895	48,895			
41161P-AD-5	Harborview Mtg Loan Tr 7.147% 08/19/30 Ser 2000-1 Cl IIIA	12/01/2002	Paydown		6,019,170	6,019,170	6,199,745	6,187,639	(168,469)		
41161P-AG-8	Harborview Mtg Loan Tr 7.088% 08/19/30 Ser 2000-1 Cl B1	12/01/2002	Paydown		1,775,117	1,775,117	1,830,589	1,814,539	(39,422)		
41161P-AU-7	Harborview Mtg Loan Tr 7.460% 12/19/30 Ser 2000-2 Cl B1	12/01/2002	Paydown		1,870,868	1,870,868	1,880,223	1,878,696	(7,827)		
41161P-BF-9	Harborview Mtg Loan Tr 7.000% 02/16/31 Ser 2001-1 Cl AR	12/01/2002	Paydown		2,169,803	2,169,803	2,199,638	2,192,734	(22,931)		
42209E-AL-4	Headlands Mtg Sec Inc 7.750% 03/25/27 CMO Ser 1997-1 Cl A111	12/01/2002	Paydown		4,438,951	4,438,951	4,445,714	4,445,714	(6,762)		
42209E-EE-6	Headlands Mtg Sec Inc 6.750% 11/25/27 Ser 1997-5 Cl A111	12/01/2002	Paydown		1,940,065	1,940,065	1,944,006	1,939,140	925		
42209E-EJ-5	Headlands Mtg Sec Inc 7.250% 11/25/27 CMO Ser 1997-5 Cl B1	12/01/2002	Paydown		89,279	89,279	89,851	89,614	(336)		
42210*-AD-0	H E Butt Grocery Co 9.343% 08/01/08 Mtg Nt Ser C (Put)	08/01/2002	Redemption	100.0000	217,834	217,834	217,834	217,834			
42247#-AB-7	Heaven Hill 7.720% 02/01/06 Distilleries Inc Sr Nt	02/01/2002	Redemption	100.0000	1,428,571	1,428,571	1,428,571	1,428,571			
423328-BQ-5	Heller Financial Inc 7.500% 08/23/02 Nt	08/23/2002	Maturity		8,000,000	8,000,000	7,995,040	7,998,327	1,673		

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
42333H-GY-2	Heller Financial Inc 7.000% 03/19/02 MT Nt	03/19/2002	Maturity		10,000,000	10,000,000	10,243,400	10,017,130	(17,130)		
42333H-KN-1	Heller Financial Inc 5.960% 05/10/02 MT Nt	05/10/2002	Maturity		5,000,000	5,000,000	4,907,450	4,988,019	11,981		
432848-AF-6	Hilton Hotels Corp Nt 7.700% 07/15/02	07/15/2002	Maturity		19,400,000	19,400,000	20,102,942	19,454,251	(54,251)		
437309-AJ-6	HomeQ Residential Tr 5.950% 04/15/20 Ser 2001-I Cl AL2	12/01/2002	Paydown		1,503,329	1,503,329	1,503,222	1,502,607	722		
438116-AG-0	Honda Auto Lease Tr 6.900% 07/15/05 1999-A Cl C	08/15/2002	Paydown		11,000,000	11,000,000	10,993,654	10,998,745	1,255		
438506-AH-0	Honeywell Inc Deb 8.625% 04/15/06	10/17/2002	Morgan/JP/Securities - Bonds		21,550,011	19,100,000	19,027,771	19,180,842	(15,750)		
440452-AC-4	Hormel Foods Corp Nt 6.625% 06/01/11	01/14/2002	Tax Free Exchange		7,021,960	7,000,000	7,022,690	7,022,021	(61)		
440452-B*-0	Hormel Foods Corp Sr 7.350% 10/15/06 Nt	10/15/2002	Redemption 100.0000		2,142,857	2,142,857	2,142,857	2,142,857			
44179H-AD-7	Household Automobile 6.650% 04/17/06 Rev Tr 1999-1 A4	12/17/2002	Paydown		2,465,060	2,465,060	2,463,516	2,464,446	614		
441812-GL-2	Household Finance Corp 8.000% 05/09/05 Nt	01/03/2002	Baird Robert W & Co Inc		2,152,040	2,000,000	1,973,400	1,980,988	96		
44182D-JP-5	Housing Securities Inc 6.500% 03/25/09 CMO Ser 1994-1 Cl A11	12/01/2002	Paydown		10,227,433	10,227,433	10,321,717	10,223,966	3,467		
441917-AG-6	HFC Home Eq Loan A/B 7.210% 10/20/30 Clf Ser 1999-1 Cl A3	12/01/2002	Paydown		1,366,886	1,366,886	1,398,495	1,390,012	(23,126)		
441917-AH-4	HFC Home Eq Loan A/B 7.210% 10/20/30 Clf Ser 1999-1 Cl A4	12/01/2002	Paydown		192,542	192,542	198,950	197,302	(4,760)		
441917-AJ-0	HFC Home Eq Loan A/B 7.830% 10/20/30 Clf Ser 1999-1 Cl M1	12/01/2002	Paydown		3,185,917	3,185,917	3,185,064	3,179,352	6,566		
448561-AC-0	Hyatt Equities L L C 7.000% 05/15/02 Nt	05/15/2002	Maturity		3,200,000	3,200,000	3,283,360	3,209,192	(9,192)		
449669-CF-5	IMC Global Inc Nt 7.400% 11/01/02	01/15/2002	Direct		10,224,733	9,905,000	10,186,202	9,974,608	(3,175)		
449670-EE-4	IMC Home Equity Loan 7.380% 06/20/29 Tr Ser 1998-1 Cl M2	05/01/2002	Paydown		1,218,614	1,218,614	1,187,665	1,195,007	23,607		
449670-FB-9	IMC Home Equity Loan 7.080% 12/20/29 Tr Ser 1998-5 Cl M2	06/01/2002	Paydown		280,357	280,357	265,375	267,868	12,489		
450682-AC-3	JTT Rayonier Inc Nt 7.500% 10/15/02	10/15/2002	Maturity		23,750,000	23,750,000	24,608,495	23,904,677	(154,677)		
45103W-AA-8	ICON Equipment Lease 6.190% 09/15/06 Grantor Tr 1998-A Cl A	12/15/2002	Paydown		2,145,762	2,145,762	2,145,762	2,145,762			
45171@-AB-2	IKON Funding 4 Flt 2.370% 09/15/08 Rate Nt Ser A2	12/15/2002	Paydown		3,128,304	3,128,304	3,128,304	3,128,304			
456606-CX-8	Home Eq Mtg Ln Asset 5.680% 10/25/16 Bkd Tr Ser 2001-C Cl AFB4	03/01/2002	Paydown		(69,430)	(69,430)	(69,421)	(69,430)			
45660Q-AF-5	Indymac Home Eq Loan 6.180% 10/25/29 A/B Tr 1998-A AF6	12/01/2002	Paydown		887,675	887,675	881,572	882,206	5,469		
45776#-AB-9	Institute Intl 7.410% 05/15/07 Research Inc Sr Gtd Nt Ser B	05/15/2002	Redemption 100.0000		714,286	714,286	714,286	714,286			
458140-AB-6	Intel Corp Conv Bd 0.000% 04/01/04	01/22/2002	Call 100.0000		15,000,000	15,000,000	15,000,000	15,000,000			
460146-AK-9	International Paper Co 9.400% 06/01/02 Nt	06/01/2002	Maturity		1,000,000	1,000,000	1,151,360	1,011,065	(11,065)		
46014H-BN-8	International Paper Co 7.850% 05/21/02 MT Nt	05/21/2002	Maturity		4,000,000	4,000,000	4,241,222	4,017,155	(17,155)		
464126-AD-3	Irwin Home Equity Ln 6.890% 06/15/29 Tr Ser 1999-2 Cl A4	12/01/2002	Paydown		3,261,802	3,261,802	3,210,200	3,215,076	46,726		
464126-AK-7	Irwin Home Equity Ln 7.460% 09/25/14 Tr Ser 2000-1 Cl A3	11/01/2002	Paydown		6,000,000	6,000,000	5,998,637	5,992,433	7,567		
47922*-AD-8	Johnson /S C/ & Son 7.590% 12/15/02 Inc Sr Nt Ser A	12/15/2002	Redemption 100.0000		3,333,400	3,333,400	3,333,400	3,333,400			
479254-A@-3	Johnson Worldwide Assn 7.770% 10/15/05 Inc Sr Nt Ser A	01/01/2002	Call 100.0000		489,355	489,355	489,355	489,355			
479254-A@-3	Johnson Worldwide Assn 7.770% 10/15/05 Inc Sr Nt Ser A	10/15/2002	Redemption 100.0000		4,000,000	4,000,000	4,000,000	4,000,000			

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
480081-AB-4	Jones Apparel Group 0.000% 02/01/21 Conv Corp Bd	06/27/2002	Morgan Stanley & Co Inc		19,984,000	40,000,000	19,984,000	19,984,000			
482584-AL-3	K Mart Corp Deb 8.125% 12/01/06	03/27/2002	Basis Adjustment		1,774,502	8,300,000	1,253,250	1,340,438	434,064		
49228R-AC-7	Kern River Funding 6.676% 07/31/16 Corp Sr Nt	12/31/2002	Redemption 100.0000		517,647	517,647	523,751	523,628	(5,981)		
493063-AV-3	Key Auto Finance Tr 6.000% 01/15/07 Ser 1999-1 Cl B	12/15/2002	Paydown		2,035,910	2,035,910	2,035,227	2,035,606	304		
50104#-AA-4	Kroger Rental Payments 5.340% 10/31/06	10/31/2002	Redemption 100.0000		2,421,401	2,421,401	2,421,401	2,421,401			
501044-AJ-0	Pass Through Tr Ser 2001-A	04/01/2002	Redemption 100.0000		1,000,000	1,000,000	959,523	982,288	17,712		
501717-AJ-1	Kroger Co Deb 6.000% 04/01/03	03/15/2002	Paydown		241,616	241,616	239,418	240,141	1,475		
501717-AL-6	LAI Vehicle Lease Sec 6.160% 12/15/03 Tr Ser 1998-A Cl A	09/15/2002	Paydown		860,703	860,703	860,703	860,703			
51508*-AB-6	LAI Vehicle Lease Sec 6.030% 06/15/04 Tr Ser 1999-A Cl A	07/01/2002	Redemption 100.0000		671,977	671,977	671,977	671,977			
51603@-AB-8	Lando Associates Secd 7.180% 06/30/03 Nt	09/15/2002	Redemption 100.0000		1,357,143	1,357,143	1,357,143	1,357,143			
51603@-AC-6	Lanoga Corp Sr Nt 7.400% 09/15/05	07/25/2002	Redemption 100.0000		1,400,000	1,400,000	1,400,000	1,400,000			
51603@-AC-6	Lanoga Corp Sr Nt Ser 7.160% 07/25/04 A	12/01/2002	Redemption 100.0000		840,000	840,000	841,912	841,750	(1,750)		
516562-AA-3	Lapar Associates LP 7.760% 12/01/10 Mtg Nt	03/31/2002	Redemption 100.0000		2,600,000	2,600,000	2,600,000	2,600,000			
523768-C@-6	Lee Enterprises Inc Sr 6.140% 03/31/05 Nt Ser A	12/01/2002	Paydown		741,757	741,757	742,105	742,690	(932)		
525170-AW-6	Lehman ABS Corp PTC 6.770% 11/25/22 1997-P1 A	12/01/2002	Paydown		1,212,197	1,212,197	1,236,346	1,218,820	(6,622)		
525177-AP-6	Lehman FHA Title I 7.320% 11/25/26 Loan Tr 1995-6 A5	12/01/2002	Paydown		1,602,031	1,602,031	1,609,039	1,608,025	(5,994)		
52518R-AJ-5	Lehman Structured Sec 7.089% 03/30/27 Corp CM0 1998-A B1	12/01/2002	Paydown		4,766,353	4,766,353	4,640,003	4,647,190	119,163		
52518R-AS-5	Lehman Structured Sec 6.500% 11/28/21 Corp Ser 1999-2 Cl A	12/15/2002	Paydown		473,628	473,628	339,367	339,367	134,261		
52519E-AA-2	Lehman Receivables IV 6.260% 10/15/06 T&W Lease Backed Nt	06/25/2002	Direct		3,000,000	3,000,000	3,000,000	3,000,000			
52519S-AW-5	Lehman ABS Manuf 7.170% 03/15/28 Housing Contr Ser 2001-B Cl M2	06/25/2002	Direct		3,000,000	3,000,000	3,000,000	3,000,000			
52519S-AN-3	Lehman ABS Manuf 7.815% 05/15/22 Housing Contr Ser 2001-B Cl B1	06/25/2002	Direct		3,000,000	3,000,000	3,000,000	3,000,000			
525392-AA-4	Leiser SA de CV Sec 8.940% 12/29/06 Export Nt Ser 1999-1	12/31/2002	Redemption 100.0000		369,994	369,994	369,521	369,581	414		
525593-AA-7	Lemm Services Inc Sr 6.420% 07/31/08 Nt	11/01/2002	Redemption 100.0000		800,000	800,000	804,000	803,605	(3,605)		
536885-AA-4	Litigation Settlement 6.950% 01/26/32 Monetized Fee Tr 2001-3A A	06/25/2002	Direct		4,639,604	4,903,152	4,624,811	4,626,015	13,506		
536885-AA-4	Litigation Settlement 6.950% 01/26/32 Monetized Fee Tr 2001-3A A	04/25/2002	Paydown		96,848	96,848	91,350	91,374	5,474		
537008-B*-4	Littelfuse Inc Sr Nt 6.160% 09/01/05	09/01/2002	Redemption 100.0000		2,170,000	2,170,000	2,170,000	2,170,000			
53933*-AB-7	L L Bean Inc Sr Nt 7.370% 06/01/03	06/01/2002	Redemption 100.0000		2,857,100	2,857,100	2,857,100	2,857,100			
53933*-AC-5	L L Bean Inc Sr Nt 7.100% 09/19/04	09/19/2002	Redemption 100.0000		1,428,571	1,428,571	1,428,571	1,428,571			
54013*-AA-0	Locomotive Mgmt Eq Tr 8.310% 11/01/12 Ctf	11/01/2002	Redemption 100.0000		882,349	882,349	882,349	882,349			
542391-AD-9	Longbeach Auto 1999-2 6.940% 09/19/07 Cl A1	12/19/2002	Paydown		2,420,723	2,420,723	2,420,723	2,420,723			
542514-AU-8	Long Beach Mtg Loan Tr 3.370% 06/25/31 Ser 2001-2 Cl M3	06/25/2002	Direct		6,000,000	6,000,000	6,000,000	6,000,000			
54265@-AA-3	Longs Drug Store CA 5.850% 02/15/06 Inc Sr Nt	02/15/2002	Redemption 100.0000		2,142,857	2,142,857	2,142,857	2,142,857			
54289@-AB-3	Longaberger (The) Co 6.910% 12/15/07 Sr Nt	12/15/2002	Redemption 100.0000		1,428,571	1,428,571	1,428,571	1,428,571			

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Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
546268-AE-3	Louisiana Land & Expl 8.250% 06/15/02 Co Nt	06/15/2002	Maturity		16,500,000	16,500,000	16,572,400	16,506,356	(6,356)		
54866N-AA-7	Lowes Cos Inc MT Nt Tr 8.050% 06/05/02 #00001	06/05/2002	Maturity		2,000,000	2,000,000	2,086,180	2,006,129	(6,129)		
55262T-FW-8	MBNA Master Credit 6.500% 04/15/10 Card Tr Ser 2000-L CI A	01/23/2002	Various		21,309,766	20,000,000	21,563,672	21,510,736	(21,479)		
552673-AX-3	MCI Communications 6.125% 04/15/12 Corp (Remarketable) Nt	04/15/2002	Call 100.0000		18,680,000	18,680,000	18,447,060	18,481,620	198,380		
552947-AG-8	MDC Asset Invs Tr VI 9.250% 11/01/17 CMO Ser VI-7	11/01/2002	Paydown		804,308	804,308	823,410	805,831	(1,523)		
553564-AA-3	MSF Funding LLC Ser 3.920% 07/25/07 2000-1 CI A	12/25/2002	Paydown		1,273,362	1,273,362	1,273,362	1,273,362			
56509T-BW-3	Mapco Inc MT Nt Tr 8.690% 05/15/02 #00045	05/15/2002	Maturity		5,000,000	5,000,000	5,000,000	5,000,000			
56633#-AA-1	Marcus Corp Sr Nt Ser 7.410% 10/15/08 A Tranche A	10/15/2002	Redemption 100.0000		1,111,113	1,111,113	1,111,113	1,111,113			
56633#-AB-9	Marcus Corp Sr Nt Ser 7.510% 10/15/11 A Tranche B	10/15/2002	Redemption 100.0000		909,091	909,091	909,091	909,091			
571181-AA-4	Marlin Leasing Rec III 7.730% 02/15/05 LLC Ser 2000-1 CI A	12/15/2002	Paydown		1,134,029	1,134,029	1,133,993	1,133,996	33		
57164R-AC-6	Marriott Vacation Club 7.300% 09/20/17 Ownr Tr Ser 2000-1 CI C Nt	12/01/2002	Paydown		2,112,917	2,112,917	2,112,869	2,112,110	807		
571783-B#-5	Marsh Supermarkets Inc 10.050% 07/01/09 Secd Nt Ser A	12/01/2002	Redemption 100.0000		463,719	463,719	463,719	463,719			
571783-B*-9	Marsh Supermarkets Inc 10.050% 01/01/10 Secd Nt Ser B	12/01/2002	Redemption 100.0000		792,372	792,372	792,372	792,372			
573271-AA-1	Marlin Leasing Rec V 5.600% 06/15/06 LLC Ser 2001-1 CI A	12/15/2002	Paydown		1,265,124	1,265,124	1,264,954	1,264,968	156		
57634N-AJ-2	Master Finl Asset Sec 7.610% 01/20/29 1997-1 M1	12/01/2002	Paydown		1,610,850	1,610,850	1,568,062	1,571,781	39,069		
57634N-BA-0	Master Finl Asset Sec 8.250% 04/20/29 1998-A CI B1	12/01/2002	Paydown		2,355,072	2,355,072	2,343,113	2,343,375	11,697		
576674-A@-4	Material Sciences Corp 7.050% 05/31/07 Sr Nt Ser B	07/31/2002	Call 110.4106		13,801,330	12,500,000	12,500,000	12,500,000	1,301,330		
576674-A@-4	Material Sciences Corp 7.050% 05/31/07 Sr Nt Ser B	05/31/2002	Redemption 100.0000		2,500,000	2,500,000	2,500,000	2,500,000			
57708Q-AG-2	Mattel Inc MT Nt 7.650% 04/04/02	04/04/2002	Maturity		10,000,000	10,000,000	10,000,000	10,000,000			
577778-AT-0	May Dept Stores Co 9.500% 04/15/21 Amortiz Deb	10/15/2002	Redemption 100.0000		75,000	75,000	92,466	90,298	(15,298)		
580589-A*-0	McGrath Rent Corp Sr 6.440% 07/15/05 Nt	07/15/2002	Redemption 100.0000		2,000,000	2,000,000	2,000,000	2,000,000			
581557-AL-9	McKesson Corp Nt 6.875% 03/01/02	03/01/2002	Maturity		13,500,000	13,500,000	13,719,790	13,509,564	(9,564)		
584404-A#-4	Media General Inc Sr 8.620% 03/01/02 Nt Ser 1992A	03/01/2002	Redemption 100.0000		2,000,000	2,000,000	2,000,000	2,000,000			
58528#-CW-5	Meijer Inc Sr Secd Nt 7.080% 10/01/05 Ser B	10/01/2002	Redemption 100.0000		1,443,132	1,443,132	1,443,132	1,443,132			
58528#-DB-0	Meijer Inc Sr Secd Nt 7.125% 01/01/03 Ser B-1	07/01/2002	Redemption 100.0000		930,635	930,635	930,635	930,635			
58528#-DE-4	Meijer Inc Sr Secd Nt 7.125% 01/01/03 Ser B-2	07/01/2002	Redemption 100.0000		896,752	896,752	896,752	896,752			
58550S-AD-2	Mellon Bank Home 6.840% 07/25/12 Equity Ln Tr 1997-1 A4	12/01/2002	Paydown		2,029,038	2,029,038	2,033,952	2,029,372	(334)		
58550S-AL-4	Mellon Bank Home 6.310% 03/25/15 Equity Ln Tr 1999-1 A5	12/01/2002	Paydown		648,430	648,430	647,403	647,003	1,426		
585525-BX-5	Mellon Res Funding 5.610% 10/25/28 Corp 1998-TBC1 CI A-3	12/01/2002	Paydown		2,592,226	2,592,226	2,592,226	2,592,226			
585525-DU-9	Mellon Res Funding 6.970% 03/25/30 Corp 2000-TBC1 CI A-3B	11/01/2002	Paydown		13,454,300	13,454,300	13,148,313	13,217,605	236,695		

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Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
585525-FG-8	Mellon Res Funding 5.777% 11/15/31 Corp Ser 2001-TBC Cl B3	06/25/2002	Direct		2,000,000	2,000,000	2,000,000	2,000,000			
58983*-CD-9	Meridian Tr Co CSA Eq 10.050% 01/02/06 Tr Ser A	07/02/2002	Redemption	100.0000	137,060	137,060	137,060	137,060			
58983*-CE-7	Meridian Tr Co CSA Eq 10.020% 01/02/06 Tr Ser B	01/02/2002	Redemption	100.0000	131,336	131,336	131,336	131,336			
58983*-FD-6	Meridian Tr Co Secd Ln 6.400% 01/01/07 Cft	01/01/2002	Redemption	100.0000	152,905	152,905	152,905	152,905			
589929-NS-3	Merrill Lynch Mtg 2.640% 01/20/29 Investors Ser 1997-FF3 Cl B	10/20/2002	Paydown		732,757	732,757	710,774	728,499	4,258		
589929-PJ-1	Merrill Lynch Mtg 7.110% 08/25/27 Investors Ser 1998-GN1 Cl A	12/01/2002	Paydown		3,196,161	3,196,161	3,226,398	3,223,496	(27,335)		
589929-RK-6	Merrill Lynch Mtg 7.500% 07/25/27 Investors Ser 1998-GN2 Cl M2	12/01/2002	Paydown		608,958	608,958	584,409	589,746	19,212		
589929-XB-9	Merrill Lynch Mtg 6.500% 03/25/12 Investors Ser 2001-S1 Cl 1A2	12/01/2002	Paydown		483,265	483,265	486,285	486,037	(2,772)		
590188-A6-5	Merrill Lynch & Co Inc 0.000% 05/23/31 Conv Nt	01/01/2002	Call	0.0025		408	209	209	(209)		
590188-DY-1	Merrill Lynch & Co Inc 8.300% 11/01/02 Nt	11/01/2002	Maturity		6,000,000	6,000,000	6,498,540	6,112,539	(112,539)		
591559-AA-7	Metlife Cap Eq Loan Tr 6.850% 05/20/08 1997-A Cl A	12/20/2002	Paydown		3,386,166	3,386,166	3,399,242	3,392,087	(5,921)		
59159N-AF-1	Metris Master Tr Ser 3.120% 07/21/08 2001-3 Cl C	06/25/2002	Direct		6,000,000	6,000,000	6,000,000	6,000,000			
591739-AD-9	Metropolitan Asset 6.981% 01/20/26 Funding Inc Ser 1998-A Cl A4	12/01/2002	Paydown		1,798,381	1,798,381	1,823,109	1,820,965	(22,584)		
591739-BS-5	Metropolitan Asset 6.382% 04/20/13 Funding Inc 1999-A Cl A2	04/01/2002	Paydown		1,149,424	1,149,424	1,149,422	1,146,049	3,375		
59283#-AA-8	Mexicana Tr Ctf Ser 7.930% 07/31/06 1999-1	03/29/2002	Call	109.2778	4,043,979	3,700,642	3,702,749	3,701,613	342,365		
59283#-AA-8	Mexicana Tr Ctf Ser 7.930% 07/31/06 1999-1	01/30/2002	Redemption	100.0000	169,731	169,731	169,827	169,775	(45)		
59309#-AA-8	Meyer Fred AK Inc Mtg 9.130% 01/01/12 Nt (Put 1/1/01)	10/01/2002	Redemption	100.0000	466,112	466,112	466,112	466,112			
59549R-AC-8	Mid State Tr X Ser 10 6.280% 07/15/26 Cl M1	12/15/2002	Paydown		344,404	344,404	344,254	344,253	151		
59549R-AD-6	Mid State Tr X Ser 10 6.770% 02/15/36 Cl M2	12/15/2002	Paydown		344,943	344,943	344,867	344,867	76		
59549R-AE-4	Mid State Tr X Ser 10 7.540% 07/15/26 Cl B	06/25/2002	Direct		5,755,597	5,755,795	5,755,631	5,755,587	10		
59549R-AE-4	Mid State Tr X Ser 10 7.540% 07/15/26 Cl B	06/15/2002	Paydown		196,343	196,343	196,337	196,336	7		
59750*-AA-6	Midland Corp Tax Cr X 5.730% 10/17/10 Ptnrshp 1st Mtg Bond	10/17/2002	Redemption	100.0000	1,800,606	1,800,606	1,800,606	1,800,606			
59751W-AA-4	Midland Funding Corp 2.609% 12/15/04 F/R Rec-Bkd Var Fdg Nt 1998-A	12/01/2002	Paydown		331,794	331,794	331,794	331,794			
600544-B*-0	Miller /Herman/ Inc Sr 6.370% 03/05/06 Nt Ser A	03/05/2002	Redemption	100.0000	2,642,857	2,642,857	2,631,669	2,632,927	9,930		
60467M-AA-9	Mirant Mid-Atlantic 8.625% 06/30/12 LLC Ser A PTC	12/30/2002	Paydown		3,013,663	3,013,663	3,013,663	3,013,663			
605051-AB-7	Mission Energy Co Sr 8.125% 06/15/02 Nt	06/15/2002	Maturity		3,500,000	3,500,000	3,624,460	3,511,551	(11,551)		
60588*-AA-2	Missouri Affrd Hsing 0.000% 11/09/11 Tr XII Sec Nt	11/09/2002	Redemption	100.0000	1,673,616	1,673,616	1,239,274	1,250,072	423,544		
60755#-AA-5	Modern Continental 8.750% 01/04/06 Const Hold Sr Nt	12/19/2002	Call	100.0000	1,863,574	1,863,574	1,863,574	1,863,574			
60935B-CT-4	The Money Store Home 6.890% 09/15/18 Equity Tr Tr 1997-C MH1	12/01/2002	Paydown		15,331,165	15,331,165	14,807,837	15,155,805	175,360		
60935B-EE-5	The Money Store Home 6.175% 05/15/17 Equity Tr 1998-B AH4	04/01/2002	Paydown		1,850,890	1,850,890	1,846,842	1,846,469	4,421		

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
617446-AM-1	Morgan Stanley Dean Witter Nt 8.100% 06/24/02	06/24/2002	Maturity		8,820,000	8,820,000	9,357,670	8,896,807	(76,807)		
61744A-AD-2	Morgan Stanley TRACERS Nt 4.037% 09/15/11	01/01/2002	Morgan Stanley & Co Inc.		290,237,756	268,765,000	289,854,990	289,611,209	261,438		
61746W-CG-3	Morgan Stanley 7.798% 09/15/30 StanleyDeanWitter Cap I 2000-1 Cl All Ser A	12/01/2002	Paydown		2,239,806	2,239,806	2,238,406	2,236,380	3,426		
61746W-KJ-8	Morgan Stanley 3.380% 10/07/13 StanleyDeanWitter Cap I Ser 2001-XLF Cl F	06/25/2002	Direct		4,434,728	4,484,704	4,421,918	4,423,857	10,808		
61746W-KJ-8	Morgan Stanley 3.380% 10/07/13 StanleyDeanWitter Cap I Ser 2001-XLF Cl F	06/05/2002	Paydown		515,296	515,296	508,082	508,305	6,991		
617905-AE-4	Morgan Stanley Mtg Tr 8.350% 07/20/18 G CMO Ser G-3	09/20/2002	Paydown		915,165	915,165	915,022	910,191	4,974		
619087-BC-2	Morserv Inc Ser 1996-1 7.000% 11/25/11 Cl A5	12/01/2002	Paydown		5,937,466	5,937,466	6,013,540	5,939,951	(2,485)		
623788-AA-4	Mt Washington CBO-1 7.140% 08/28/09 Ltd Sr Secd Fixed Rate Nt	08/28/2002	Call 100.0000		1,004,988	1,004,988	1,036,867	1,028,743	(23,755)		
627914-AA-2	Mutual Fund Fee Tr XI 9.060% 01/01/08 Ser 2000-1	12/30/2002	Paydown		691,239	691,239	543,678	579,031	112,208		
627914-AA-2	Mutual Fund Fee Tr XI 9.060% 01/01/08 Ser 2000-1	03/27/2002	Basis Adjustment		1,114,302	5,571,509	1,114,302	1,114,302			
62826W-AA-9	Mutual Fund Fee Tr IX 8.280% 04/30/07 1999-2 Nt	12/01/2002	Paydown		1,134,323	1,134,323	1,134,323	1,134,323			
62827C-AB-0	Mutual Fund Fee Tr XIV 8.610% 09/30/08 Ser 2000-4	12/30/2002	Paydown		416,089	416,089	327,628	348,158	67,931		
62827C-AB-0	Mutual Fund Fee Tr XIV 8.610% 09/30/08 Ser 2000-4	03/27/2002	Basis Adjustment		840,513	4,202,567	840,513	840,513			
62947M-AB-3	New York City Tax Lien 5.710% 09/10/14 Ser 2001-AA Cl B	12/10/2002	Paydown		1,916,446	1,916,446	1,916,383	1,916,324	122		
62947M-AC-1	New York City Tax Lien 5.950% 09/10/14 Ser 2001-AA Cl C	12/10/2002	Paydown		1,487,329	1,487,329	1,487,073	1,487,038	291		
63542#-AB-5	National City Leasing Corp Prom Nt 6.670% 12/23/07	12/23/2002	Redemption 100.0000		1,311,700	1,311,700	1,311,700	1,311,700			
63934V-BK-5	Navistar Fin Corp 7.030% 09/17/07 Owner Tr Ser 2000-B Cl B	12/15/2002	Paydown		1,592,285	1,592,285	1,591,041	1,591,426	858		
64037@-AB-7	Nelson Industries Inc 8.120% 04/30/10 Sr Nt	04/30/2002	Redemption 100.0000		1,363,636	1,363,636	1,363,636	1,363,636			
64352V-AH-4	New Century Home 7.000% 10/25/28 Equity Ln Tr 1997-NC5 Mt	12/01/2002	Paydown		706,316	706,316	713,821	706,615	(298)		
645312-AJ-8	New Holland Eq Rec Tr 6.940% 12/15/07 1999-A Cl B	12/15/2002	Paydown		1,022,588	1,022,588	1,022,498	1,022,536	51		
64880M-AN-2	New South Home Equity 7.530% 04/25/30 Tr 1999-2 Cl A6	12/01/2002	Paydown		236,882	236,882	238,512	237,984	(1,102)		
64956*-AA-8	New York Mercantile 7.480% 10/01/11 Exchange Sr Nt Ser A	10/01/2002	Redemption 100.0000		1,363,259	1,363,259	1,363,259	1,363,259			
651190-AY-9	Newell Co MT Nt 6.400% 06/10/02	06/10/2002	Maturity		18,000,000	18,000,000	17,892,260	17,992,626	7,374		
65141#-AA-7	Newhall Funding Co Sr 7.330% 10/30/07 Nt	10/30/2002	Redemption 100.0000		764,874	764,874	764,874	764,874			
65504@-AB-8	Noble 6.730% 10/01/04 Drilling/JimThompson Inc Sr Secd Nt	10/01/2002	Redemption 100.0000		1,214,717	1,214,717	1,214,717	1,214,717			
66703Y-AE-6	Northstar CBO 1997-2 6.620% 07/15/09 Cl A-2 Step-Up Nt	07/15/2002	Paydown		648,795	648,795	655,282	650,935	(2,141)		
667294-AF-9	Northwest Airlines 7.248% 07/02/14 Enhanced ETC Ser 1997- Cl 1B	01/02/2002	Paydown		311,351	311,351	284,068	287,895	23,456		
667294-AM-4	Northwest Airlines 7.575% 09/01/20 Enhanced ETC Ser 1999-2A	09/01/2002	Paydown		224,028	224,028	214,128	214,865	9,163		
667294-AR-3	Northwest Airlines 9.485% 10/01/16 Enhanced ETC Ser 1999-3 Cl B	10/01/2002	Paydown		684,677	684,677	684,677	684,677			
667746-A*-2	Northwest Pipe Co Sr 6.870% 11/15/07 Nt	11/15/2002	Redemption 100.0000		1,428,571	1,428,571	1,428,571	1,428,571			
667746-A@-0	Northwest Pipe Co Sr 6.630% 04/01/05 Nt Ser A	04/01/2002	Redemption 100.0000		1,428,571	1,428,571	1,428,571	1,428,571			

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
66937N-C3-0	Norwest Asset 6.750% 03/25/28 Securities Corp Ser 1998-5 Cl A15	12/01/2002	Paydown		.760,225	.760,225	.785,407	.783,685	(23,461)		
66937R-M2-2	Norwest Asset 7.000% 11/25/29 Securities Corp CMO 1999-24 Cl A3	12/01/2002	Paydown		2,502,321	2,502,321	2,457,357	2,472,060	30,261		
66937R-WT-2	Norwest Asset 6.500% 11/25/13 Securities Corp Ser 1999-14 Cl A15	12/01/2002	Paydown		.341,636	.341,636	.338,860	.339,191	2,445		
66937R-YS-2	Norwest Asset 6.750% 07/25/29 Securities Corp CMO Ser 1999-18 Cl A18	12/01/2002	Paydown		1,193,740	1,193,740	1,196,724	1,193,455	285		
669384-G#-0	Norwest Mtg Inc 11.625% 07/01/12 Relocation Ser 1982-3	12/25/2002	Redemption	100.0000	.174	.174	.150	.156	18		
67087T-AD-3	Oakwood Mtg Inv Inc 6.990% 12/15/26 Ser 1999-B Cl A4	08/01/2002	Paydown		48,555	48,555	48,532	48,521	34		
67087T-AE-1	Oakwood Mtg Inv Inc 7.180% 12/15/26 Ser 1999-B Cl M1	09/12/2002	Greenwich Capital Markets Inc.		.973,125	1,000,000	.999,583	.999,314	(78)		
674135-CT-3	Oakwood Mtg Inv Inc 6.500% 02/15/28 Sr/Sub PT Ctf 1997-D A3	12/01/2002	Paydown		2,662,734	2,662,734	2,683,120	2,657,227	5,506		
679580-A#-7	Old Dominion Freight 6.350% 02/25/05 Line Inc Sr Nt	02/25/2002	Redemption	100.0000	1,000,000	1,000,000	1,000,000	1,000,000			
679580-A*-1	Old Dominion Freight 7.300% 12/15/02 Line Inc Sr Nt	12/15/2002	Redemption	100.0000	2,400,000	2,400,000	2,400,000	2,400,000			
680665-AC-0	Olin Corp Nt 8.000% 06/15/02	06/15/2002	Maturity		26,000,000	26,000,000	27,610,290	26,184,616	(184,616)		
68209#-AA-0	Omega Leasing (US) 6.940% 05/12/11 (No2) LLC Sr Nt	12/12/2002	Redemption	100.0000	.162,783	.162,783	.162,783	.162,783			
68210*-AA-1	Omega Leasing LLC Sr 8.800% 05/12/10 Nt	12/12/2002	Redemption	100.0000	.178,583	.178,583	.178,583	.178,583			
68240M-AD-0	125 Home Loan Owner 6.620% 01/15/16 Trust Ser 1998-1A Cl A4	12/01/2002	Paydown		2,470,790	2,470,790	2,426,933	2,451,339	19,451		
68240M-AH-1	125 Home Loan Owner 9.260% 02/15/29 Trust Ser 1998-1A Cl B	12/01/2002	Paydown		5,176,801	5,176,801	5,050,066	5,071,800	105,000		
686330-CC-6	Orix Credit Alliance 6.160% 02/01/02 Inc MT Nt	02/01/2002	Maturity		5,000,000	5,000,000	5,000,000	5,000,000			
693438-AA-1	PMC Commercial Trust 6.370% 05/01/19 Ltd Ser 1998-1 Cl A	12/01/2002	Paydown		1,057,844	1,057,844	1,059,240	1,058,883	(1,038)		
69348L-FR-5	PNC Mtg Sec Corp CMO 6.600% 02/25/11 Ser 1996-2 Cl A3	12/01/2002	Paydown		.710,738	.710,738	.724,287	.721,457	(10,718)		
69348L-UX-5	PNC Mtg Sec Corp CMO 7.000% 03/25/28 Ser 1998-2 Cl CB1	12/01/2002	Paydown		.131,372	.131,372	.132,080	.131,791	(419)		
69348L-XT-1	PNC Mtg Sec Corp CMO 6.750% 05/25/28 Ser 1998-4 Cl 3A8	10/01/2002	Paydown		2,996,729	2,996,729	3,000,475	2,996,314	415		
69348R-XW-1	PNC Mtg Sec Corp CMO 7.000% 06/25/30 Ser 2000-4 Cl 3A3	12/01/2002	Paydown		2,137,373	2,137,373	2,185,464	2,180,687	(43,314)		
69354#-AC-7	Purdue Pharma LP Sr Nt 6.120% 12/14/11 Ser B	12/14/2002	Redemption	100.0000	.553,846	.553,846	.553,846	.553,846			
69354@-AE-5	PLT Finance Ser 1998-3 6.350% 11/30/06	10/30/2002	Paydown		1,243,148	1,243,148	1,243,148	1,243,148			
69371R-SA-5	PACCAR Financial Corp 5.850% 03/15/02 MT Nt Ser H	03/15/2002	Maturity		4,000,000	4,000,000	3,973,040	3,998,512	1,488		
69371R-SF-4	PACCAR Financial Corp 5.900% 01/15/02 MT Nt Ser H	01/15/2002	Maturity		5,000,000	5,000,000	4,987,750	4,999,914	86		
69371R-SS-6	PACCAR Financial Corp 6.230% 04/15/02 MT Nt Ser H	04/15/2002	Maturity		3,000,000	3,000,000	2,994,450	2,999,717	283		
69407@-AB-8	Pacific Coast Bldg 7.240% 03/31/09 Prod Inc Sr Nt	03/31/2002	Redemption	100.0000	1,875,000	1,875,000	1,875,000	1,875,000			
69573C-CA-1	Paine Webber Mtg 7.460% 08/29/07 Accept Corp CMO 1999-1 3B	11/01/2002	Paydown		.899,759	.899,759	.906,508	.899,500	259		
695927-FV-0	Paine Webber Mtg 6.500% 02/25/24 Accept Corp Ser 1994-2 Cl A4	12/01/2002	Paydown		.779,543	.779,543	.779,543	.779,543			
69639@-AA-0	Palisade Holdings L L 6.331% 03/10/30 C Sub Nt	05/15/2002	Redemption	100.0000	.496,122	.496,122	.493,221	.493,572	2,550		
701120-AA-5	Parker Retirement Svgs 6.340% 07/15/08 Plan Tr Amortizing Nt	07/15/2002	Redemption	100.0000	1,008,392	1,008,392	1,014,528	1,013,904	(5,512)		

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
703343-A*-4	Patrick Industries Inc 6.820% 09/15/05 Sr Nt	09/15/2002	Redemption	100.0000	2,571,428	2,571,428	2,571,428	2,571,428			
70467F-AA-3	Peachtree Franchise 6.680% 01/15/21 Fin Ln LLC 1999-A Cl A1 Nt	12/01/2002	Paydown		563,558	563,558	566,297	565,159	(1,601)		
70556J-AA-7	Pegasus Aviation Lease 6.300% 03/25/29 Secn Ser 1999-1 Cl A1	12/25/2002	Paydown		68,897	68,897	68,180	68,481	416		
70816F-AB-9	Penney J C Co Inc MT 6.500% 06/15/02 Nt	06/15/2002	Maturity		2,000,000	2,000,000	1,992,680	1,999,685	315		
709631-B*-5	Pentair Inc Sr Nt 6.820% 07/01/03	07/01/2002	Redemption	100.0000	2,142,000	2,142,000	2,142,000	2,142,000			
71363*-AJ-1	Perdue Farms Inc Sr Nt 6.160% 12/27/02 Ser A	12/27/2002	Redemption	100.0000	1,714,284	1,714,284	1,714,284	1,714,284			
717265-AF-9	Phelps Dodge Corp Nt 7.750% 01/01/02	01/01/2002	Maturity		10,000,000	10,000,000	10,654,700	10,000,000			
71912G-AA-0	Phoenix Receivables 6.550% 03/25/06 LLC										
71912G-AA-0	Contract Bk Nt Ser 97-2 Cl A	03/25/2002	Paydown		346,588	346,588	346,643	346,668	(80)		
71912K-AA-1	Phoenix Receivables 7.000% 04/25/06 LLC Nt Ser 1997-1 Cl A	01/01/2002	Paydown		79,814	79,814	79,810	79,814			
72345L-AA-4	Pinnacle CB0 Ltd Sr 6.850% 11/27/09 Secd Fixed Rate Nt	11/27/2002	Paydown		1,075,757	1,075,757	1,071,885	1,073,435	2,323		
724477-G*-9	Pitney Bowes Cr Corp 7.723% 05/30/12 Secd Nt	11/30/2002	Redemption	100.0000	64,217	64,217	65,884	65,660	(1,443)		
724479-AC-4	Pitney Bowes Inc Nt 5.950% 02/01/05	05/07/2002	Dain Rauschar Inc		6,175,353	5,900,000	5,620,785	5,691,103	21,841		
72449#-AA-2	Pitney Structured 6.970% 01/15/10 Funding Inc Lease Rec Backed Nt Cl A	10/15/2002	Paydown		974,556	974,556	974,556	974,556			
72449#-AB-0	Pitney Structured 7.670% 01/15/10 Funding Inc Lease Rec Backed Nt Cl B	12/15/2002	Paydown		345,153	345,153	345,153	345,153			
725790-A@-8	Pittway Corp Sr Nt Ser 6.700% 12/15/05 B	12/15/2002	Redemption	100.0000	4,714,286	4,714,286	4,714,286	4,714,286			
737628-AJ-6	Potlatch Corp Nt 6.250% 03/15/02	03/15/2002	Maturity		5,000,000	5,000,000	4,996,987	4,999,811	189		
73943*-AJ-6	PQ Corp Sr Nt Ser B 7.060% 12/01/12	12/01/2002	Redemption	100.0000	909,091	909,091	908,633	908,770	321		
740408-AA-7	Preferred Term Secs 8.790% 09/15/30 Ltd Sr Nt	09/15/2002	Call	100.0000	151,579	151,579	151,579	151,579			
74046R-FC-0	Premier Auto Tr Ser 5.780% 04/08/03 1998-4 Cl A4	09/08/2002	Paydown		602,538	602,538	602,400	602,523	15		
74157S-AL-8	Prime Finance Corp Ser 7.430% 08/15/06 1999-A Cl B	03/27/2002	Basis Adjustment		333,894	3,301,920	333,894	416,556	(82,662)		
741597-A*-9	Primex Technologies 7.500% 12/10/08 Inc Sr Nt	12/10/2002	Redemption	100.0000	625,000	625,000	625,000	625,000			
74167#-AA-8	Prime II Inc Nt 2.721% 02/01/06	08/01/2002	Redemption	100.0000	2,500,000	2,500,000	2,468,192	2,474,582	25,418		
74341*-AA-1	ProLogis RACER I LLC 7.760% 08/16/09 Nt Ser 2000-1	12/16/2002	Redemption	100.0000	563,144	563,144	562,968	562,995	148		
743410-A*-3	Prologis Tr Sr Nt 7.300% 11/20/09	09/11/2002	Tax Free Exchange		12,871,599	13,000,000	12,851,020	12,862,420	9,179		
743833-AB-1	Provident Auto Lease 6.660% 10/14/09 Tr 1998-1	12/14/2002	Paydown		336,222	336,222	337,903	337,212	(990)		
743833-AD-7	Provident Auto Lease 7.010% 12/14/11 Tr 1998-2	12/14/2002	Paydown		454,067	454,067	454,067	454,067			
743833-AH-8	Provident Auto Lease 7.730% 01/14/12 Tr Asset Bkd PTC Cl B	12/14/2002	Paydown		326,781	326,781	326,781	326,781			
74386N-AC-2	Provident Bk Equip 5.600% 04/25/06 Lease Tr 1998-A A3	01/25/2002	Paydown		63,928	63,928	63,918	63,928			
743946-AL-9	Prudential Home Mtg 6.757% 09/28/08 Secs Ser 1993-H Cl 3B	12/01/2002	Paydown		1,181,451	1,181,451	1,184,958	1,181,729	(278)		
743948-AV-3	Prudential Home Mtg 7.383% 07/28/23 Secs Ser 1993-E Cl 3B	12/01/2002	Paydown		1,826,781	1,826,781	1,786,820	1,787,412	39,370		
74434U-CE-2	Prudential Home Mtg 6.767% 04/28/24 Sec Co Ser 1994-A Cl 1B3	12/01/2002	Paydown		7,478,659	7,478,659	7,502,556	7,493,497	(14,839)		
74434U-J6-2	Prudential Home Mtg 6.750% 06/25/11 Sec Co Ser 1996-7 Cl A6	12/01/2002	Paydown		2,837,920	2,837,920	2,891,574	2,854,270	(16,350)		
74645W-AA-3	Putnam Ltd CB0 II 6.875% 11/08/09	11/08/2002	Redemption	100.0000	459,179	459,179	458,490	458,703	476		

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747316-A*-8	Quaker Chemical Corp 6.980% 12/09/07 Sr Nt	12/09/2002	Redemption	100.0000	714,286	714,286	714,286	714,286			
747410-AB-4	Quaker State Corp Nt 6.625% 10/15/05	11/01/2002	Merrill Lynch		7,576,520	7,000,000	7,090,090	7,056,838	(11,354)		
74913E-AC-4	Qwest Capital Fdg Nt 7.750% 08/15/06	03/13/2002	UBS, Warburg, Dillon Read		9,000,000	10,000,000	10,002,125	10,002,125			
749650-AF-3	RLC Industries Co Sr 9.070% 12/15/04 Gtd Nt	12/15/2002	Redemption	100.0000	1,571,428	1,571,428	1,571,428	1,571,428			
749685-A0-2	RPM Inc Sr Nt 6.610% 11/14/06	10/23/2002	Tax Free Exchange		3,921,104	4,000,000	3,906,668	3,908,176	12,928		
756202-AA-5	Receivable Strd Tr 7.440% 12/10/06	12/10/2002	Redemption	100.0000	1,422,771	1,422,771	1,338,281	1,432,295	(9,524)		
75628*-AE-4	Calpoint Sr Nt Ser 2001										
	Recreational Equipment 6.400% 02/01/09										
	Inc Sr Nt	12/01/2002	Redemption	100.0000	618,903	618,903	618,903	618,903			
	Recreational Equipment 7.570% 03/08/10										
75628*-AH-7	Inc Sr Nt	12/08/2002	Redemption	100.0000	853,167	853,167	853,167	853,167			
	Regional Jet Eq 7.971% 03/05/06 Enhanced Tr Cft 2000-1										
75901H-AC-8	Relational Funding 6.790% 09/20/05 Corp Prom Nt	09/05/2002	Redemption	100.0000	806,369	806,369	806,369	806,369			
75941H-AE-0	Relational Funding 5.850% 02/28/02 Corp Sec Nt	12/20/2002	Redemption	100.0000	2,117,385	2,117,385	2,117,385	2,117,385			
75941H-AG-5	Reliance Steel & 6.760% 01/02/02 Aluminum Co Sr Nt Ser E	02/28/2002	Redemption	100.0000	90,529	90,529	90,529	90,529			
75952*-AJ-9	Rental Car Finance 6.450% 08/25/04 Corp	01/02/2002	Maturity		10,000,000	10,000,000	10,000,000	10,000,000			
760106-AB-0	Asset Backed Nt 1997-1 Cl A-2	12/25/2002	Redemption	100.0000	5,555,556	5,555,556	5,550,347	5,554,385	1,170		
760944-Z9-2	Residential Funding 6.750% 01/25/24 Mtg Sec I Ser 1994-S1 Cl A-19	12/01/2002	Paydown		2,896,689	2,896,689	2,915,246	2,905,993	(9,304)		
76110Y-N3-2	Residential Funding 6.750% 03/25/16 Mtg Sec I Ser 2001-S7 Cl A7	12/01/2002	Paydown		449,351	449,351	462,832	462,152	(12,800)		
76126C-DE-9	RACERS Tr Ser 1998 6.625% 05/15/18 CCE-1 Cl A1	11/15/2002	Redemption	100.0000	126,193	126,193	123,707	123,771	2,422		
76126C-GB-2	RACERS Tr Ser 6.625% 05/15/18 1999-24-S-CCE	11/15/2002	Redemption	100.0000	615,612	615,612	571,540	575,100	40,512		
76169P-BC-4	Reynolds & Reynolds 6.100% 03/20/02 Inc MT Nt	03/20/2002	Maturity		6,000,000	6,000,000	5,979,960	5,999,086	914		
76824*-AM-6	River Fuel Trust #1 6.520% 03/15/02 I-M Secd Nt Ser D	03/15/2002	Maturity		3,500,000	3,500,000	3,500,000	3,500,000			
775371-AG-2	Rohm & Haas Co Amortzg 9.800% 04/15/20 Deb	10/15/2002	Redemption	100.0000	657,500	657,500	668,366	664,468	(6,968)		
775741-A*-2	Rollins Truck Leasing 8.270% 03/15/02 Corp Coll Tr Deb Ser N	03/15/2002	Maturity		13,000,000	13,000,000	13,000,000	13,000,000			
784117-B*-3	SEI Investments Co Sr 7.270% 02/24/12 Nt Ser B	02/24/2002	Redemption	100.0000	1,000,000	1,000,000	1,000,000	1,000,000			
78411V-A*-1	SFA Cabs I Tr Cl D Ctf 11.975% 06/15/35	02/01/2002	Paydown								
78441*-AA-1	SL Alaska Trade Co 6.790% 10/01/05 Coll Tr	10/01/2002	Redemption	100.0000	5,580,000	5,580,000	5,646,778	5,652,092	(72,092)		
784876-AB-0	SVO Timeshare Mtg Corp 5.690% 10/20/13 Ser 2001-AA Cl B	12/01/2002	Paydown		1,005,153	1,005,153	1,005,138	1,004,971	182		
79548K-A3-2	Salomon Bros Mtg Sec 6.460% 08/25/28 VII	10/01/2002	Paydown		13,591,625	13,591,625	13,619,294	13,547,486	44,139		
79548K-A4-0	Inc New Century Ser 1998-NC3 A-3										
	Salomon Bros Mtg Sec 6.590% 08/25/28 VII										
	Inc Ser 1998-NC3 Cl A4	12/01/2002	Paydown		592,165	592,165	593,645	591,398	767		
79548K-B8-0	Salomon Bros Mtg Sec 2.100% 07/25/28 VII	12/25/2002	Paydown		3,262,497	3,262,497	3,255,360	3,257,925	4,571		
	Inc Ser 1998-0PT1 Cl M2										
79548K-N3-8	Salomon Bros Mtg Sec 4.670% 05/25/29 VII	12/25/2002	Paydown		3,984,245	3,984,245	4,045,254	4,026,971	(42,726)		
	Inc Ser 1999-3 Cl M3										
79548K-UG-1	Salomon Bros Mtg Sec 7.250% 04/25/27 VII	12/01/2002	Paydown		86,881	86,881	82,184	82,361	4,519		
	Inc Ser 1997-LB2 Cl B1										

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79548K-UH-9	Salomon Bros Mtg Sec 7.250% 04/25/27 VII Inc Ser 1997-LB2 Cl B2	12/01/2002	Paydown		173,761	173,761	160,761	161,339	12,423		
79548K-UP-1	Salomon Bros Mtg Sec 7.510% 12/25/30 VII Inc Ser 1997-HUD1 Cl A3	06/01/2002	Paydown		4,908,306	4,908,306	5,027,458	5,005,479	(97,172)		
79548K-XW-3	Salomon Bros Mtg Sec 6.910% 11/25/27 VII Inc Ser 1997-LB6 Cl A4	07/01/2002	Paydown		4,283,752	4,283,752	4,292,453	4,267,955	15,797		
79548K-ZJ-0	Salomon Bros Mtg Sec 6.630% 06/25/28 VII Inc Ser 1998-AQ1 Cl A6	12/01/2002	Paydown		1,610,737	1,610,737	1,624,831	1,621,017	(10,280)		
79548K-ZL-5	Salomon Bros Mtg Sec 7.000% 06/25/28 VII Inc Ser 1998-AQ1 Cl B1	12/01/2002	Paydown		169,249	169,249	159,676	159,936	9,313		
80311T-BD-3	Sara Lee Corp MT Nt 7.400% 03/22/02	03/22/2002	Maturity		23,300,000	23,300,000	23,360,580	23,303,084	(3,084)		
80413#-AA-7	Sauder Woodworking Co 8.760% 03/30/05 Sr Nt	03/30/2002	Redemption	100.0000	4,214,286	4,214,286	4,214,286	4,214,286			
805559-BK-6	Saxon Asset Securities 7.000% 03/25/27 Tr Ser 1997-2 Cl AF7	06/01/2002	Paydown		10,223,288	10,223,288	10,272,807	10,251,613	(28,325)		
805559-CA-7	Saxon Asset Securities 2.420% 04/25/27 Tr Ser 1997-3 Cl BV	10/25/2002	Paydown		2,580,649	2,580,649	2,502,423	2,568,522	12,127		
805564-BA-8	Saxon Asset Securities 6.690% 12/25/27 Tr Ser 1998-2 Cl MF1	12/01/2002	Paydown		638,960	638,960	635,566	635,744	3,216		
805564-CZ-2	Saxon Asset Securities 6.645% 02/25/29 Tr Ser 1999-1 Cl MF1	12/01/2002	Paydown		347,056	347,056	347,056	347,056			
805564-DG-3	Saxon Asset Securities 6.350% 02/25/29 Tr Ser 1999-1 Cl AF6	12/01/2002	Paydown		312,622	312,622	299,678	302,133	10,489		
805564-EJ-6	Saxon Asset Securities 7.745% 12/25/29 Tr Ser 1999-3 Cl MF1	10/01/2002	Paydown		579,644	579,644	576,531	576,556	3,088		
805844-AC-1	Sbarro Inc Sr Nt 11.000% 09/15/09	09/06/2002	Dain Rauschar Inc.		980,000	1,000,000	994,279	995,186	286		
80689*-AG-5	Schnuck Markets Inc Sr 8.590% 06/01/10 Nt	06/01/2002	Redemption	100.0000	1,545,583	1,545,583	1,545,583	1,545,583			
81238X-HP-9	Sears Roebuck & Co MT 8.460% 04/15/02 Nt Tr # 00182	04/15/2002	Maturity		6,000,000	6,000,000	6,479,700	6,022,189	(22,189)		
81717*-AE-4	ServiceMaster Corp Ltd 7.400% 09/26/06 Ptn Sr Nt Ser B	05/01/2002	Call	0.0000							
817565-AT-1	Service Corp Intl Nt 6.000% 12/15/05	09/25/2002	Taxable Exchange		7,225,000	8,500,000	5,100,000	5,810,155	376,097		
82172*-AE-0	Shelby Funding Corp 8.000% 10/01/05 Coll Tr Nt	10/01/2002	Redemption	100.0000	28,914	28,914	28,914	28,914			
82172*-AF-7	Shelby Funding Corp 8.000% 11/01/03 Coll Tr Nt	11/01/2002	Redemption	100.0000	28,541	28,541	28,541	28,540	1		
82539@-AC-0	Showell Farms Inc Sr 7.830% 06/15/10 Nt Ser A	06/15/2002	Redemption	100.0000	3,090,906	3,090,906	3,090,906	3,090,906			
825703-AM-3	SHYPPCO Finance Co Cl 6.640% 06/15/10 A-2B Ser A 144A Nt	06/15/2002	Call	100.0000	667,923	667,923	667,923	667,923			
825703-AM-3	SHYPPCO Finance Co Cl 6.640% 06/15/10 A-2B Ser A 144A Nt	12/15/2002	Redemption	100.0000	889,018	889,018	889,018	889,018			
82642#-AB-4	Sierra Pacific Ind Sr 7.010% 10/31/03 Nt Ser B	12/10/2002	Call	104.4770	6,268,618	6,000,000	6,000,000	6,000,000	268,618		
82894*-AL-1	Simplot J R Co Sr Nt 8.760% 12/15/02 Ser B	12/15/2002	Maturity		19,500,000	19,500,000	19,500,000	19,500,000			
83081T-AA-2	Sky Fin Medical Ln Sec 5.550% 07/15/12 II Ser 2001-B Cl A1	12/01/2002	Paydown		2,032,558	2,032,558	2,032,558	2,032,558			
83081V-AA-7	Sky Fin Medical Ln Sec 4.555% 01/15/13 Ser 2001-C Cl A1	12/15/2002	Paydown		2,014,350	2,014,350	2,014,350	2,014,350			
834182-AJ-6	Solectron Corp Liquid 0.000% 01/27/19 Yield Option Sr Nt	01/30/2002	Direct		9,690,570	19,000,000	8,604,910	8,604,910			
834376-AA-3	Solutia Inc Nt 6.500% 10/15/02	10/15/2002	Maturity		5,000,000	5,000,000	5,023,650	5,005,644	(5,644)		
83611P-AP-6	Soundview Home Equity 6.000% 03/25/30 Loan Tr Ser 2001-2 Cl AF	12/01/2002	Paydown		4,893,778	4,893,778	4,893,778	4,893,778			
844741-AG-3	Southwest Airlines Co 6.260% 09/24/12 PTC Ser 1993-B	09/24/2002	Redemption	100.0000	58,432	58,432	54,434	54,900	3,531		

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Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
844895-AK-8	Southwest Gas Corp 9.750% 06/15/02 Debs. Sovereign Trade Credit 6.875% 04/01/02	06/15/2002	Maturity		2,720,000	2,720,000	3,027,768	2,765,012	(45,012)		
84610J-AA-2	Corp Collateralized Nt	04/01/2002	Redemption	100.0000	1,821,337	1,821,337	1,821,337	1,821,337			
852060-AL-6	Sprint Cap Corp Nt 6.000% 01/15/07	03/08/2002	Tax Free Exchange		9,953,184	10,000,000	9,951,400	9,951,874	1,311		
852212-AA-7	Square Butte Elec Coop 6.520% 01/01/14 1st Mtg Bd Ser 1998 A	01/01/2002	Redemption	100.0000	782,503	782,503	782,503	782,503			
85236*-AB-3	St Andrews Funding 8.875% 10/01/03 Secd Nt	10/01/2002	Redemption	100.0000	190,178	190,178	190,178	190,178			
85430R-AA-9	Stanfield CL0 Ltd 9.000% 07/15/14	04/15/2002	Call	100.0000	78,200	78,200	78,200	78,200			
858155-AA-2	Combination Nt Steelcase Inc Nt 6.375% 11/15/06	04/18/2002	Tax Free Exchange		13,931,822	14,000,000	13,927,200	13,928,339	3,483		
86448#-AA-3	Suburban Propane LP Sr 7.540% 06/30/11 Nt	06/30/2002	Redemption	100.0000	800,000	800,000	774,112	778,636	21,364		
866165-AB-9	Summit Mortgage Tr 6.124% 12/28/12 2000-01 Cl B2	11/01/2002	Paydown		1,420,136	1,420,136	1,341,308	1,369,658	50,479		
866810-AC-8	Sun Microsystems Inc 7.000% 08/15/02 Sr Nt	08/15/2002	Maturity		5,000,000	5,000,000	4,999,000	4,999,820	180		
868536-AB-9	Supervalu Inc Nt 7.800% 11/15/02	05/13/2002	Morgan/JP/Securities - Bonds		3,051,000	3,000,000	2,885,520	2,983,509	6,901		
868536-AB-9	Supervalu Inc Nt 7.800% 11/15/02	11/15/2002	Maturity		16,465,000	16,465,000	16,552,544	16,494,972	(29,972)		
87203R-AC-6	Systems 2001 Asset Tr 7.156% 12/15/11 PTC Ser 2001 Cl B	12/15/2002	Paydown		305,468	305,468	312,226	312,265	(6,797)		
87215K-AA-1	T&W Funding Co VII 6.070% 11/15/07 Lease Bkd Nt 1999-A Cl A	12/15/2002	Paydown		881,156	881,156	599,512	599,512	281,644		
872150-AA-8	T&W Funding Co VII 6.460% 08/25/06 Lease Bkd Nt 1997-A Cl A	11/25/2002	Paydown		926,651	926,651	628,728	628,728	297,922		
87263C-AE-2	TRI Funding III Inc 7.685% 08/15/10 Ser 1999-1 Cl C	12/01/2002	Paydown		692,119	692,119	692,119	692,119			
87263C-AF-9	TRI Funding III Inc 8.590% 08/15/10 Ser 1999-1 Cl D	12/01/2002	Paydown		415,285	415,285	415,285	415,285			
87306#-AA-2	TTX Lease 41 Tr Eq Tr 7.400% 01/27/06 Ctf Ser A	07/27/2002	Call	100.0000	2,541	2,541	2,541	2,541			
87306#-AA-2	TTX Lease 41 Tr Eq Tr 7.400% 01/27/06 Ctf Ser A	01/27/2002	Redemption	100.0000	290,178	290,178	290,178	290,178			
87306#-AC-8	TTX Lease 41 Tr Eq Tr 7.400% 01/27/06 Ctf Ser B	01/27/2002	Redemption	100.0000	240,506	240,506	240,506	240,506			
87306#-AE-4	TTX Lease 41 Tr Eq Tr 7.400% 01/27/06 Ctf Ser C	07/27/2002	Call	100.0000	4,385	4,385	4,385	4,385			
87306#-AE-4	TTX Lease 41 Tr Eq Tr 7.400% 01/27/06 Ctf Ser C	01/27/2002	Redemption	100.0000	624,907	624,907	624,907	624,907			
87538G-AT-9	Tandy Corp MT Nt 6.090% 01/09/02	01/09/2002	Maturity		1,980,000	1,980,000	1,954,003	1,979,782	218		
878154-AX-1	Team Fleet Fin Corp 7.050% 07/25/03 Rental Car A/B Nt 1999-3A C	11/25/2002	Call	100.0000	8,000,000	8,000,000	7,996,250	7,999,226	774		
878154-BH-5	Team Fleet Fin Corp 2.600% 03/25/05 Ser 2001-3A Cl B	06/25/2002	Direct		1,992,455	2,000,000	1,990,077	1,990,447	1,997		
878154-BJ-1	Team Fleet Fin Corp 4.350% 03/25/05 Ser 2001-3A Cl C	06/25/2002	Direct		1,992,573	2,000,000	1,990,282	1,990,634	1,928		
87838#-AA-9	Techneglas Inc Sr Nt 7.000% 04/01/09	11/29/2002	Call	100.8500	14,119,000	14,000,000	14,000,000	14,000,000	119,000		
87970@-AJ-0	Telogy Inc Sr Sec Nt 8.820% 07/15/06	07/15/2002	Redemption	100.0000	800,000	800,000	799,695	799,732	268		
879868-B#-3	Temple-Inland Inc Sr 6.720% 10/13/02 Nt Ser F	10/13/2002	Maturity		20,000,000	20,000,000	20,000,000	20,000,000			
88103#-AB-3	TerraSun L L C 99-A B 6.800% 03/15/10 Vac Ownership Rec BkdNt	12/25/2002	Redemption	100.0000	1,477,338	1,477,338	1,477,338	1,477,338			
883200-AP-2	Textron Fin Corp Rec 7.240% 08/15/11 Tr Ser 2000-B Cl A4	12/15/2002	Paydown		665,425	665,425	665,213	665,257	168		
88355W-AA-3	Thermo Fibertek Conv 4.500% 07/15/04 Sub Nt	12/27/2002	Call	100.0000	22,103,000	22,103,000	19,056,566	20,141,782	1,961,218		

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Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
887367-AA-8	Times Square Hotel Tr 8.528% 08/01/26 Mtg and Lease Amortizing Nt	06/25/2002	Direct		6,154,396	6,154,396	6,154,396	6,154,396			
887367-AA-8	Times Square Hotel Tr 8.528% 08/01/26 Mtg and Lease Amortizing Nt	12/01/2002	Paydown		74,648	74,648	74,833	74,832	(184)		
887389-DG-0	Timken Co MT Nt 7.310% 09/10/02	09/10/2002	Maturity		2,000,000	2,000,000	2,003,320	2,000,678	(678)		
888806-AA-4	Tobacco Setlmt Rev 7.666% 05/15/16 Mgmt Auth Ser 2001-A Cl A	05/15/2002	Paydown		1,185,375	1,185,375	1,185,062	1,185,213	162		
88880P-AA-2	Tobacco Setlmt Rev 6.360% 05/15/25 Mgmt Auth Louisiana Ser 2001 Cl A	11/15/2002	Paydown		1,713,756	1,713,756	1,713,716	1,713,537	219		
89182#-AA-7	Tower Lease Fin Tr PTC 7.540% 12/01/08 Ser 1999	12/01/2002	Redemption 100.0000		580,835	580,835	580,835	580,835			
892335-AF-7	Toys R Us Nt 6.875% 08/01/06	01/30/2002	Tax Free Exchange		7,975,160	8,000,000	7,972,520	7,974,630	529		
89556#-AA-5	TRI Funding II Inc 6.880% 04/15/06 Recv-Backed Nt Ser 1998-1 Cl A	11/15/2002	Paydown		1,042,487	1,042,487	1,042,487	1,042,487			
89556W-AC-4	TRI Funding V Inc Recv 5.940% 09/15/12 Bkd Nt Ser 2001-1 Cl B	12/15/2002	Paydown		2,971,881	2,971,881	2,971,881	2,971,881			
89655M-AA-0	Trinity Rail Leasing I 6.740% 04/20/20 LLC PTC	12/20/2002	Redemption 100.0000		715,531	715,531	715,531	715,531			
89824@-AE-5	TruServ Corp Sr Nt 9.750% 07/01/08	08/13/2002	Call 100.0000		741,714	741,714	735,878	737,652	4,061		
89824@-AE-5	TruServ Corp Sr Nt 9.750% 07/01/08	07/01/2002	Redemption 100.0000		977,162	977,162	969,474	971,811	5,351		
90263A-AZ-3	UCFC Ser 1997-3 Cl A3 6.565% 04/15/16	12/01/2002	Paydown		4,631,699	4,631,699	4,667,885	4,633,169	(1,470)		
90263A-BQ-2	UCFC Ser 1998-1 Cl A2 6.280% 10/15/14	12/01/2002	Paydown		2,877,728	2,877,728	2,877,177	2,871,479	6,249		
90330Q-AC-8	USL Capital Corp MT Nt 7.680% 03/27/02 Ser D	03/27/2002	Maturity		5,000,000	5,000,000	5,249,400	5,017,235	(17,235)		
90330Q-AD-6	USL Capital Corp MT Nt 7.760% 03/29/02 Ser D	03/29/2002	Maturity		5,000,000	5,000,000	5,263,400	5,018,568	(18,568)		
90333G-AB-9	US Industries Nt 7.125% 10/15/03	11/08/2002	Taxable Exchange		7,598,750	8,750,000	8,491,081	8,613,471	62,685		
90338W-AA-1	US Oncology Corp Sr 8.420% 11/24/06 Secd Nt	02/01/2002	Call 111.7308		7,821,156	7,000,000	6,993,779	6,995,425	825,732		
903913-AA-9	Ultramar Credit Corp 8.625% 07/01/02 Nt	07/01/2002	Maturity		2,000,000	2,000,000	2,160,000	2,024,601	(24,601)		
904903-AD-3	Unicapital Equip 7.510% 10/20/26 Contract Bkd Nt Ser 2000-1 A4	12/20/2002	Paydown		105,972	105,972	105,947	105,952	20		
905581-AV-6	Union Carbide Corp Nt 6.700% 04/01/09	01/04/2002	Morgan Stanley & Co Inc		5,943,017	5,750,000	5,958,750	5,952,926	(487)		
90777H-BL-7	Union Oil Co CA MT Nt 7.650% 03/22/02 Ser C	03/22/2002	Maturity		5,000,000	5,000,000	5,256,000	5,016,225	(16,225)		
90777H-CD-4	Union Oil Co CA MT Nt 7.630% 04/22/02	04/22/2002	Maturity		10,000,000	10,000,000	10,249,600	10,015,579	(15,579)		
907818-AL-2	Union Pacific Corp Nt 9.625% 12/15/02	12/15/2002	Maturity		5,000,000	5,000,000	5,602,200	5,095,031	(95,031)		
907818-AM-0	Union Pacific Corp Nt 7.875% 02/15/02	02/15/2002	Maturity		4,000,000	4,000,000	4,156,170	4,003,556	(3,556)		
907832-AB-5	Union Pacific RR PTC 6.290% 09/25/07 Ser 1995-B	09/25/2002	Redemption 100.0000		895,057	895,057	890,143	892,104	2,953		
907833-AA-5	Union Pacific RR PTC 6.870% 11/15/02 Ser 1996-A1	11/15/2002	Redemption 100.0000		4,464,518	4,464,518	4,464,518	4,464,518			
908594-A*-5	Union Tank Car Co Sr 6.820% 06/01/16 Sec Nt	06/01/2002	Redemption 100.0000		165,572	165,572	165,572	165,572			
90864P-AA-8	Union Texas Petroleum 6.700% 11/18/02 MT Nt	11/18/2002	Maturity		3,000,000	3,000,000	3,107,670	3,024,992	(24,992)		
909317-AR-0	United Air Lines 7.783% 07/01/15 Enhanced ETC Ser 2000-1 Cl A1	07/01/2002	Paydown		1,480,899	1,480,899	1,492,935	1,491,873	(10,974)		
909317-AV-1	United Air Lines 7.186% 10/01/12 Enhanced ETC Ser 2000-2 Cl A-2	01/04/2002	Call 100.0000		92,116	92,116	95,468	95,319	(3,203)		
912912-AM-4	U S West Cap Funding 6.125% 07/15/02 Inc Nt	07/15/2002	Maturity		8,700,000	8,700,000	8,594,121	8,679,385	20,615		
913458-A*-6	Universal Credit Tr BB 9.360% 11/10/14 Royalty Bkd Nt Ser 1999-B	12/10/2002	Redemption 100.0000		296,293	296,293	296,490	296,445	(151)		
913458-AA-3	Universal Credit Tr 6.870% 05/05/09 Royalty Inc Loan Cft 1999-A	12/05/2002	Redemption 100.0000		294,341	294,341	294,341	294,341			
91530L-AA-9	Upjohn Co Employee Stk 9.790% 02/01/04 Ownership Tr Deb	02/01/2002	Redemption 100.0000		158,909	158,909	176,154	164,976	(6,066)		
919143-AA-5	Valero Energy Putable 6.750% 12/15/02 Asset Tr Sec	12/15/2002	Maturity		9,185,000	9,185,000	8,852,257	9,075,198	109,802		

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CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
921796-LJ-5	Vanderbilt Mtg Fin Ser 8.170% 09/07/31 2001-B Cl B	06/25/2002	Direct		958,308	1,000,000	956,875	956,960	1,340		
92343V-AA-2	Verizon Communications 0.000% 05/15/21 Inc Sr Conv Deb	02/14/2002	Tax Free Exchange		30,000,000	54,421,000	30,000,000	30,000,000			
928703-A*-8	Volt Information 7.920% 08/28/04 Sciences Inc Sr Nt	03/05/2002	Call 106.8245		8,973,257	8,400,000	8,786,232	8,578,279	394,978		
929227-HM-1	Washington Mut MSC Mtg 6.337% 12/25/31 PTC Ser 2001-MS14 Cl CB3	02/01/2002	Lehman Brothers Inc		5,198,389	5,557,917	5,198,389	5,200,072	(1,683)		
929566-A*-8	Wabash National Corp 6.410% 01/31/03 Sr Nt	04/11/2002	Taxable Exchange		11,500,000	11,500,000	11,500,000	11,500,000			
93114K-AC-7	Wal-Mart Stores Inc PT 8.570% 01/02/10 Tr Ser 1994-A1	01/02/2002	Redemption 100.0000		2,442,089	2,442,089	2,614,964	2,528,797	(86,708)		
93114K-AE-3	Wal-Mart Stores Inc PT 8.450% 07/01/04 Tr Ser 1994-B1	07/01/2002	Redemption 100.0000		2,756,979	2,756,979	2,756,979	2,756,979			
94860*-AU-6	Wegmans Food Markets 7.280% 03/17/03 Inc Sr Nt	03/17/2002	Redemption 100.0000		3,714,286	3,714,286	3,714,286	3,714,286			
949483-AB-7	Welles Street LP US 7.180% 11/15/19 Postal Ctf Participation	11/15/2002	Redemption 100.0000		47,076	47,076	47,076	47,076			
94962*-AA-3	Wellington Ptr Ltd 9.430% 12/15/02 Ptrship Sr Nt	12/15/2002	Maturity		2,660,000	2,660,000	2,660,000	2,660,000			
94977G-AG-1	Wells Fargo Mtg Backed 6.750% 08/25/31 Sec Tr Ser 2001-17 Cl A7	12/01/2002	Paydown		289,499	289,499	288,549	288,540	959		
956279-AS-2	West Texas Utilities 7.750% 06/01/07 Co 1st Mtg Bd Ser P	07/02/2002	Salomon Smith Barney		11,405,100	10,000,000	10,104,600	10,090,194	(7,125)		
956279-AT-0	West Texas Utilities 6.125% 02/01/04 Co 1st Mtg Bd Ser S	06/25/2002	Lehman Brothers Inc		2,093,920	2,000,000	1,965,500	1,976,412	5,264		
95958*-AA-6	Westaff Serv USA Inc 6.770% 05/20/08 Sr Secd Nt	05/17/2002	Call 100.0000		12,500,000	12,500,000	12,500,000	12,500,000			
960320-AA-7	Westgate Resorts LLC 6.780% 07/15/13 Ser 1998-A Cl A1	12/01/2002	Paydown		345,038	345,038	344,956	344,840	198		
960320-AJ-8	Westgate Resorts LLC 5.770% 09/20/14 Cl 2001-A Ser A1	11/01/2002	Paydown		1,830,840	1,830,840	1,830,491	1,829,856	984		
961548-AK-0	Westvaco Corp Deb 9.650% 03/01/02	03/01/2002	Maturity		8,700,000	8,700,000	10,037,115	8,738,124	(38,124)		
969133-AH-0	Willamette Inds Inc Nt 7.750% 07/15/02	07/15/2002	Maturity		5,000,000	5,000,000	5,323,200	5,030,140	(30,140)		
97180*-FU-7	Wilmington Tr Co Sec 10.330% 06/15/04 Ln Ctf Ser A (1988 13-17)	12/15/2002	Redemption 100.0000		839,957	839,957	839,957	839,957			
97181*-FB-4	Wilmington Tr Co Sec 6.400% 01/02/07 Ln Ctf	01/02/2002	Redemption 100.0000		138,392	138,392	138,392	138,392			
97181*-FC-2	Wilmington Tr Co Sec 6.400% 01/02/07 Ln Ctf	01/02/2002	Redemption 100.0000		100,818	100,818	100,818	100,818			
97181*-FD-0	Wilmington Tr Co Sec 6.400% 01/02/03 Ln Ctf	01/02/2002	Redemption 100.0000		104,056	104,056	104,056	104,056			
97181*-FE-8	Wilmington Tr Co Sec 6.400% 01/02/03 Ln Ctf	01/02/2002	Redemption 100.0000		103,847	103,847	103,847	103,847			
97181*-FF-5	Wilmington Tr Co Sec 6.400% 01/02/08 Ln Ctf	01/02/2002	Redemption 100.0000		41,145	41,145	41,145	41,145			
97181*-FG-3	Wilmington Tr Co Sec 6.400% 01/02/08 Ln Ctf	01/02/2002	Redemption 100.0000		41,145	41,145	41,145	41,145			
97181*-FH-1	Wilmington Tr Co Sec 6.400% 01/02/08 Ln Ctf	01/02/2002	Redemption 100.0000		41,145	41,145	41,145	41,145			
97181*-FJ-7	Wilmington Tr Co Sec 6.400% 01/01/05 Ln Ctf	07/01/2002	Redemption 100.0000		113,314	113,314	113,314	113,314			

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97181#-FK-4	Wilmington Tr Co Sec 6.400% 01/01/05 Ln Ctf	07/01/2002	Redemption	100.0000	113,385	113,385	113,385	113,385			
97181#-FL-2	Wilmington Tr Co Sec 6.400% 01/01/05 Ln Ctf	01/01/2002	Redemption	100.0000	77,579	77,579	77,579	77,579			
97181#-FW-0	Wilmington Tr Co Sec 6.400% 01/01/05 Ln Ctf	01/01/2002	Redemption	100.0000	77,650	77,650	77,650	77,650			
97181#-FN-8	Wilmington Tr Co Sec 6.400% 01/01/05 Ln Ctf	01/01/2002	Redemption	100.0000	77,508	77,508	77,508	77,508			
97181#-FQ-1	Wilmington Tr Co Sec 7.200% 07/02/10 Nt Ser A	01/02/2002	Redemption	100.0000	321,562	321,562	321,562	321,562			
97181#-FR-9	Wilmington Tr Co Sec 7.250% 07/02/10 Nt Ser B	01/02/2002	Redemption	100.0000	325,583	325,583	325,583	325,583			
98157D-AC-0	WorldCom Inc Nt 8.000% 05/15/06	03/07/2002	Lehman Brothers Inc.	1,000,100	1,000,000	1,000,000	1,004,090	1,003,274	(123)		
98414F-AA-8	Xerox Equip Lease 3.420% 02/15/08 Owner Tr Ser 2001-1 Cl A	12/15/2002	Paydown		7,503,446	7,503,446	7,503,446	7,503,446			
Total United States					2,539,234,839	2,615,490,483	2,532,035,102	2,514,933,783	15,933,566	0	
Canada											
05356K-AE-4	Avenor Inc Sr Nt Ser B 10.500% 06/15/10	06/15/2002	Call	100.0000	200,000	200,000	210,135	209,029	(9,029)		
05356K-AE-4	Avenor Inc Sr Nt Ser B 10.500% 06/15/10	06/15/2002	Redemption	100.0000	147,000	147,000	154,449	153,636	(6,636)		
05356K-AE-4	Avenor Inc Sr Nt Ser B 10.500% 06/15/10	09/30/2002	Tax Free Exchange		2,542,486	2,437,000	2,560,489	2,547,019	(4,533)		
097751-A#-8	Bombardier Inc Sr Nt 6.080% 09/01/03	09/01/2002	Redemption	100.0000	610,030	610,030	610,030	610,030			
13710C-A*-8	Canam Manac Group Inc 8.710% 05/05/07 Sr Nt	05/05/2002	Redemption	100.0000	2,428,571	2,428,571	2,428,571	2,428,571			
65118N-AN-1	Newcourt Equip Tr Ser 6.190% 09/15/04 1998-2 Cl C	08/15/2002	Paydown		3,136,352	3,136,352	3,135,860	3,136,101	252		
69830H-AA-1	PanCanadian Petroleum 7.900% 01/24/02 Inc MT Nt Tr #00001	01/24/2002	Maturity		11,050,000	11,050,000	12,035,784	11,060,389	(10,389)		
69830H-AB-9	PanCanadian Petroleum 8.100% 05/22/02 Inc MT Nt Tr #00002	05/22/2002	Maturity		16,000,000	16,000,000	16,190,950	16,012,201	(12,201)		
779915-A*-8	Royal Group 6.840% 11/14/02 Technologies Ltd Sr Nt Ser C	11/14/2002	Maturity		2,000,000	2,000,000	2,000,000	2,000,000			
78064N-A*-9	Royal Plastics Group 7.170% 08/31/06 Ltd Sr Nt	08/31/2002	Redemption	100.0000	4,500,000	4,500,000	4,500,000	4,500,000			
79606J-A*-1	Samuel Manu-Tech Inc 6.990% 04/28/05 Sr Nt	04/28/2002	Redemption	100.0000	1,600,000	1,600,000	1,600,000	1,600,000			
878742-AA-3	Teck Cominco Ltd Deb 8.700% 05/01/02	05/01/2002	Maturity		17,000,000	17,000,000	17,064,350	17,003,714	(3,714)		
C9045#-AC-5	Uniboard Canada Inc Sr 7.260% 03/01/04 Nt	03/01/2002	Redemption	100.0000	2,000,000	2,000,000	2,000,000	2,000,000			
Total Canada					63,214,440	63,108,954	64,490,617	63,260,691	(46,251)	0	
Other Country											
00922K-AA-8	Air 2 US Enhanced Eq 8.027% 10/01/20 Nt	10/01/2002	Redemption	100.0000	630,725	630,725	629,805	629,888	836		
009354-AA-9	Aircraft Leasing Fin 6.570% 06/28/03 Pty Ltd Sr Nt	11/01/2002	Call	100.0000	4,403,129	4,403,129	4,403,129	4,403,129			
022202-AA-3	Alumina Enterprise Ltd 10.480% 07/15/10 Sr Nt	10/15/2002	Redemption	100.0000	582,085	582,085	582,085	582,085			
069905-AA-5	Bass North America Inc 8.125% 03/31/02 Gtd Nt	03/31/2002	Maturity		29,250,000	29,250,000	31,241,220	29,378,529	(128,529)		
072732-AB-6	Bayer AG Nt 6.500% 10/01/02	10/01/2002	Maturity		3,000,000	3,000,000	3,095,820	3,019,322	(19,322)		
122169-AD-7	Burmah Castrol PLC Bd 6.180% 06/07/03	12/07/2002	Redemption	100.0000	2,423,759	2,423,759	2,423,759	2,423,759			
122169-AE-5	Burmah Castrol PLC Bd 6.240% 06/07/04	12/07/2002	Redemption	100.0000	672,517	672,517	668,273	670,678	1,839		
293779-AB-0	Enterprise Oil Plc Nt 6.500% 05/01/05	08/05/2002	Direct		15,246,840	14,000,000	13,932,800	13,964,108	5,834		
35177P-AA-5	France Telecom Nt 7.200% 03/01/06	02/18/2002	Tax Free Exchange		12,003,607	12,000,000	12,004,810	12,003,709	(102)		
449909-AC-4	ICI Wilmington Inc Nt 7.500% 01/15/02	01/15/2002	Maturity		3,000,000	3,000,000	3,094,410	3,000,944	(944)		
71645W-AA-9	Petrobras Intl Fin Co 9.750% 07/06/11 Sr Nt	03/19/2002	Tax Free Exchange		3,990,395	4,000,000	3,989,960	3,990,259	136		
780641-AF-3	Royal KPN NV Nt 7.500% 10/01/05	12/05/2002	Direct		6,607,500	6,000,000	6,008,204	6,007,353	(1,636)		
87406D-A#-5	Takefuji Corp Prom Nt 7.500% 05/31/10	05/31/2002	Redemption	100.0000	555,556	555,556	555,556	555,556			
87406D-B@-6	Takefuji Corp Prom Nt 8.130% 05/08/06	05/31/2002	Redemption	100.0000	900,000	900,000	900,000	900,000			
947074-AC-4	Weatherford Intl Ltd 6.625% 11/15/11 Nt	04/10/2002	Tax Free Exchange		4,928,868	5,000,000	4,926,790	4,927,449	1,419		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
G2044@-AB-1	Compass Group PLC Sr 7.550% 09/17/03 Nt Ser A	05/15/2002	Nationwide Life and Annuity		2,095,549	2,000,000	2,000,000	2,000,000			
G2044@-AB-1	Compass Group PLC Sr 7.550% 09/17/03 Nt Ser A	05/31/2002	Tax Free Exchange		12,000,000	12,000,000	12,000,000	12,000,000			
G2576M-AB-0	Cruise Ship Fin II Ltd 4.961% 10/30/04 Nt EUR Cost = 8,350,000	06/30/2002	Redemption 100.0000		7,500,000	7,500,000	7,500,000	7,447,365		52,635	
G5223#-AA-7	Kellogg UK Holding Co 4.490% 11/30/06 Ltd Sr Nt	11/30/2002	Redemption 100.0000		3,400,000	3,400,000	3,400,000	3,400,000			
G5235#-AA-3	Kensington Global 9.430% 12/15/02 Strategies Sr Nt	12/15/2002	Maturity		4,340,000	4,340,000	4,340,000	4,340,000			
G6550#-AB-6	Noble Drilling Ltd Sr 6.500% 12/01/04 Sec Nt Ser B	12/01/2002	Redemption 100.0000		1,859,978	1,859,978	1,859,978	1,859,978			
G7153#-AB-5	Persimmon plc Gtd Sr 7.300% 05/16/03 Nt Ser B	05/16/2002	Redemption 100.0000		2,000,000	2,000,000	2,049,680	2,014,903	(14,903)		
G8465#-AA-8	Stena Tay Ltd Sr Sec 7.300% 07/15/04 Gtd Nt	12/12/2002	Call 104.5865		6,146,297	5,876,762	5,876,762	5,876,762	269,535		
G8465#-AA-8	Stena Tay Ltd Sr Sec 7.300% 07/15/04 Gtd Nt	10/15/2002	Redemption 100.0000		3,038,823	3,038,823	3,038,823	3,038,823			
N4281@-AC-9	Koninklijke Vopak NV 7.870% 06/19/11 Sr Nt Ser C	06/28/2002	Tax Free Exchange		12,035,107	12,000,000	12,037,806	12,036,420	(1,313)		
Total Other Country					142,610,733	140,433,331	142,559,668	140,471,015	112,853	52,635	
4599999 - Bonds - Industrial and Misc - United States					2,539,234,839	2,615,490,483	2,532,035,102	2,514,933,783	15,933,566	0	
4599997 - Bonds - Industrial and Misc - Canada					63,214,440	63,108,954	64,490,617	63,260,691	(46,251)	0	
4599998 - Bonds - Industrial and Misc - Other Countries					142,610,733	140,433,331	142,559,668	140,471,015	112,853	52,635	
4599999 - Bonds - Industrial and Miscellaneous					2,745,060,012	2,819,032,768	2,739,085,387	2,718,665,490	16,000,168	52,635	
Credit Tenant Loans											
United States											
055385-AA-6	BFC Guaranty Corp 6.232% 12/01/17 Credit Tenant Lease	12/01/2002	Redemption 100.0000		892,603	892,603	860,505	833,111	59,492		
08183*-AA-0	Benenson Parsippany 7.050% 04/10/16 LLC Cr Tenant Lease	12/10/2002	Redemption 100.0000		69,400	69,400	69,400	69,400			
09789#-AV-6	Bond Lease Corp Cl 7.460% 06/15/02 VI-B Secd Bd	06/15/2002	Redemption 100.0000		754,995	754,995	754,995	754,995			
12489@-AA-1	CC Investors Sr Secd 7.760% 11/01/12 Nt Ser 1995-1 Cl A	12/01/2002	Redemption 100.0000		26,526	26,526	26,526	26,526			
12490#-AA-6	CC Investors Sr Secd 7.760% 11/01/12 Nt Ser 1995-2 Cl A	12/01/2002	Redemption 100.0000		23,480	23,480	23,480	23,480			
12490*-AA-0	CC Investors Sr Secd 7.760% 11/01/12 Nt Ser 1995-3 Cl A	12/01/2002	Redemption 100.0000		18,910	18,910	18,910	18,910			
12490@-AA-8	CC Investors Sr Secd 7.760% 11/01/12 Nt Ser 1995-4 Cl A	12/01/2002	Redemption 100.0000		60,036	60,036	60,036	60,036			
12491#-AA-5	CC Investors Sr Secd 7.760% 11/01/12 Nt Ser 1995-5 Cl A	12/01/2002	Redemption 100.0000		24,241	24,241	24,241	24,241			
12491@-AA-7	CC Investors Sr Secd 7.760% 11/01/12 Nt Ser 1995-6 Cl A	12/01/2002	Redemption 100.0000		125,532	125,532	125,532	125,532			
12492#-AA-4	CC Investors Sr Secd 7.030% 01/01/10 Nt Ser 1996-1 Cl A	12/01/2002	Redemption 100.0000		16,079	16,079	16,079	16,079			
12492*-AA-8	CC Investors Sr Secd 7.030% 01/01/10 Nt Ser 1996-2 Cl A	12/01/2002	Redemption 100.0000		68,080	68,080	68,080	68,080			
12493#-AA-3	CC Investors Sr Secd 7.030% 01/01/10 Nt Ser 1996-4 Cl A	12/01/2002	Redemption 100.0000		39,000	39,000	39,000	39,000			
12493*-AA-7	CC Investors Sr Secd 7.030% 01/01/10 Nt Ser 1996-5 Cl A	12/01/2002	Redemption 100.0000		32,158	32,158	32,158	32,158			
12493@-AA-5	CC Investors Sr Secd 7.030% 01/01/10 Nt Ser 1996-6 Cl A	12/01/2002	Redemption 100.0000		16,421	16,421	16,421	16,421			
12494#-AA-2	CC Investors Sr Secd 7.030% 01/01/10 Nt Ser 1996-7 Cl A	12/01/2002	Redemption 100.0000		32,842	32,842	32,842	32,842			
12494*-AA-6	CC Investors Sr Secd 7.030% 01/01/10 Nt Ser 1996-8 Cl A	12/01/2002	Redemption 100.0000		49,264	49,264	49,264	49,264			

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal
125730-AA-8	CMF Inc Secd Nt Ser A 6.390% 02/05/04	11/05/2002	Redemption	100.0000	2,285,047	2,285,047	2,285,047	2,285,047			
126440-AX-3	CTL Cap Tr Cr Tenant 7.070% 08/14/21	08/15/2002	Redemption	100.0000	114,797	114,797	114,797	114,797			
160841-AA-0	Lease Charlotte Gateway 6.410% 12/01/16 Village LLC Cr Tenant Lease	12/01/2002	Redemption	100.0000	410,316	410,316	410,316	410,316			
17121#-AA-2	Chrysler Meridian Corp 6.400% 08/31/05	08/31/2002	Redemption	100.0000	1,969,664	1,969,664	1,972,500	1,971,828	(2,164)		
17121#-AB-0	1st Mtg Nt Ser A1 Chrysler Meridian Corp 6.400% 08/31/05	08/31/2002	Redemption	100.0000	643,680	643,680	644,607	644,387	(707)		
17121#-AC-8	1st Mtg Nt Ser A2 Chrysler Meridian Corp 6.400% 08/31/05	08/31/2002	Redemption	100.0000	1,287,361	1,287,361	1,289,215	1,288,776	(1,415)		
17779P-AA-5	1st Mtg Nt Ser A3 City Crescent LP Cr 6.800% 03/15/18	09/15/2002	Redemption	100.0000	41,417	41,417	41,417	41,417			
178777-A*-9	Tenant Lease City Place Holding 7.040% 10/31/08 Corp Cr Tenant Lease	11/01/2002	Redemption	100.0000	572,452	572,452	572,452	572,452			
196230-AE-5	Colonnade Realty LP Sr 8.190% 06/01/04	12/01/2002	Redemption	100.0000	1,897,137	1,897,137	1,897,137	1,897,137			
23036#-AA-4	Secd Nt Ser B Culver Corp Sr Sec Nt 6.680% 08/19/05	11/19/2002	Redemption	100.0000	676,247	676,247	676,247	676,247			
249304-A*-7	Denver Finl 6.320% 02/03/08 Headquarters L P Credit Tenant Lease	08/03/2002	Redemption	100.0000	1,728,042	1,728,042	1,728,042	1,728,042			
36312K-AA-0	Gaithersburg Fin Tr 7.010% 04/11/14	12/11/2002	Redemption	100.0000	132,916	132,916	141,788	141,392	(8,476)		
52465#-AE-5	Credit Tenant Lease Legg Mason Mtg Cap 7.040% 09/09/08 Corp Ser 1998-CTL-5	12/09/2002	Redemption	100.0000	682,259	682,259	693,198	689,974	(7,715)		
52465#-AM-7	Legg Mason Mtg Cap 6.225% 01/10/09 Corp Ser 1999-CTL-19	07/10/2002	Redemption	100.0000	740,784	740,784	711,912	718,328	22,456		
663810-AA-6	Northbrook Enterprises 6.500% 03/04/06	12/05/2002	Redemption	100.0000	660,514	660,514	660,514	660,514			
70178#-AA-3	Corp Secd Nt Parnell Properties LLC 6.660% 04/01/03	10/01/2002	Redemption	100.0000	1,182,601	1,182,601	1,182,601	1,182,601			
74349#-AA-9	Sec Nt Prospect Hill Pptys 7.110% 10/31/21 Ltd Ptship Cr Tenant Lease	12/10/2002	Redemption	100.0000	200,685	200,685	200,685	200,685			
839521-AA-9	South Point Energy 8.400% 05/30/12 Center LLC Lease Obligation	11/30/2002	Redemption	100.0000	1,277,888	1,277,888	1,277,888	1,277,888			
89222*-AB-1	Townsend Norwalk LLC 7.100% 03/31/21	12/30/2002	Redemption	100.0000	68,570	68,570	68,570	68,570			
92948#-AC-2	Credit Tenant Lease WDR Lease Tr Cft Ser 6.190% 07/15/08	07/15/2002	Redemption	100.0000	838,648	838,648	838,648	838,648			
981468-AA-9	1998-P8 World Finl Pty Fin 6.910% 09/01/13 Corp Tower B PTC	12/01/2002	Paydown		603,056	603,056	616,837	616,364	(13,308)		
Total United States					20,263,647	20,263,647	20,241,887	20,215,484	48,162	0	
4699999 - Bonds - Credit Tenant Loans					20,263,647	20,263,647	20,241,887	20,215,484	48,162	0	
Parents, Subsidiaries & Affiliates											
United States											
87219*-AA-2	TBG Ins Svc Corp Sr Nt 6.000% 05/08/03	12/08/2002	Redemption	100.0000	1,054,846	1,054,846	1,054,846	1,054,846			
Total United States					1,054,846	1,054,846	1,054,846	1,054,846	0	0	
5399996 - Bonds - Parent, Subs & Affiliate - United States					1,054,846	1,054,846	1,054,846	1,054,846	0	0	
5399997 - Bonds - Parent, Subs & Affiliate - Canada					0	0	0	0	0	0	
5399998 - Bonds - Parent, Subs & Affiliate - Other Countries					0	0	0	0	0	0	
5399999 - Bonds - Parent, Subsidiaries and Affiliates					1,054,846	1,054,846	1,054,846	1,054,846	0	0	
6099997 - Bonds - Part 4					3,849,233,813	3,926,860,223	3,822,470,564	3,817,023,262	22,801,770	52,635	
6099998 - Bonds - Part 5					1,058,985,321	1,023,466,449	1,045,176,232	1,043,535,946	(1,640,286)	0	
6099999 - Total - Bonds					4,908,219,134	4,950,326,672	4,867,646,796	4,860,559,208	21,161,484	52,635	
6599998 - Preferred Stocks - Part 5					0	XXX	0	0	0	0	

SCHEDULE D - PART 4

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
BONDS US Governments United States																
3134A4-JT-2	FHLMC Reference Nt 5.750% 01/15/12	...06/10/2002	Greenwich Capital Markets Inc.	06/25/2002	Direct	10,000,000	10,099,200	10,099,200	10,099,148	(52)			52	52	257,153	234,792
3134A4-QD-9	FHLMC Reference Nt 5.125% 07/15/12	...07/15/2002	Bank of America BISC Dealer	08/08/2002	Salomon Smith Barney	25,000,000	24,855,250	25,148,750	24,856,612	1,362			292,138	292,138	156,597	
31359M-HK-2	FNMA Benchmark Nt 5.500% 03/15/11	...07/18/2002	Salomon Smith Barney	09/20/2002	Various	50,000,000	51,374,500	54,180,000	51,357,019	(17,481)			2,822,981	2,822,981	1,404,028	947,222
31359M-MP-5	FNMA Benchmark Nt 5.250% 04/15/07	...06/10/2002	Salomon Smith Barney	06/25/2002	Direct	10,000,000	10,240,800	10,240,800	10,239,203	(1,597)			1,597	1,597	129,792	109,375
31359M-NP-4	FNMA Benchmark Nt 4.250% 07/15/07	...07/18/2002	Bank of America BISC Dealer	12/10/2002	Various	30,000,000	30,025,500	31,074,400	30,023,777	(1,723)			1,050,623	1,050,623	429,722	
Total United States						125,000,000	126,595,250	130,743,150	126,575,759	(19,491)	0	0	4,167,391	4,167,391	2,377,292	1,291,389
0399996 - Bonds - U.S. Government						125,000,000	126,595,250	130,743,150	126,575,759	(19,491)	0	0	4,167,391	4,167,391	2,377,292	1,291,389
0399999 - Bonds - U.S. Governments						125,000,000	126,595,250	130,743,150	126,575,759	(19,491)	0	0	4,167,391	4,167,391	2,377,292	1,291,389
Special Revenue & Assessment United States																
312904-N2-7	FHLMC REMIC Ser 1030 F 9.000% 12/15/20	...06/05/2002	Raymond James & Assoc Inc.	12/01/2002	Paydown	220,485	233,163	220,485	220,485	(12,678)				0	5,573	496
31339L-PD-6	FHLMC REMIC Ser 2393 C 5.500% 12/15/31	...06/13/2002	Greenwich Capital Markets Inc.	12/01/2002	Paydown	124,308	118,266	124,308	124,308	6,042				0	2,005	301
3133T5-U7-6	FHLMC REMIC Ser 2114 6.000% 43-PE	...03/01/2002	Direct	12/01/2002	Paydown	1,352,119	1,383,461	1,352,119	1,352,119	(31,342)				0	36,606	
3133TH-PK-7	06/15/17 CI PL FNMA REMIC Ser 7.500% 09/25/21	...09/13/2002	BB&T Capital Markets	09/13/2002	BB&T Capital Markets	4,000,000	4,168,750	4,169,375	4,168,750				625	625	11,333	11,333
31358P-NR-4	1992-138E FNMA Ser 2001-61 CI VT 6.000%	...03/01/2002	Direct	12/01/2002	Paydown	991,967	1,016,498	991,967	991,967	(24,531)				0	30,387	
31359W-KE-0	05/25/10 VA FNMA Pool # 254508 5.000% 11/01/12	...03/21/2002	Direct	12/01/2002	Paydown	224,114	224,849	224,114	224,114	(735)				0	5,640	934
31371K-U9-0	FNMA Ser 2001-61 CI VT 6.000% 03/25/18	...10/31/2002	Various	12/01/2002	Paydown	271,077	279,633	271,077	271,077	(8,556)				0	1,129	678
313921-T2-4	FHLMC REMIC Ser 6.500% 07/25/14 2002-28 VA	...10/04/2002	First Tennessee Bank NA	10/04/2002	Legg Mason Wood Walker Inc.	5,000,000	5,172,656	5,182,813	5,172,577	(79)		10,235	10,235	10,235	7,500	6,667
31392D-AH-5	FHLMC Ser 2002-74 CI 4.500% 02/25/17 KL	...06/12/2002	Salomon Smith Barney	12/01/2002	Paydown	284,598	295,982	284,598	284,598	(11,384)				0	5,420	822
31392F-TN-7	FHLMC REMIC Ser 2448 6.500% 02/15/13 VG	...11/01/2002	Salomon Smith Barney	12/01/2002	Paydown	889,770	897,980	889,770	889,770	(8,210)				0	3,337	493
31392M-DF-6	FHLMC REMIC Ser 2471 6.000% 09/15/11 VA	...06/12/2002	UBS, Warburg, Dillon Read	12/01/2002	Paydown	559,038	583,650	559,038	559,038	(24,612)				0	10,646	1,158
31392R-4K-4	FHLMC REMIC Ser 2490 6.000% 02/15/14 VA	...08/22/2002	Bank of America-CMO	12/01/2002	Paydown	303,769	320,334	303,769	303,769	(16,565)				0	3,807	1,316
31392R-TR-2	FHLMC REMIC Ser 2478 6.000% 10/15/11 VA	...08/16/2002	Various	12/01/2002	Paydown	382,988	400,703	382,988	382,988	(17,716)				0	4,799	1,851
31392T-YD-3	Government Natl Mtg 6.500% 02/20/13 Assn Ser 2002-33 CI VH	...08/22/2002	Bank of America-CMO	12/01/2002	Paydown	306,329	322,818	306,329	306,329	(16,489)				0	3,839	1,481
38373W-4P-0	Government Natl Mtg 6.500% 02/20/13 Assn Ser 2002-30 CI VA	...06/13/2002	UBS, Warburg, Dillon Read	12/01/2002	Paydown	297,319	311,349	297,319	297,319	(14,030)				0	5,662	913
38373W-Q7-6	GNMA Ser 2002-48 CI VG 6.500% 12/16/12	...06/13/2002	First Tennessee Bank NA	12/01/2002	Paydown	65,815	68,977	65,815	65,815	(3,162)				0	1,253	202
38373X-P3-4		...07/12/2002	Huntington Capital Corp	12/01/2002	Paydown	170,313	179,494	170,313	170,313	(9,181)				0	2,778	892
Total United States						15,444,008	15,978,563	15,796,195	15,785,335	(193,228)	0	0	10,860	10,860	141,714	29,537
3199996 - Bonds - Special Revenue - United States						15,444,008	15,978,563	15,796,195	15,785,335	(193,228)	0	0	10,860	10,860	141,714	29,537
3199997 - Bonds - Special Revenue - Canada						0	0	0	0	0	0	0	0	0	0	0
3199998 - Bonds - Special Revenue - Other Countries						0	0	0	0	0	0	0	0	0	0	0
3199999 - Bonds - Special Revenue						15,444,008	15,978,563	15,796,195	15,785,335	(193,228)	0	0	10,860	10,860	141,714	29,537
Public Utilities (unaffiliated) United States																

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Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
210518-BN-5	Consumers Energy Co 6.000% 03/15/05 1st Mtg Bond	..03/18/2002	Bankers Trust/BOCM	..05/17/2002	Various	15,000,000	14,996,550	14,983,680	14,996,586	36			(12,906)	(12,906)	49,333	
66416T-AE-5	Northeast Generation 4.998% 10/15/05 Co Sr Sec Nt Ser A	..04/15/2002	Salomon Smith Barney	..10/15/2002	Redemption 100.0000	1,421,053	1,411,262	1,421,053	1,421,053	9,791				0	23,675	592
66416T-AE-5	Northeast Generation 4.998% 10/15/05 Co Sr Sec Nt Ser A	..02/11/2002	Tax Free Exchange	..10/15/2002	Redemption 100.0000	1,578,947	1,578,947	1,578,947	1,578,947					0	65,106	24,771
668074-AF-4	Northwestern Corp Nt 7.875% 03/15/07	..03/08/2002	CS First Boston Corporation	..10/29/2002	Tax Free Exchange	14,000,000	13,992,440	13,993,341	13,993,341	901				0	692,125	
723484-AB-7	Pinnacle West Cap Corp 6.400% 04/01/06 Sr Nt	..02/28/2002	Salomon Smith Barney	..11/04/2002	SBC Warburg Dillon Read	5,000,000	5,093,330	4,828,450	5,079,498	(13,832)			(251,048)	(251,048)	352,000	134,756
86765B-AA-7	Sunoco Logistics Ptnrs 7.250% 02/15/12 Op LP Nt	..02/05/2002	Various	..08/07/2002	Tax Free Exchange	11,000,000	10,977,310	10,978,257	10,978,257	947				0	396,535	
872375-AF-7	TECO Energy Inc Nt 6.125% 05/01/07	..06/20/2002	Various	..10/02/2002	Barclays Capital	2,000,000	2,029,360	1,793,120	2,027,910	(1,450)			(234,790)	(234,790)	49,000	7,146
Total United States						50,000,000	50,079,199	49,576,847	50,075,591	(3,608)	0	0	(498,744)	(498,744)	1,627,773	167,264
3899996 - Bonds - Public Utilities - United States						50,000,000	50,079,199	49,576,847	50,075,591	(3,608)	0	0	(498,744)	(498,744)	1,627,773	167,264
3899997 - Bonds - Public Utilities - Canada						0	0	0	0	0	0	0	0	0	0	0
3899998 - Bonds - Public Utilities - Other Countries						0	0	0	0	0	0	0	0	0	0	0
3899999 - Bonds - Public Utilities						50,000,000	50,079,199	49,576,847	50,075,591	(3,608)	0	0	(498,744)	(498,744)	1,627,773	167,264
Industrial & Miscellaneous United States																
00184A-AE-5	AOL Time Warner Inc Nt 6.150% 05/01/07	..01/01/2002	Merrill Lynch	..06/03/2002	Dain Rauschar Inc	5,000,000	4,949,700	4,949,750	4,949,700				50	50	49,542	49,542
00764P-AW-0	AerCo Ltd Ser 2A CI B2 2.470% 07/15/25	..04/30/2002	Wachovia Capital Markets Inc	..06/25/2002	Direct	4,349,130	4,089,542	4,093,667	4,093,400	3,858			267	267	24,861	8,086
00764P-AW-0	AerCo Ltd Ser 2A CI B2 2.470% 07/15/25	..04/30/2002	Wachovia Capital Markets Inc	..06/15/2002	Paydown	39,619	37,254	39,619	39,619	2,365				0	151	74
01877K-AB-9	Alliance Pipeline LP 6.996% 12/31/19 Sr Nt	..08/15/2002	Dain Rauschar Inc	..12/31/2002	Redemption 100.0000	78,163	83,207	78,163	78,163	(5,044)				0	2,734	759
02378J-AT-5	American Airlines AMR 7.377% 05/23/19 EETC Ser 2001-1 CI B	..02/18/2002	Direct	..11/23/2002	Paydown	342,843	347,681	342,843	342,843	(4,838)				0	18,258	5,972
02378J-AU-2	American Airlines AMR 7.379% 05/23/16 EETC Ser 2001-10	..02/18/2002	Direct	..11/23/2002	Paydown	1,752,403	1,752,403	1,752,403	1,752,403					0	80,096	30,531
02635P-RG-0	American General Fin 5.875% 07/14/06 MT Nt Ser F	..05/30/2002	CS First Boston Corporation	..08/26/2002	CS First Boston Corporation	4,000,000	4,115,760	4,240,280	4,109,933	(5,827)			130,347	130,347	87,472	31,986
03061N-EZ-8	AmeriCredit Automobile 6.530% 06/06/08 Rec Tr Receivables Tr Ser 2002-1 CI D	..04/10/2002	Deutsche Bank Securities	..06/25/2002	Direct	1,000,000	999,687	999,711	999,711	24				0	12,153	
03061N-FA-2	AmeriCredit Automobile 8.400% 08/06/09 Rec Tr Receivables Tr Ser 2002-1 CI E	..04/10/2002	Deutsche Bank Securities	..06/25/2002	Direct	2,000,000	1,999,959	1,999,995	1,999,994	35				0	31,267	
05367D-BN-6	Aviation 2.323% 04/11/23 Securitization LLC Flt Rate Nt Ser 12 CI A	..03/15/2002	Direct	..12/11/2002	Paydown	685,023	685,023	685,023	685,023					0	6,741	
05367D-BP-1	Aviation 2.523% 04/11/23 Securitization LLC Flt Rate Nt Ser 12 CI B	..03/15/2002	Direct	..12/11/2002	Paydown	355,717	355,717	355,717	355,717					0	3,756	
07274A-AA-9	Bayer 2002-A Pass 6.100% 01/02/13 Through Tr PTC	..01/31/2002	Salomon Smith Barney	..07/02/2002	Redemption 100.0000	1,834,000	1,834,000	1,834,000	1,834,000					0	47,236	
07383F-HT-8	Bear Stearns Comm Mtg 3.789% 12/03/13 Sec Ser 2002-HOME CI E	..02/13/2002	Bear Stearns Securities Corp	..06/25/2002	Direct	2,500,000	2,500,000	2,500,000	2,500,000					0	35,945	
079867-AQ-0	BellSouth Telecom Inc 6.300% 12/15/15 Deb	..06/11/2002	McDonald & Co Sec Inc	..12/15/2002	Paydown	138,807	141,053	138,807	138,807	(2,246)				0	6,594	4,348
097014-AC-8	Boeing Cap Corp Sr Nt 7.375% 09/27/10	..02/04/2002	Direct	..08/16/2002	Various	3,000,000	3,220,260	3,219,650	3,213,725	(6,535)			5,925	5,925	157,333	79,896
12613X-BB-6	CNH Equipment Tr Ser 3.320% 03/15/10 2002-A CI C	..03/28/2002	CS First Boston Corporation	..06/25/2002	Direct	1,917,390	1,917,390	1,917,390	1,917,390					0	17,826	
12613X-BB-6	CNH Equipment Tr Ser 3.320% 03/15/10 2002-A CI C	..03/28/2002	CS First Boston Corporation	..06/15/2002	Paydown	82,610	82,610	82,610	82,610					0	498	

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
12627D-AA-7	Consumer Cr Ref Index 3.828% 03/22/07 Sec Ser 2002-1A Cl A	..03/22/2002	Goldman Sachs & Company	..06/25/2002	Direct	6,000,000	6,000,000	6,000,000	6,000,000					0	49,875	
12669C-E3-0	CWMBBS Inc Ser 2002-8 6.250% 07/25/32 Cl A8	..06/17/2002	Greenwich Capital Markets Inc	..12/01/2002	Paydown	151,987	157,307	151,987	151,987	(5,320)				0	2,782	712
140723-AA-5	Captec Franchise Tr 6.504% 10/25/20 1999-1 Cl A1	..05/28/2002	CS First Boston Corporation	..06/25/2002	Direct	481,012	463,575	463,575	463,936	361			(361)	(361)	4,715	2,607
140723-AA-5	Captec Franchise Tr 6.504% 10/25/20 1999-1 Cl A1	..05/28/2002	CS First Boston Corporation	..12/01/2002	Paydown	529,319	510,131	529,319	529,319	19,188				0	11,649	2,869
141749-AA-9	Carey Comm Mtg Tr Ser 5.970% 08/20/19 2002-1 Cl A	..08/27/2002	Direct	..12/10/2002	Paydown	67,380	67,380	67,380	67,380					0	795	
17248R-AA-4	Cingular Wireless Nt 5.625% 12/15/06	..04/10/2002	Lehman Brothers Inc	..09/11/2002	Tax Free Exchange	3,000,000	2,936,040	2,941,226	2,941,226	5,186				0	126,094	57,656
17248R-AD-8	Cingular Wireless Nt 6.500% 12/15/11	..04/10/2002	UBS, Warburg, Dillon Read	..09/11/2002	Tax Free Exchange	8,000,000	7,750,800	7,759,359	7,759,359	8,559				0	388,556	177,667
172937-AR-5	Circuit City Crd Cd 3.120% 04/15/10 Mtg Tr Ser 2002-1 Cl C	..04/23/2002	BA Securities	..06/25/2002	Direct	6,000,000	6,000,000	6,000,000	6,000,000					0	28,910	
172953-7K-1	Citicorp Mtg Sec Corp 6.500% 04/25/32 Ser 2002-5 Cl 1A5	..04/23/2002	Legg Mason Wood Walker Inc	..12/01/2002	Paydown	294,449	302,362	294,449	294,449	(7,913)				0	7,159	1,542
17305E-AV-7	Citibank Cr Card 4.950% 02/09/09 Issuance Tr Ser 2002-A1 Cl A1	..03/25/2002	Various	..04/17/2002	Salomon Smith Barney	13,000,000	12,937,813	12,903,008	12,938,640	828			(35,632)	(35,632)	146,575	38,088
200335-AA-5	Comdisco Holding Inc 4.400% 02/12/04 Nt Ser A	..10/01/2002	Taxable Exchange	..10/21/2002	Call 100.0000	806,725	806,725	806,725	806,725					0	7,464	106
200335-AB-3	Comdisco Holding Inc 11.000% 08/12/05 Nt Ser B	..10/01/2002	Taxable Exchange	..12/30/2002	Call 100.0000	534,450	534,450	534,450	534,450					0	32,155	163
20846Q-JS-8	Conseco Fin Sec Corp 7.954% 12/01/32 Ser 2002-1 Cl MF	..04/05/2002	Lehman Brothers Inc	..06/25/2002	Direct	3,000,000	3,000,000	3,000,000	3,000,000					0	49,050	
20846Q-JT-6	Conseco Fin Sec Corp 9.546% 12/01/32 Ser 2002-1 Cl M2	..04/05/2002	Lehman Brothers Inc	..06/25/2002	Direct	1,000,000	1,000,000	1,000,000	1,000,000					0	19,622	
20846Q-JY-5	Conseco Fin Sec Corp 7.424% 03/25/33 Ser 2002-2 Cl M1	..06/11/2002	CS First Boston Corporation	..06/25/2002	Direct	3,000,000	2,999,946	2,999,952	2,999,950	5			1	1	14,848	8,043
20847T-BS-9	Conseco Fin Sec Corp 3.170% 05/15/33 Ser 2002-B Cl M1	..04/17/2002	Merrill Lynch	..06/25/2002	Direct	2,000,000	2,000,000	2,000,000	2,000,000					0	12,177	
20847T-BT-7	Conseco Fin Sec Corp 3.920% 05/15/33 Ser 2002-B Cl M2	..04/17/2002	Merrill Lynch	..06/25/2002	Direct	2,000,000	2,000,000	2,000,000	2,000,000					0	14,709	
20854P-AA-7	Consol Energy Inc Nt 7.875% 03/01/12	..03/04/2002	Salomon Smith Barney	..07/25/2002	Tax Free Exchange	12,000,000	11,915,858	11,917,792	11,917,792	1,934				0	362,250	
22540V-L8-3	CS First Boston Mtg 3.370% 07/25/32 Sec Corp Ser 2002-S12 Cl M2	..04/05/2002	CS First Boston Corporation	..06/25/2002	Direct	3,600,000	3,600,000	3,600,000	3,600,000					0	23,152	380
22540V-MJ-8	CS First Boston Mtg 3.220% 07/25/32 Sec Corp Ser 2001-HE30 Cl M2	..01/14/2002	CS First Boston Corporation	..06/25/2002	Direct	5,000,000	4,968,737	4,972,355	4,972,333	3,596			22	22	91,343	10,879
22540V-N5-7	CS First Boston Mtg 2.970% 10/25/32 Sec Corp Ser 2002-HE11 Cl M2	..04/18/2002	CS First Boston Corporation	..06/25/2002	Direct	3,000,000	3,000,000	3,000,000	3,000,000					0	16,102	288
22540V-N7-3	CS First Boston Mtg 4.170% 10/25/32 Sec Corp Ser 2002-HE11 Cl B2	..04/18/2002	CS First Boston Corporation	..06/25/2002	Direct	2,000,000	2,000,000	2,000,000	2,000,000					0	14,535	234
22540V-RZ-7	CS First Boston Mtg 6.365% 01/25/32 Sec Corp Ser 2001-33 Cl CB2	..01/07/2002	CS First Boston Corporation	..06/25/2002	Direct	4,177,382	3,910,422	3,915,666	3,915,618	5,196			48	48	128,520	6,648
22540V-RZ-7	CS First Boston Mtg 6.365% 01/25/32 Sec Corp Ser 2001-33 Cl CB2	..01/07/2002	CS First Boston Corporation	..06/01/2002	Paydown	22,031	20,624	22,031	22,031	1,408				0	352	35
247367-AZ-8	Delta Airlines Inc PT 7.779% 07/02/13 Tr Ser 2002-1 Cl C	..05/02/2002	Merrill Lynch	..06/25/2002	Direct	6,000,000	6,078,000	6,075,448	6,075,494	(2,506)			(46)	(46)	71,308	9,076
269243-AK-7	E-Trade Bank Mtg 6.500% 01/25/32 Backed Sec Ser 2001-2 Cl B4	..01/08/2002	Greenwich Capital Markets Inc	..06/25/2002	Direct	1,488,484	1,136,365	1,142,103	1,142,042	5,678			60	60	46,763	3,494
269243-AK-7	E-Trade Bank Mtg 6.500% 01/25/32 Backed Sec Ser 2001-2 Cl B4	..01/08/2002	Greenwich Capital Markets Inc	..06/01/2002	Paydown	6,289	4,802	6,289	6,289	1,488				0	103	15
302569-AA-6	FPL Virginia Funding 7.520% 06/30/19 Corp Sr Nt	..07/26/2002	Lehman Brothers Inc	..12/31/2002	Redemption 100.0000	300,920	306,894	300,920	300,920	(5,975)				0	11,315	1,886
31331F-AH-4	Federal Express Corp 7.890% 09/23/08 PTC Ser 94A310-A2	..06/14/2002	Baird Robert W & Co Inc	..09/23/2002	Redemption 100.0000	93,744	102,083	93,744	93,744	(8,339)				0	3,698	1,767

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
3133MN-VV-0.	Federal Home Loan Bk 5.750% 05/15/12 Global Nt.	..06/19/2002...	Salomon Smith Barney.....	..09/27/2002...	Various.....	250,000,000	..257,670,000	..275,919,200	..257,518,835	(151,165)			..18,400,365	..18,400,365	5,190,972	1,357,639
33736X-GB-9.	First Union Nat Bk 7.198% 02/12/34 Comm Mtg Ser 2002-C1 Cl G	..02/14/2002...	Direct.....	..06/25/2002...	Direct.....	2,000,000	..2,009,923	..2,009,586	2,009,589	(334)			(3)	(3)	58,702	9,597
33736X-GC-7.	First Union Nat Bk 5.967% 02/12/34 Comm Mtg Ser 2002-C1 Cl H	..02/14/2002...	Direct.....	..06/25/2002...	Direct.....	500,000	..386,302	..388,631	..388,611	2,309			..20	..20	..11,934	..1,989
345397-TX-1.	Ford Motor Cr Co Nt 6.500% 01/25/07 GMAC Commercial Mtg 2.923% 01/11/14	..06/26/2002...	CS First Boston Corporation.....	..06/26/2002...	Morgan Stanley & Co Inc.....	10,000,000	..10,070,600	..10,072,600	10,070,600				2,000	2,000	281,667	281,667
361849-UN-0.	Sec Inc Ser 2002-FL1 Cl C	..03/11/2002...	Goldman Sachs & Company.....	..06/25/2002...	Direct.....	2,451,116	..2,451,116	..2,451,116	2,451,116					0	22,087	
361849-UN-0.	GMAC Commercial Mtg 2.923% 01/11/14 Sec Inc Ser 2002-FL1 Cl C	..03/11/2002...	Goldman Sachs & Company.....	..06/11/2002...	Paydown.....	884	..884	..884	884					0	4	
361849-UP-5.	GMAC Commercial Mtg 4.023% 01/11/14 Sec Inc Ser 2002-FL1 Cl D	..03/11/2002...	Goldman Sachs & Company.....	..06/25/2002...	Direct.....	3,498,739	..3,498,659	..3,498,651	3,498,651	(9)				0	43,909	
361849-UP-5.	GMAC Commercial Mtg 4.023% 01/11/14 Sec Inc Ser 2002-FL1 Cl D	..03/11/2002...	Goldman Sachs & Company.....	..06/11/2002...	Paydown.....	1,261	..1,261	..1,261	1,261					0	9	
41137*-AA-8.	Hantz Group Inc Secd 7.750% 08/03/07 Nt	..06/28/2002...	Direct.....	..12/30/2002...	Call 100.0000.....	938,776	..938,776	..938,776	938,776					0	54,566	
41137*-AA-8.	Hantz Group Inc Secd 7.750% 08/03/07 Nt	..06/28/2002...	Direct.....	..09/30/2002...	Redemption 100.0000.....	61,224	..61,224	..61,224	61,224					0	909	
413086-AC-3.	Harman Intl Sr Nt 7.125% 02/15/07 Horace Mann Educators 6.625%	..02/14/2002...	CS First Boston Corporation.....	..08/22/2002...	Tax Free Exchange.....	16,400,000	..16,271,096	..16,282,014	16,282,014	10,918				0	593,988	
440327-AE-4.	01/15/06 Corp Sr Nt	..10/17/2002...	Various.....	..10/17/2002...	CS First Boston Corporation.....	12,000,000	..12,224,920	..12,590,520	12,209,633	(15,287)			380,887	380,887	433,201	230,587
45254T-KG-8.	IMPAC Secd Assets CMN 6.500% 01/25/32 Owner Tr Ser 2001-8 Cl M2	..01/17/2002...	Direct.....	..06/25/2002...	Direct.....	3,077,396	..2,866,786	..2,870,465	2,870,427	3,640			38	38	96,681	12,224
45254T-KG-8.	IMPAC Secd Assets CMN 6.500% 01/25/32 Owner Tr Ser 2001-8 Cl M2	..01/17/2002...	Direct.....	..06/01/2002...	Paydown.....	21,629	..20,149	..21,629	21,629	1,480				0	305	86
45254T-KH-6.	IMPAC Secd Assets CMN 6.500% 01/25/32 Owner Tr Ser 2001-8 Cl M3	..01/17/2002...	Direct.....	..06/25/2002...	Direct.....	1,489,206	..1,340,984	..1,343,601	1,343,574	2,590			27	27	46,786	5,915
45254T-KH-6.	IMPAC Secd Assets CMN 6.500% 01/25/32 Owner Tr Ser 2001-8 Cl M3	..01/17/2002...	Direct.....	..06/01/2002...	Paydown.....	10,467	..9,425	..10,467	10,467	1,042				0	148	42
494553-AA-8.	Kinder Morgan Inc Nt 6.500% 09/01/12	..08/22/2002...	Salomon Smith Barney.....	..11/25/2002...	Tax Free Exchange.....	4,500,000	..4,487,220	..4,487,465	4,487,465	245				0	71,500	
52204P-AM-1.	Lease Inv Flight Tr 2.540% 07/15/31 Ser 1A Cl B1	..03/28/2002...	First Union.....	..06/25/2002...	Direct.....	4,813,550	..4,382,586	..4,386,952	4,386,838	4,252			114	114	40,699	9,691
52204P-AM-1.	Lease Inv Flight Tr 2.540% 07/15/31 Ser 1A Cl B1	..03/28/2002...	First Union.....	..06/15/2002...	Paydown.....	36,554	..33,281	..36,554	36,554	3,273				0	212	74
532716-AH-0.	Morgan/JP/Securities - Bonds	..11/25/2002...	Morgan/JP/Securities - Bonds.....	..11/25/2002...	Dain Rauschar Inc.....	3,000,000	..2,987,190	..3,067,950	2,987,190				80,760	80,760		
542514-CL-6.	Limited Inc/The Nt 6.125% 12/01/12 Long Beach Mtg Loan Tr 3.670% 07/25/32 Ser 2002-2 Cl M3	..05/24/2002...	CS First Boston Corporation.....	..06/25/2002...	Direct.....	4,000,000	..4,000,000	..4,000,000	4,000,000					0	9,552	
58528#-DV-6.	Meijer Inc 1st Mtg 6.960% 12/01/11 Bond Ser B-2	..06/20/2002...	Dain Rauschar Inc.....	..12/01/2002...	Redemption 100.0000.....	116,315	..121,187	..116,315	116,315	(4,872)				0	4,048	427
608190-AA-2.	Mohawk Inds Inc Nt Ser 6.500% 04/15/07 C	..04/16/2002...	Various.....	..06/14/2002...	Tax Free Exchange.....	15,500,000	..15,556,130	..15,554,867	15,554,867	(1,263)				0	201,500	18,417
61744A-AD-2.	Morgan Stanley TRACERS 4.037% 09/15/11 Nt	..01/01/2002...	Morgan Stanley & Co Inc.....	..09/12/2002...	Morgan Stanley & Co Inc.....	295,174,000	..312,825,001	..304,339,495	312,199,580	(625,421)			(7,860,085)	(7,860,085)	11,943,062	5,511,303
61744A-AD-2.	Morgan Stanley TRACERS 4.037% 09/15/11 Nt	..01/01/2002...	Morgan Stanley & Co Inc.....	..06/21/2002...	Taxable Exchange.....	5,126,000	..5,432,528	..5,418,437	5,418,437	(14,091)				0	313,850	95,709
62827G-AA-3.	Mutual Fund Fee Tr XIX 6.440% 12/01/09 Ser 2002-1 Cl A	..01/29/2002...	Salomon Smith Barney.....	..12/30/2002...	Paydown.....	605,962	..605,962	..605,962	605,962					0	19,246	
64956*-AA-8.	New York Mercantile 7.480% 10/01/11 Exchange Sr Nt Ser A	..05/29/2002...	Direct.....	..10/01/2002...	Redemption 100.0000.....	181,741	..192,300	..181,741	181,741	(10,559)				0	6,797	2,190
667294-AT-9.	Northwest Airlines PTC 8.072% 04/01/21 Ser 2000-1 Cl G	..02/11/2002...	UBS, Warburg, Dillon Read....	..06/25/2002...	Direct.....	4,788,717	..5,083,031	..5,079,330	5,079,390	(3,642)			(60)	(60)	283,466	142,807
667294-AT-9.	Northwest Airlines PTC 8.072% 04/01/21 Ser 2000-1 Cl G	..02/11/2002...	UBS, Warburg, Dillon Read....	..04/01/2002...	Paydown.....	125,479	..133,191	..125,479	125,479	(7,712)				0	5,064	3,742
66937R-PP-8.	Norwest Asset 6.500% 04/25/29 Securities Corp Ser 1999-8 Cl A3	..07/23/2002...	Legg Mason Wood Walker Inc....	..12/01/2002...	Paydown.....	5,420	..5,569	..5,420	5,420	(149)				0	87	24

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Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
67087T-DS-7...	Oakwood Mtg Inv Inc 7.620% 06/15/32 Ser 2002-B Cl M1	..05/17/2002...	CS First Boston Corporation	..06/25/2002...	Direct.....	3,000,000	2,998,557	2,999,153	2,999,155	598			(2)	(2)	34,290	19,050
68382K-AJ-9...	Opryland Hotel Tr Ctf 3.239% 04/01/11 Ser 2001-OPRA Cl D	..01/22/2002...	Merrill Lynch	..06/25/2002...	Direct.....	4,000,000	3,931,250	3,943,843	3,943,759	12,509			84	84	70,718	9,797
68389F-CE-2...	Option One Mtg Corp 3.370% 02/25/32 Ser 2002-1 Cl M3	..01/24/2002...	Lehman Brothers Inc	..06/25/2002...	Direct.....	4,000,000	4,000,000	4,000,000	4,000,000					0	59,669	
68400X-AJ-9...	Option One Mtg Loan Tr 3.270% 06/25/32 Ser 2002-2 Cl M3	..03/06/2002...	BA Securities	..06/25/2002...	Direct.....	2,000,000	2,000,000	2,000,000	2,000,000					0	21,482	
69563N-AA-1...	PaineWebber(CircuitCityStores) PTC Ser 1996-A Cl 1 8.387% 08/01/18	..04/15/2002...	Piper Jaffray Inc	..12/01/2002...	Paydown.....	86,144	82,287	86,144	86,144	3,857				0	2,731	442
695927-FV-0...	Paine Webber Mtg 6.500% 02/25/24 Accept Corp Ser 1994-2 Cl A4	..01/08/2002...	Raymond James & Assoc Inc	..12/01/2002...	Paydown.....	467,726	467,726	467,726	467,726					0	18,000	828
701120-AA-5...	Parker Retirement Svgs 6.340% 07/15/08 Plan Tr Amortizing Nt	..06/10/2002...	Raymond James & Assoc Inc	..07/15/2002...	Redemption 100.0000	100,839	104,612	100,839	100,839	(3,772)				0	3,197	2,628
74137W-AA-8...	Preferred Term Sec Ltd 4.512% 04/03/32 V Combo Flt Rate Nt	..03/14/2002...	First Tennessee Bank NA	..10/03/2002...	Paydown.....	425,703	425,703	425,703	425,703					0	8,100	
74138K-AA-3...	Preferred Term Sec Ltd 4.512% 04/03/32 VI Combo Flt Rt Nt	..06/14/2002...	First Tennessee Bank NA	..10/03/2002...	Paydown.....	228,632	228,632	228,632	228,632					0	2,906	
74913E-AH-3...	Qwest Capital Fdg Nt 7.250% 02/15/11	..06/18/2002...	Taxable Exchange	..12/26/2002...	Taxable Exchange	1,331,000	1,406,147	893,588	1,064,800	(341,347)			(171,213)	(171,213)	83,361	32,970
749685-A#-0...	RPM Inc Sr Nt 6.610% 11/15/06	..10/23/2002...	Tax Free Exchange	..11/20/2002...	Tax Free Exchange	4,000,000	3,921,104	3,922,488	3,922,488	1,383				0	135,872	116,042
79548K-P2-8...	Salomon Bros Mtg Sec 2.610% 07/25/29 VII Inc Ser 1999-NC3 Cl M2	..03/05/2002...	Salomon Smith Barney	..12/25/2002...	Paydown.....	2,066,137	2,060,326	2,066,137	2,066,137	5,811				0	47,748	1,919
79548K-T3-2...	Salomon Bros Mtg Sec 2.720% 09/25/29 VII Inc Ser 1999-NC4 Cl M2	..03/05/2002...	Salomon Smith Barney	..12/25/2002...	Paydown.....	817,879	816,346	817,879	817,879	1,534				0	21,250	787
808626-AB-1...	Science Applications 6.250% 07/01/12 Intl Corp Nt	..06/21/2002...	Morgan/JP/Securities - Bonds	..11/11/2002...	Tax Free Exchange	9,000,000	8,962,920	8,963,968	8,963,968	1,048				0	207,813	
83436N-AG-4...	Solstice ABS CBO Ltd 3.895% 05/09/38 Ser 2A Cl C	..05/02/2002...	CS First Boston Corporation	..06/25/2002...	Direct.....	2,000,000	2,000,000	2,000,000	2,000,000					0	11,933	
844741-AR-9...	Southwest Airlines Co 7.220% 07/01/13 PTC Ser 1995-A Cl 3	..05/28/2002...	Dain Rauschar Inc	..07/01/2002...	Paydown.....	28,249	29,714	28,249	28,249	(1,465)				0	1,020	850
86358R-XU-6...	Structured Asset Sec 3.450% 02/25/32 Corp Ser 2002-AL1 Cl B4	..02/25/2002...	Lehman Brothers Inc	..06/25/2002...	Direct.....	983,132	656,087	665,193	665,108	9,021			85	85	10,741	660
86358R-XU-6...	Structured Asset Sec 3.450% 02/25/32 Corp Ser 2002-AL1 Cl B4	..02/25/2002...	Lehman Brothers Inc	..06/01/2002...	Paydown.....	12,831	8,563	12,831	12,831	4,268				0	72	9
86358R-YE-1...	Structured Asset Sec 3.450% 02/25/32 Corp Ser 2002-AL1 Cl B3	..02/25/2002...	Lehman Brothers Inc	..06/25/2002...	Direct.....	2,457,829	1,950,134	1,964,929	1,964,791	14,657			138	138	26,852	1,649
86358R-YE-1...	Structured Asset Sec 3.450% 02/25/32 Corp Ser 2002-AL1 Cl B3	..02/25/2002...	Lehman Brothers Inc	..06/01/2002...	Paydown.....	32,077	25,451	32,077	32,077	6,626				0	181	22
87263C-AE-2...	TRI Funding III Inc 7.685% 08/15/10 Ser 1999-1 Cl C	..02/15/2002...	Direct.....	..12/01/2002...	Paydown.....	566,327	579,424	566,327	566,327	(13,096)				0	19,633	2,418
87287V-A*-3...	TSI Telecommunication 5.880% 02/14/07 Svcs Inc Term Ln B	..09/09/2002...	Tax Free Exchange	..12/31/2002...	Redemption 100.0000	140,625	133,163	140,625	140,625	7,462				0	2,722	
87287V-A*-3...	TSI Telecommunication 6.240% 02/14/07 Svcs Inc Term Ln B	..03/11/2002...	Lehman Brothers Inc	..09/09/2002...	Tax Free Exchange	281,250	265,078	266,325	266,325	1,247				0	8,649	
87287V-A*-3...	TSI Telecommunication 6.310% 02/14/07 Svcs Inc Term Ln B	..09/09/2002...	Tax Free Exchange	..09/30/2002...	Redemption 100.0000	140,625	133,163	140,625	140,625	7,462				0	518	
885622-AA-8...	3M Employee Stk Own 5.620% 07/15/09 Plan Tr Nt	..06/24/2002...	Morgan Stanley & Co Inc	..07/15/2002...	Paydown.....	780,465	803,073	780,465	780,465	(22,609)				0	21,931	18,941
929227-HM-1...	Washington Mut MSC Mtg 6.337% 12/25/31 PTC Ser 2001-MS14 Cl CB3	..01/01/2002...	Lehman Brothers Inc	..06/25/2002...	Direct.....	5,502,330	5,146,398	5,152,363	5,152,291	5,894			72	72	197,606	(8)
929227-HM-1...	Washington Mut MSC Mtg 6.337% 12/25/31 PTC Ser 2001-MS14 Cl CB3	..01/01/2002...	Lehman Brothers Inc	..06/01/2002...	Paydown.....	47,844	44,749	47,844	47,844	3,095				0	890	
929566-G*-2...	Wabash National Corp 9.660% 03/30/04 Sec Nt Ser A (New)	..04/11/2002...	Taxable Exchange	..10/17/2002...	Call 100.0000	192,308	192,308	192,308	192,308					0	9,564	
929566-G*-2...	Wabash National Corp 9.660% 03/30/04 Sec Nt Ser A (New)	..04/11/2002...	Taxable Exchange	..11/30/2002...	Redemption 100.0000	400,901	400,901	400,901	400,901					0	14,810	

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
94978#-AT-4	Wells Fargo Bank 6.650% 08/01/27 Northwest NA Cr Tenant Lease Ser 2002 CI 20	..07/28/2002	Legg Mason Wood Walker Inc.	12/01/2002	Redemption 100.0000	7,892	7,892	7,892	7,892					0	113	
94978#-AU-1	Wells Fargo Bank 7.380% 05/15/32 Northwest NA MMRA Lease Backed Loan Wells Fargo Bank 6.640% 10/10/24 Northwest NA Cr Tenant Lease (CVS Corp)	..07/30/2002	Direct	12/15/2002	Redemption 100.0000	56,568	59,227	56,568	56,568	(2,658)				0	1,048	174
94978#-AX-5	West Texas Utilities 6.375%	..10/09/2002	CS First Boston Corporation	12/10/2002	Redemption 100.0000	6,742	6,742	6,742	6,742					0	57	
956279-AX-1	10/01/05 Co 1st Mtg Bd Ser U	..02/06/2002	Raymond James & Assoc Inc.	06/25/2002	Salomon Smith Barney	5,000,000	5,198,800	5,336,950	5,180,043	(18,757)			156,907	156,907	236,406	115,104
98157D-AK-2	WorldCom Inc Nt 8.250% 05/15/31	..08/12/2002	Deutsche Bank Securities	11/20/2002	SBC Warburg Dillon Read	5,000,000	575,000	1,203,125	575,000				628,125	628,125		
Total United States						812,216,365	830,910,313	841,512,434	829,793,491	(1,116,821)	0	0	11,718,943	11,718,943	23,285,873	8,543,758
Other Country																
36169R-AG-6	6-Force CDO Ltd Ser 7.610% 06/25/37 2002-1A CI D	..05/31/2002	Bear Stearns Securities Corp	06/25/2002	Direct	3,000,000	3,000,120	3,000,120	3,000,075	(45)			45	45	15,220	12,049
803070-AA-9	Sappi Papier Holding 6.750% 06/15/12 AG Nt	..06/05/2002	Morgan/JP/Securities - Bonds	06/05/2002	Salomon Smith Barney	4,000,000	3,987,000	4,037,880	3,987,000				50,880	50,880		
G2044@-AB-1	Compass Group PLC Sr 7.550% 09/17/03 Nt Ser A	..03/01/2002	Nationwide Life and Annuity	05/31/2002	Tax Free Exchange	2,000,000	2,114,083	2,096,147	2,096,147	(17,936)				0	106,539	68,789
J6204@-AA-7	Deutsche Bk AG London 2.592% 03/19/08 Part Agreement (Memphis)	..06/19/2002	Deutsche Bank Securities	11/30/2002	Redemption 100.0000	300,330	295,464	300,330	300,330	4,865				0	3,481	
J6205#-AA-4	Deutsche Bk AG London 2.480% 03/19/08 Part Agreement (Knoxville)	..06/19/2002	Deutsche Bank Securities	12/30/2002	Redemption 100.0000	592,744	583,142	592,744	592,744	9,602				0	4,117	
Total Other Country						9,893,074	9,979,809	10,027,221	9,976,296	(3,513)	0	0	50,925	50,925	129,357	80,838
4599996 - Bonds - Industrial and Miscellaneous - United States						812,216,365	830,910,313	841,512,434	829,793,491	(1,116,821)	0	0	11,718,943	11,718,943	23,285,873	8,543,758
4599997 - Bonds - Industrial and Miscellaneous - Canada						0	0	0	0	0	0	0	0	0	0	0
4599998 - Bonds - Industrial and Miscellaneous - Other Countries						9,893,074	9,979,809	10,027,221	9,976,296	(3,513)	0	0	50,925	50,925	129,357	80,838
4599999 - Bonds - Industrial and Miscellaneous						822,109,439	840,890,122	851,539,655	839,769,787	(1,120,334)	0	0	11,769,867	11,769,867	23,415,230	8,624,596
Credit Tenant Loans United States																
02280*-AA-5	Amalgamated Tr&Savings 7.250% 03/10/06 Bank B Cr Tenant Lease	..03/27/2002	Direct	12/10/2002	Redemption 100.0000	44,170	45,656	44,170	44,170	(1,486)				0	1,345	151
02280@-AA-3	Amalgamated Tr & 7.875% 12/10/08 Savings Bank Cr Tenant Lease	..03/27/2002	Direct	12/10/2002	Redemption 100.0000	48,380	50,815	48,380	48,380	(2,435)				0	1,601	180
05549@-AA-3	BJs Wholesale Club Inc 6.950% 05/15/22 Cr Ten Lease (HG Bowie Realty)	..10/17/2002	Blair William & Company	12/15/2002	Redemption 100.0000	20,351	20,547	20,351	20,351	(196)				0	169	
09082#-AA-6	Bird-Wal Inc Cr Tenant 8.000% 08/15/13 Lease	..03/27/2002	Direct	12/15/2002	Redemption 100.0000	54,453	57,306	54,453	54,453	(2,852)				0	1,831	145
10464#-AA-2	Bradshaw /Thomas L/ Cr 8.800% 04/15/14 Tenant Lease	..03/27/2002	Direct	12/15/2002	Redemption 100.0000	57,367	62,719	57,367	57,367	(5,352)				0	2,124	168
12644*-AC-1	CTL Cap Tr 2002-3 Cr 7.290% 12/15/26 Tenant Lease	..02/28/2002	Direct	12/15/2002	Redemption 100.0000	23,337	23,337	23,337	23,337					0	812	61
12644@-BF-1	CTL Cap Tr Everett 7.500% 02/15/27 Realty Cr Tenant Lease	..03/14/2002	Direct	12/15/2002	Redemption 100.0000	11,628	11,676	11,628	11,628	(48)				0	375	
12644@-BG-9	CTL Cap Tr Ser 2002-1 7.025% 05/15/18 CI A1(Great Spring)	..02/11/2002	Direct	11/15/2002	Redemption 100.0000	63,101	63,176	63,101	63,101	(75)				0	1,974	
12644@-BL-8	CTL Cap Tr Ser 2002-8 7.303% 04/15/17 (Hewitt)	..04/22/2002	Direct	12/15/2002	Redemption 100.0000	200,172	204,167	200,172	200,172	(3,994)				0	4,475	
12644@-BQ-7	CTL Cap Tr Ser 2002-34 6.718% 07/15/22 CI A	..12/03/2002	Direct	12/15/2002	Redemption 100.0000	2,544	2,524	2,544	2,544	20				0	6	
223889-AA-4	Cowperwood McAllen I 6.880% 05/15/22 LP Cr Tenant Lease	..06/05/2002	Direct	12/15/2002	Redemption 100.0000	18,999	18,885	18,999	18,999	114				0	373	
23568#-AA-0	Daly /Michael J/ Cr 7.625% 11/16/13 Tenant Lease	..03/27/2002	Direct	12/15/2002	Redemption 100.0000	52,059	53,787	52,059	52,059	(1,728)				0	1,668	132

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SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
29272#-AA-4	Energy Plaza Lease 5.880% 02/14/14 PassThru Tr Cr Tenant Lease Ser A1 Cl A	..02/14/2002	Direct.....	..08/14/2002	Redemption 100.0000	826,389	826,389	826,389	826,389					0	24,296	
29272#-AB-2	Energy Plaza Lease 6.630% 02/14/14 PassThru Tr Cr Tenant Lease Ser A1 Cl B	..02/14/2002	Direct.....	..08/14/2002	Redemption 100.0000	97,396	97,396	97,396	97,396					0	3,229	
34410#-AA-7	Flynn & Zinkan Realty 8.125% 11/15/13 Cr Tenant Lease	..03/27/2002	Direct.....	..12/15/2002	Redemption 100.0000	51,254	55,676	51,254	51,254	(4,422)				0	1,751	139
35138B-AA-4	Fox Family Worldwide 9.250% 11/01/07 Inc Sr Nt	..03/06/2002	CS First Boston Corporation	..11/01/2002	Call 104.6250	3,500,000	3,752,750	3,661,875	3,661,875	(90,875)				0	323,750	115,111
35138B-AB-2	Fox Family Worldwide 10.250% 11/01/07 Inc Nt	..02/27/2002	CS First Boston Corporation	..11/01/2002	Call 105.1250	4,967,736	5,387,510	5,222,333	5,222,333	(165,177)				0	509,193	173,974
37852#-AA-5	Glendale Partners Cr 7.800% 05/15/14 Tenant Lease	..03/27/2002	Direct.....	..12/15/2002	Redemption 100.0000	39,435	41,035	39,435	39,435	(1,600)				0	1,293	103
39103#-AA-8	Great Northern Inv 7.800% 12/15/13 Green Bay Cr Tenant Lease	..03/27/2002	Direct.....	..12/15/2002	Redemption 100.0000	54,269	56,532	54,269	54,269	(2,263)				0	1,779	141
39104#-AA-7	Great Northern Inv 7.800% 03/15/14 Marshfield Cr Tenant Lease	..03/27/2002	Direct.....	..12/15/2002	Redemption 100.0000	52,497	54,643	52,497	52,497	(2,146)				0	1,721	136
43278Q-AA-5	Hillview Avenue Cr 6.731% 10/12/20 Tenant Lease Ser 2002-CTL1	..03/13/2002	Lehman Brothers Inc	..12/11/2002	Redemption 100.0000	69,582	69,953	69,582	69,582	(370)				0	1,954	
52467@-AA-3	Legg Mason Mtg Cap 7.400% 12/15/21 Corp CTL	..03/22/2002	Legg Mason Wood Walker Inc	..12/15/2002	Redemption 100.0000	31,337	32,804	31,337	31,337	(1,467)				0	974	45
52467@-AH-8	Legg Mason Mtg Cap 7.750% 01/15/21 Corp CTL	..07/02/2002	Legg Mason Wood Walker Inc	..12/15/2002	Redemption 100.0000	30,747	32,246	30,747	30,747	(1,500)				0	699	113
52467@-AN-5	Legg Mason Mtg Cap 6.750% 12/15/16 Corp CTL Ser 2002-CTL-29	..09/17/2002	Legg Mason Wood Walker Inc	..12/15/2002	Redemption 100.0000	79,075	85,423	79,075	79,075	(6,348)				0	891	30
68147*-AA-9	Olympia Development Cr 7.825% 01/15/13 Tenant Lease I	..03/27/2002	Direct.....	..12/15/2002	Redemption 100.0000	56,445	60,521	56,445	56,445	(4,076)				0	1,856	147
68147*-AB-7	Olympia Development Cr 7.825% 02/15/13 Tenant Lease II	..03/27/2002	Direct.....	..12/15/2002	Redemption 100.0000	59,708	62,377	59,708	59,708	(2,669)				0	1,964	156
70153@-AA-4	Parkway Bank & Tr Cr 7.500% 06/15/14 Tenant Lease	..03/27/2002	Direct.....	..12/15/2002	Redemption 100.0000	58,010	59,402	58,010	58,010	(1,392)				0	1,828	145
71976*-AA-9	Pickering-Norvan 7.850% 11/15/14 Associates Cr Tenant Lease	..03/27/2002	Direct.....	..12/15/2002	Redemption 100.0000	47,964	51,272	47,964	47,964	(3,308)				0	1,583	125
74975@-AA-2	RW James Inv Corp Cr 8.125% 05/10/13 Tenant Lease	..03/27/2002	Direct.....	..12/10/2002	Redemption 100.0000	52,511	55,609	52,511	52,511	(3,099)				0	1,794	201
839521-AA-9	South Point Energy 8.400% 05/30/12 Center LLC Lease Obligation	..03/14/2002	Nationwide Life and Annuity	..11/30/2002	Redemption 100.0000	159,736	153,666	159,736	159,736	6,070				0	11,158	5,442
85231C-AA-3	St Louis Fed Office 6.910% 01/15/19 Bldg Tr CTL Ser 2002-A	..05/20/2002	Direct.....	..07/15/2002	Redemption 100.0000	22,116	22,116	22,116	22,116					0	233	
92933#-AA-3	WRG III LP Cr Tenant 7.295% 01/15/14 Lease	..03/27/2002	Direct.....	..12/15/2002	Redemption 100.0000	60,233	61,182	60,233	60,233	(949)				0	1,846	146
Total United States						10,913,002	11,633,098	11,329,474	11,329,474	(303,625)	0	0	0	0	910,543	296,993
4699999 - Bonds - Credit Tenant Loans						10,913,002	11,633,098	11,329,474	11,329,474	(303,625)	0	0	0	0	910,543	296,993
6099998 - Total - Bonds						1,023,466,449	1,045,176,232	1,058,985,321	1,043,535,946	(1,640,286)	0	0	15,449,375	15,449,375	28,472,552	10,409,779
COMMON STOCK																
Industrial & Miscellaneous																
United States																
200334-10-0	Comdisco Holding Co - W/I Com	..10/01/2002	Taxable Exchange	..12/27/2002	Salomon Smith Barney	7,268.000	726,800	547,700	726,800				(179,100)	(179,100)		
638926-82-4	Nationwide Sep Acct Trust Income Fund (Seed Acct)	..01/31/2002	Direct.....	..01/31/2002	Direct.....	7,431.450	73,051	73,035	73,051				(16)	(16)		
Total United States						XXX	799,851	620,735	799,851	0	0	0	(179,116)	(179,116)	0	0
6899999 - Common Stocks - Industrial and Miscellaneous						XXX	799,851	620,735	799,851	0	0	0	(179,116)	(179,116)	0	0
7099998 - Total - Common Stocks						XXX	799,851	620,735	799,851	0	0	0	(179,116)	(179,116)	0	0
7199999 - Total - Preferred and Common Stocks							799,851	620,735	799,851	0	0	0	(179,116)	(179,116)	0	0
7299999 Totals							1,045,976,084	1,059,606,056	1,044,335,797	(1,640,286)	0	0	15,270,258	15,270,258	28,472,552	10,409,779

SCHEDULE D - PART 6 - SECTION 1

[illegible]

- | | |
|--|------------------|
| 1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: | \$ 1,412,340,849 |
| 2. Total amount of intangible assets nonadmitted: | \$ 0 |

SCHEDULE D - PART 6 - SECTION 2

1	2	3	4	Stock in Lower-tier Company Owned Indirectly by Insurer on Statement Date	
CUSIP Identification	Name of Lower-tier Company	Name of Company Listed in Section 1 Which Controls Lower-tier Company	Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	5 Number of Shares	6 % of Outstanding
NONE					
0399999 Total				xxx	xxx

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	3	4	Interest		7	8	9	10	11	12	Interest		15	16	17
				5	6							13	14			
CUSIP	Description	Date Acquired	Name of Vendor	Rate of	How Paid	Maturity Date	Book/Adjusted Carrying Value	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds Not in Default	Gross Amount Received	Paid for Accrued Interest	NAIC Design- ation	Effective Rate of Interest
BONDS Public Utilities (unaffiliated) Issuer Obligations (IO) United States																
69833#-AA-2	TECO Energy Inc Tm Nt Gila Riv Proj 6/13/2006	12/31/2002	Various	3.043	MATR	01/31/2003	6,561,790			6,561,790	6,561,790	.555			2Z	3.043
717537-DC-5	Philadelphia Elec Co 1st & Ref Mtg 06/26/2002	06/26/2002	Merrill Lynch	6.500	MN	05/01/2003	5,065,477	(98,223)		5,000,000	5,163,700	54,167	162,500	54,167	1PE	2.500
90808#-AA-9	TECO Energy Inc Tm Ln El Dorado Proj 6/26/2006	12/31/2002	Various	3.043	MATR	01/31/2003	7,475,017			7,475,017	7,475,017	.632			2Z	3.043
959425-A@-8	Western Resources Inc Sr Secd Term Ln 3/17/2003	12/04/2002	Morgan/JP/Securities - Bonds	4.440	MATR	01/03/2003	8,984,615			8,984,615	8,984,615	31,027			3	4.440
Total United States							28,086,899	(98,223)	0	28,021,422	28,185,122	86,380	162,500	54,167	XXX	XXX
3299999 - Public Utilities - Issuer Obligations							28,086,899	(98,223)	0	28,021,422	28,185,122	86,380	162,500	54,167	XXX	XXX
3899996 - Total - Public Utilities Bonds - United States							28,086,899	(98,223)	0	28,021,422	28,185,122	86,380	162,500	54,167	XXX	XXX
3899997 - Total - Public Utilities - Canada							0	0	0	0	0	0	0	0	XXX	XXX
3899998 - Total - Public Utilities - Other Countries							0	0	0	0	0	0	0	0	XXX	XXX
3899999 - Total - Public Utilities Bonds							28,086,899	(98,223)	0	28,021,422	28,185,122	86,380	162,500	54,167	XXX	XXX
Industrial & Miscellaneous Issuer Obligations (IO) United States																
00171#-AA-7	AMI Semiconductor Inc Term Loan 2/20/2007	12/30/2002	CS First Boston Corporation	5.170	MATR	01/31/2003	1,244,571			1,244,571	1,244,571	.357			3	5.170
00171#-AA-7	AMI Semiconductor Inc Term Loan 2/20/2007	12/23/2002	CS First Boston Corporation	5.150	MATR	03/24/2003	1,500,000			1,500,000	1,500,000	1,931			3	5.150
008318-A*-8	Aftermarket Technology Corp Tm Ln Tr B Final Mty 2/7/08	11/21/2002	Morgan/JP/Securities - Bonds	4.950	MATR	01/10/2003	3,766,448			3,766,448	3,766,448	21,233			3	4.950
008318-A*-8	Aftermarket Technology Corp Tm Ln Tr B Final Mty 2/7/08	11/21/2002	Morgan/JP/Securities - Bonds	4.810	MATR	01/17/2003	1,091,249			1,091,249	1,091,249	5,978			3	4.810
008318-A*-8	Aftermarket Technology Corp Tm Ln Tr B Final Mty 2/7/08	11/21/2002	Morgan/JP/Securities - Bonds	4.910	MATR	01/17/2003	1,647,958			1,647,958	1,647,958	9,215			3	4.910
008318-A*-8	Aftermarket Technology Corp Tm Ln Tr B Final Mty 2/7/08	12/31/2002	Morgan/JP/Securities - Bonds	6.250	MATR	03/31/2003	.851			.851	.851				3	6.250
008318-A@-6	Aftermarket Technology Corp Tranche A Tm Ln 2/08/2007	10/10/2002	Morgan Stanley & Co Inc	4.200	MATR	01/10/2003	1,521,938			1,521,938	1,521,938	14,737			3Z	4.200
008318-A@-6	Aftermarket Technology Corp Tranche A Tm Ln 2/08/2007	12/31/2002	Morgan Stanley & Co Inc	5.500	MATR	03/31/2003	1,264			1,264	1,264				3Z	5.500
01958X-B#-3	Allied Waste Industries Term Ln Tranche C 7/30/2007	12/11/2002	Chase Securities Inc/Portal	4.438	MATR	03/11/2003	181,818			181,818	181,818	.471			3	4.438
01958X-B#-3	Allied Waste Industries Term Ln Tranche C 7/30/2007	12/13/2002	Chase Securities Inc/Portal	4.438	MATR	03/13/2003	456,529			456,529	456,529	1,069			3	4.438
01958X-B#-3	Allied Waste Industries Term Ln Tranche C 7/30/2007	12/16/2002	Chase Securities Inc/Portal	4.438	MATR	03/17/2003	643,706			643,706	643,706	1,270			3	4.438
01958X-B#-3	Allied Waste Industries Term Ln Tranche C 7/30/2007	12/23/2002	Chase Securities Inc/Portal	4.438	MATR	03/21/2003	181,818			181,818	181,818	.202			3	4.438
01958X-B@-5	Allied Waste Industries Term Ln Tranche B 7/30/2006	12/18/2002	Chase Securities Inc/Portal	4.188	MATR	01/02/2003	43,677			43,677	43,677	.71			3	4.188
01958X-B@-5	Allied Waste Industries Term Ln Tranche B 7/30/2006	12/12/2002	Chase Securities Inc/Portal	4.188	MATR	03/12/2003	454,545			454,545	454,545	1,057			3	4.188
01958X-B@-5	Allied Waste Industries Term Ln Tranche B 7/30/2006	12/13/2002	Chase Securities Inc/Portal	4.188	MATR	03/13/2003	454,545			454,545	454,545	1,005			3	4.188
01958X-B@-5	Allied Waste Industries Term Ln Tranche B 7/30/2006	12/23/2002	Chase Securities Inc/Portal	4.188	MATR	03/21/2003	267,125			267,125	267,125	.280			3	4.188

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	3	4	Interest		7	8	9	10	11	12	Interest		15	16	17
				5	6							13	14			
CUSIP Identification	Description	Date Acquired	Name of Vendor	Rate of	How Paid	Maturity Date	Book/Adjusted Carrying Value	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds Not in Default	Gross Amount Received	Paid for Accrued Interest	NAIC Design- ation	Effective Rate of Interest
01958X-C*-6	Allied Waste Industries Term Loan Tranche A 7/30/2005	10/22/2002	Direct	4.375	MATR	01/22/2003	805,230			805,230	805,230	6,948			3	4.375
01958X-C*-6	Allied Waste Industries Term Loan Tranche A 7/30/2005	11/05/2002	Direct	4.188	MATR	02/05/2003	857,143			857,143	857,143	5,683			3	4.188
01958X-C*-6	Allied Waste Industries Term Loan Tranche A 7/30/2005	11/12/2002	Direct	3.938	MATR	02/11/2003	520,649			520,649	520,649	2,847			3	3.938
01958X-C*-6	Allied Waste Industries Term Loan Tranche A 7/30/2005	12/09/2002	Direct	3.938	MATR	03/07/2003	42,331			42,331	42,331	106			3	3.938
01958X-C*-6	Allied Waste Industries Term Loan Tranche A 7/30/2005	12/23/2002	Direct	3.938	MATR	03/21/2003	342,857			342,857	342,857	338			3	3.938
01958X-C*-6	Allied Waste Industries Term Loan Tranche A 7/30/2005	12/23/2002	Direct	3.938	MATR	03/24/2003	514,286			514,286	514,286	506			3	3.938
02944#-AB-7	American Seafoods Grp LLC Tm Ln Tr B Final Mty 4/18/09	12/24/2002	Bank of America BISD Dealer	4.650	MATR	03/24/2003	2,936,119			2,936,119	2,936,119	3,034			3	4.650
02944#-AB-7	American Seafoods Grp LLC Tm Ln Tr B Final Mty 4/18/09	12/31/2002	Bank of America BISD Dealer	6.500	MATR	03/31/2003	27,045			27,045	27,045	5			3	6.500
03939#-AB-2	Arch Western Resources LLC Tm Ln Tr B Final Mty 3/28/08	10/21/2002	Morgan/J P/Securities - Bonds	4.850	MATR	01/21/2003	4,714,286			4,714,286	4,714,286	45,729			3	4.850
03939#-AB-2	Arch Western Resources LLC Tm Ln Tr B Final Mty 3/28/08	12/30/2002	Morgan/J P/Securities - Bonds	4.420	MATR	01/29/2003	1,714,286			1,714,286	1,714,286	421			3	4.420
03939#-AB-2	Arch Western Resources LLC Tm Ln Tr B Final Mty 3/28/08	12/03/2002	Morgan/J P/Securities - Bonds	4.430	MATR	02/04/2003	857,143			857,143	857,143	3,059			3	4.430
03939#-AB-2	Arch Western Resources LLC Tm Ln Tr B Final Mty 3/28/08	12/09/2002	Morgan/J P/Securities - Bonds	4.420	MATR	03/07/2003	1,714,286			1,714,286	1,714,286	4,841			3	4.420
045709-A@-1	Associated Materials Inc Term Loan Tr B CSG Sys Inc Term Ln Tr B Maturing 2/27/08	12/31/2002	UBS, Warburg, Dillon Read	4.900	MATR	03/31/2003	1,224,000			1,224,000	1,224,000	167			3Z	4.900
12634@-AA-5	Adelphia Comm Corp Discr Sr Secd Tm Ln 12/31/2009	12/31/2002	Lehman Brothers Inc	4.507	MATR	03/31/2003	1,975,000			1,975,000	1,975,000	247			3	4.507
15650#-AB-3	Church & Dwight Co Inc Term Loan B 9/30/2007	12/02/2002	Bank of America BISD Dealer	6.750	MATR	01/01/2003	6,660,000	(2,340,000)		9,000,000	9,000,000	50,625			6	6.750
171340-A#-9	Collins & Aikman Products Co Term Loan Tr B Mat 12/31/2005	12/31/2002	Morgan/J P/Securities - Bonds	5.750	MATR	03/31/2003	995,000			995,000	995,000	159			3	5.750
19483#-AJ-1	Collins & Aikman Products Co Term Loan Tr B Mat 12/31/2005	12/31/2002	Morgan/J P/Securities - Bonds	7.000	MATR	01/31/2003	4,517,585			4,517,585	4,517,585	878			3	7.000
19483#-AJ-1	Collins & Aikman Products Co Term Loan Tr B Mat 12/31/2005	12/27/2002	Morgan/J P/Securities - Bonds	5.438	MATR	02/28/2003	2,333,333			2,333,333	2,333,333	1,762			3	5.438
19483N-A*-6	Collins & Aikman Floor Inc Levld Ln Tranche B 1/26/2008	12/27/2002	CS First Boston Corporation	4.938	MATR	01/27/2003	2,019,231			2,019,231	2,019,231	1,385			3	4.938
19483N-A*-6	Collins & Aikman Floor Inc Levld Ln Tranche B 1/26/2008	12/31/2002	CS First Boston Corporation	6.750	MATR	03/31/2003	923,077			923,077	923,077	173			3	6.750
20451B-A*-8	Compass Minerals Group Term Loan Tranche B 11/28/09	12/12/2002	Morgan/J P/Securities - Bonds	3.910	MATR	02/12/2003	311,111			311,111	311,111	676			4	3.910
20451B-A*-8	Compass Minerals Group Term Loan Tranche B 11/28/09	12/12/2002	Morgan/J P/Securities - Bonds	3.910	MATR	03/12/2003	1,083,056			1,083,056	1,083,056	2,353			4	3.910
20451B-A*-8	Compass Minerals Group Term Loan Tranche B 11/28/09	11/14/2002	Morgan/J P/Securities - Bonds	4.150	MATR	03/14/2003	306,447			306,447	306,447	1,696			4	4.150
23918K-A@-7	DaVita Inc Tm Ln Tr B Final Mty 3/31/2009	10/28/2002	CS First Boston Corporation	4.821	MATR	01/27/2003	652,941			652,941	652,941	5,684			3	4.821
23918K-A@-7	DaVita Inc Tm Ln Tr B Final Mty 3/31/2009	10/28/2002	CS First Boston Corporation	4.822	MATR	01/28/2003	652,941			652,941	652,941	5,685			3	4.822
23918K-A@-7	DaVita Inc Tm Ln Tr B Final Mty 3/31/2009	11/25/2002	CS First Boston Corporation	4.457	MATR	02/25/2003	829,412			829,412	829,412	3,799			3	4.457
23918K-A@-7	DaVita Inc Tm Ln Tr B Final Mty 3/31/2009	11/27/2002	CS First Boston Corporation	4.780	MATR	02/27/2003	829,412			829,412	829,412	3,854			3	4.780

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SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	3	4	Interest		7	8	9	10	11	12	Interest		15	16	17
				5	6							13	14			
				Rate of	How Paid							Amount Due and Accrued Dec. 31 of Current Year on Bonds Not in Default	Gross Amount Received		NAIC Design- nation	Effective Rate of Interest
CUSIP Identification	Description	Date Acquired	Name of Vendor			Maturity Date	Book/Adjusted Carrying Value	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Par Value	Actual Cost			Paid for Accrued Interest		
23918K-A@-7...	DaVita Inc Tm Ln Tr B Final Mty 3/31/2009.....	12/31/2002...	CS First Boston Corporation.....	4.400	MATR	03/31/2003...	6,441			6,441	6,441	1			3	4.400
339130-B@-4...	Fleming Co Inc Term Ln Tr B Final Mty 6/18/08.....	12/31/2002...	Deutsche Bank Securities.....	3.938	MATR	01/31/2003...	4,575,989			4,575,989	4,575,989	501			3	3.938
460043-A#-9...	International Multifoods Term Loan Tranche B.....	12/27/2002...	Direct.....	4.420	MATR	01/27/2003...	1,084,492			1,084,492	1,084,492	666			3	4.420
460043-A#-9...	International Multifoods Term Loan Tranche B.....	12/31/2002...	Direct.....	4.420	MATR	01/31/2003...	216,898			216,898	216,898	27			3	4.420
460043-A#-9...	International Multifoods Term Loan Tranche B.....	11/20/2002...	Direct.....	4.420	MATR	02/20/2003...	2,168,983			2,168,983	2,168,983	11,185			3	4.420
460043-A#-9...	International Multifoods Term Loan Tranche B.....	12/20/2002...	Direct.....	4.410	MATR	03/20/2003...	2,168,983			2,168,983	2,168,983	3,188			3	4.410
52467#-AA-1...	Legerity Pro Rata Term Ln 8/31/2005.....	11/01/2002...	Morgan Stanley & Co Inc.....	2.210	MATR	02/03/2003...	6,994,014			6,994,014	6,994,014	26,191			5	2.210
52467#-AB-9...	Legerity Inc Rev Cr Facility.....	12/17/2002...	Morgan Stanley & Co Inc.....	5.160	MATR	03/17/2003...	324,324			324,324	324,324	697			5	5.160
52467#-AB-9...	Legerity Inc Rev Cr Facility.....	12/11/2002...	Morgan Stanley & Co Inc.....	5.170	MATR	03/17/2003...	216,216			216,216	216,216	652			5	5.170
52467#-AB-9...	Legerity Inc Rev Cr Facility.....	12/24/2002...	Morgan Stanley & Co Inc.....	5.150	MATR	03/24/2003...	324,324			324,324	324,324	371			5	5.150
52467#-AB-9...	Legerity Inc Rev Cr Facility.....	12/30/2002...	Morgan Stanley & Co Inc.....	5.150	MATR	03/31/2003...	1,027,027			1,027,027	1,027,027	294			5	5.150
552078-K#-3...	Lyondell Chemical Co Term Loan Tranche E.....	5/17/2006.....	Morgan Stanley & Co Inc.....	6.035	MATR	02/05/2003...	1,621,605			1,621,605	1,621,605	15,495			3	6.035
57389#-AC-1...	Mary Kay Inc Term Loan B.....	12/24/2002...	CS First Boston Corporation.....	5.169	MATR	01/24/2003...	172,414			172,414	172,414	198			4	5.169
57389#-AC-1...	Mary Kay Inc Term Loan B.....	12/24/2002...	CS First Boston Corporation.....	5.160	MATR	02/24/2003...	517,241			517,241	517,241	593			4	5.160
57389#-AC-1...	Mary Kay Inc Term Loan B.....	12/24/2002...	CS First Boston Corporation.....	5.150	MATR	03/24/2003...	3,153,668			3,153,668	3,153,668	3,609			4	5.150
57389#-AC-1...	Mary Kay Inc Term Loan B.....	12/31/2002...	CS First Boston Corporation.....	7.000	MATR	03/31/2003...	76,309			76,309	76,309	15			4	7.000
58730*-AA-3...	Meow Mix Co Trm Ln Facility 1/31/2008.....	12/12/2002...	UBS, Warburg, Dillon Read.....	4.180	MATR	03/12/2003...	2,835,000			2,835,000	2,835,000	6,584			3	4.180
58730*-AA-3...	Meow Mix Co Trm Ln Facility 1/31/2008.....	12/31/2002...	UBS, Warburg, Dillon Read.....	4.150	MATR	03/31/2003...	175,000			175,000	175,000	20			3	4.150
64078*-AA-1...	Neptune Technology Group Inc Term Ln Tranche B Mat 11/1/08.....	10/15/2002...	UBS, Warburg, Dillon Read.....	5.420	MATR	01/15/2003...	4,860,922			4,860,922	4,860,922	57,083			3	5.420
75075M-A*-4...	RailAmerica Transn Corp Term Loan Maturity 5/23/09.....	12/05/2002...	UBS, Warburg, Dillon Read.....	3.938	MATR	02/24/2003...	800,000			800,000	800,000	2,363			3	3.938
75075M-A*-4...	RailAmerica Transn Corp Term Loan Maturity 5/23/09.....	12/05/2002...	UBS, Warburg, Dillon Read.....	4.000	MATR	03/05/2003...	2,026,667			2,026,667	2,026,667	6,080			3	4.000
755267-A*-2...	Readers Digest Assn Inc Tranche B Term Ln Mty 5/20/08.....	11/20/2002...	Morgan/JP/Securities - Bonds.....	4.000	MATR	02/20/2003...	956,786			956,786	956,786	4,465			3	4.000
755267-A*-2...	Readers Digest Assn Inc Tranche B Term Ln Mty 5/20/08.....	11/20/2002...	Morgan/JP/Securities - Bonds.....	3.700	MATR	05/20/2003...	2,028,214			2,028,214	2,028,214	8,755			3	3.700
76115N-A*-2...	Resolution Performance Prod Term Loan B 11/14/2008.....	10/31/2002...	Morgan Stanley & Co Inc.....	4.420	MATR	01/31/2003...	1,259,300			1,259,300	1,259,300	9,586			4	4.420
76115N-A*-2...	Resolution Performance Prod Term Loan B 11/14/2008.....	11/29/2002...	Morgan Stanley & Co Inc.....	4.220	MATR	02/28/2003...	1,162,431			1,162,431	1,162,431	4,497			4	4.220
76115N-A*-2...	Resolution Performance Prod Term Loan B 11/14/2008.....	12/31/2002...	Morgan Stanley & Co Inc.....	4.150	MATR	03/31/2003...	535,062			535,062	535,062	62			4	4.150
76115N-A*-2...	Resolution Performance Prod Term Loan B 11/14/2008.....	12/31/2002...	Morgan Stanley & Co Inc.....	6.000	MATR	03/31/2003...	48,435			48,435	48,435	8			4	6.000
784635-F*-0...	SPX Corporation Term Loan Tranche C 12/31/2007.....	12/31/2002...	Chase Securities Inc/Portal.....	3.938	MATR	03/31/2003...	3,331,972			3,331,972	3,331,972	364			3	3.938
784635-Q@-7...	SPX Corporation Term Loan Tranche B 12/31/2007.....	12/31/2002...	Chase Securities Inc/Portal.....	3.688	MATR	03/31/2003...	1,999,183			1,999,183	1,999,183	205			3	3.688
858119-A*-1...	Steel Dynamics Inc Term Ln Tr B Final Mty 3/26/08.....	10/10/2002...	Morgan Stanley & Co Inc.....	5.516	MATR	01/10/2003...	975,610			975,610	975,610	12,406			3	5.516
858119-A*-1...	Steel Dynamics Inc Term Ln Tr B Final Mty 3/26/08.....	10/03/2002...	Morgan Stanley & Co Inc.....	5.438	MATR	04/03/2003...	341,463			341,463	341,463	4,642			3	5.438
858119-A*-1...	Steel Dynamics Inc Term Ln Tr B Final Mty 3/26/08.....	10/04/2002...	Morgan Stanley & Co Inc.....	5.439	MATR	04/04/2003...	341,463			341,463	341,463	4,591			3	5.439
858119-A*-1...	Steel Dynamics Inc Term Ln Tr B Final Mty 3/26/08.....	10/17/2002...	Morgan Stanley & Co Inc.....	5.542	MATR	04/17/2003...	341,463			341,463	341,463	3,995			3	5.542
98818#-AA-0...	Yuasa Cap Inc Term Loan B 11/9/2008.....	10/30/2002...	Morgan Stanley & Co Inc.....	5.010	MATR	01/30/2003...	4,295,831			4,295,831	4,295,831	37,664			3	5.010

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Schedule DB - Part A - Section 1
NONE

Schedule DB - Part A - Section 2
NONE

Schedule DB - Part A - Section 3
NONE

Schedule DB - Part B - Section 1
NONE

Schedule DB - Part B - Section 2
NONE

Schedule DB - Part B - Section 3
NONE

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SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Fixed for Floating Interest Rate Swap.....	3,500,000	06/29/2004	6.43%(6mL).....	06/09/1999	Morgan Stanley.....	0	0			319,827			154,287	21,404
Currency Swap on CHF.....	316,856,781	08/18/2004	CHF 3.01%(3mL+ .295%).....	07/14/1999	Credit Suisse.....	0	0		44,575,027	59,898,492			3,825,779	2,024,462
Floating for Fixed Interest Rate Swap.....	26,500,000	08/18/2008	3mL (7.1%).....	08/09/1999	Morgan Stanley.....	0	0			(5,755,894)			(1,387,527)	314,548
Floating for Fixed Interest Rate Swap.....	19,300,000	08/18/2006	3mL (7.03%).....	08/09/1999	Morgan Stanley.....	0	0			(3,369,103)			(985,415)	183,930
Floating for Fixed Interest Rate Swap.....	22,000,000	08/18/2004	3mL (6.805%).....	08/13/1999	Morgan Stanley.....	0	0			(2,309,349)			(1,028,494)	140,562
Floating for Fixed Interest Rate Swap.....	19,000,000	08/18/2005	3mL (6.86%).....	08/13/1999	Goldman Sachs.....	0	0			(2,686,414)			(949,231)	154,148
Floating for Fixed Interest Rate Swap.....	45,000,000	08/18/2008	3mL (6.995%).....	08/13/1999	Morgan Stanley.....	0	0			(9,511,975)			(2,308,928)	534,138
Floating for Fixed Interest Rate Swap.....	41,500,000	05/18/2005	3mL (6.81%).....	08/13/1999	Goldman Sachs.....	0	0			(4,783,510)			(2,052,570)	320,171
Floating for Fixed Interest Rate Swap.....	6,000,000	08/18/2007	3mL (6.785%).....	08/19/1999	Goldman Sachs.....	0	0			(1,109,469)			(295,257)	64,572
Floating for Fixed Interest Rate Swap.....	5,900,000	05/18/2009	3mL (7.106%).....	09/02/1999	Morgan Stanley.....	0	0			(1,242,844)			(309,275)	74,534
Floating for Fixed Interest Rate Swap.....	11,000,000	11/18/2005	3mL (6.91%).....	09/02/1999	AIG.....	0	0			(1,467,579)			(555,055)	93,418
Basis Swap on Goldman Sachs CBO.....	4,000,000	08/18/2004	3mL+.01%(6mL).....	09/10/1999	Morgan Stanley.....	0	0			(32,159)			(5,904)	25,557
Basis Swap on ELC Ltd CDO.....	5,000,000	08/18/2004	3mL+.01%(6mL).....	09/10/1999	Morgan Stanley.....	0	0			(23,025)			(22,688)	31,946
Floating for Fixed Interest Rate Swap.....	13,500,000	09/15/2004	3mL (6.62%).....	09/22/1999	Morgan Stanley.....	0	0			(1,213,289)			(634,650)	88,257
Floating for Fixed Interest Rate Swap.....	12,000,000	10/25/2008	3mL (6.745%).....	09/27/1999	Morgan Stanley.....	0	0			(2,223,907)			(579,133)	144,772
Floating for Fixed Interest Rate Swap.....	20,000,000	04/25/2006	3mL (6.84%).....	10/06/1999	Morgan Stanley.....	0	0			(2,906,479)			(984,222)	182,149
Floating for Fixed Interest Rate Swap.....	22,700,000	01/25/2009	3mL (7.03%).....	10/15/1999	Morgan Stanley.....	0	0			(5,038,547)			(1,160,221)	279,726
Currency Swap on EURO.....	260,375,000	11/24/2006	EUR 5.375%(3mL+ .44%).....	11/09/1999	AIG.....	0	0		1,969,180	17,434,457			7,547,140	2,571,449
Floating for Fixed Interest Rate Swap.....	15,250,000	09/24/2004	3mL (6.62%).....	11/10/1999	JP Morgan.....	0	0			(1,335,071)			(699,432)	100,414
Floating for Fixed Interest Rate Swap.....	16,000,000	05/24/2003	3mL (6.55%).....	11/24/1999	Salomon Smith Barney.....	0	0			(408,214)			(745,483)	50,249
Floating for Fixed Interest Rate Swap.....	14,300,000	08/24/2004	3mL (7.0125%).....	12/21/1999	AIG.....	0	0			(1,550,681)			(708,621)	91,824
Currency Swap on CHF.....	161,750,000	02/08/2005	3mL+.15%(3mL+.2775%).....	01/05/2000	AIG.....	0	0		17,686,631	18,737,496			(1,205,683)	1,174,663
Floating for Fixed Interest Rate Swap.....	24,500,000	02/24/2006	3mL (7.185%).....	01/10/2000	Morgan Stanley.....	0	0			(4,063,295)			(1,297,017)	217,534
Floating for Fixed Interest Rate Swap.....	18,000,000	01/15/2005	3mL+1.50%(3.00%).....	01/14/2000	Morgan Stanley.....	0	0			48,665			78,172	128,667
Fixed for Floating Interest Rate Swap.....	5,000,000	01/15/2005	7.295%(3mL).....	01/18/2000	AIG.....	0	0			682,577			269,077	35,741
Floating for Fixed Interest Rate Swap.....	13,000,000	02/08/2009	3mL (7.478%).....	02/03/2000	Dresdner Bank.....	0	0			(3,218,745)			(728,020)	160,700
Floating for Fixed Interest Rate Swap.....	10,000,000	02/15/2010	3mL+1.60%(5.25%).....	02/08/2000	Merrill Lynch.....	0	0			(70,927)			(178,940)	133,524
Floating for Fixed Interest Rate Swap.....	10,900,000	02/08/2005	3mL (7.385%).....	02/14/2000	Morgan Stanley.....	0	0			(1,502,521)			(568,538)	79,158
Fixed for Floating Interest Rate Swap.....	7,500,000	02/15/2003	7.19%(1mL).....	02/25/2000	AIG.....	0	0			251,381			403,651	13,313
Floating for Fixed Interest Rate Swap.....	8,000,000	08/01/2007	3mL (7.385%).....	02/25/2000	Dresdner Bank.....	0	0			(1,719,774)			(440,772)	85,663
Floating for Fixed Interest Rate Swap.....	6,000,000	03/31/2010	3mL (7.45%).....	03/02/2000	Salomon Smith Barney.....	0	0			(1,516,272)			(333,088)	80,789
Floating for Fixed Interest Rate Swap.....	12,500,000	03/13/2005	3mL (7.335%).....	03/02/2000	Morgan Stanley.....	0	0			(1,668,168)			(682,144)	92,702
Floating for Fixed Interest and Currency Rate Swap.....	15,700,000	03/22/2010	3mL+1.085%(GBP 7.435%).....	03/15/2000	AIG.....	0	0		(417,450)	(2,246,501)			(668,035)	211,038
Fixed for Floating Interest Rate Swap.....	5,700,000	03/22/2010	8.52%(3mL+1.085%).....	03/15/2000	AIG.....	0	0			1,441,170			315,899	76,619
Floating for Fixed Interest Rate Swap.....	11,000,000	03/22/2010	3mL (7.29%).....	03/17/2000	Morgan Stanley.....	0	0			(2,674,161)			(595,337)	147,861
Floating for Fixed Interest Rate Swap.....	4,000,000	04/04/2011	3mL (5.863%).....	03/30/2000	Salomon Smith Barney.....	0	0			(579,910)			(157,744)	57,491
Fixed for Floating Interest and Currency Rate Swap.....	150,693,200	10/28/2005	4.26%(3mL+29.5bp).....	04/10/2000	Credit Suisse.....	0	0		32,297,311	44,655,426			4,050,780	1,266,943
Fixed for Floating Interest Rate Swap.....	7,985,817	05/01/2007	7.32%(1mL).....	06/01/2000	UBS.....	0	0			1,315,644			412,456	83,128
Floating for Floating Interest and Currency Rate Swap.....	12,128,563	06/16/2003	3mL+.22%(3mL+.275%).....	06/09/2000	Morgan Stanley.....	0	0		2,280,237	2,351,544			(59,324)	41,020
Fixed for Floating Interest Rate Swap.....	17,940,000	06/15/2005	7.215%(1mL).....	06/23/2000	Morgan Stanley.....	0	0			2,273,409			959,800	140,618
Fixed for Floating Interest Rate Swap.....	5,000,000	07/20/2005	7.17%(1mL).....	07/12/2000	Morgan Stanley Cap. Svcs.....	0	0			773,821			267,755	39,949
Fixed for Floating Interest and Currency Rate Swap.....	61,274,500	08/02/2005	4.375%(USD3mL+.36%).....	07/12/2000	Credit Suisse.....	0	0		11,242,151	17,425,957			1,810,690	492,969
Fixed for Floating Interest Rate Swap.....	9,400,000	07/27/2007	7.155%(3 mL).....	07/27/2000	Morgan Stanley Cap. Svcs.....	0	0			1,911,348			494,249	100,503

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Basis Swap.....	30,000,000	08/18/2006.....	3mL+.6%(3mL+.4%)....	07/28/2000.....	Sumitomo Bank Cap. Mrkts	0	0			174,002			60,833	285,902
Basis Swap.....	145,000,000	04/28/2005.....	3mL+.25%(1mL).....	08/02/2000.....	UBS AG, London Branch	0	0			307,224			82,771	1,105,721
Fixed for Floating Interest and Currency Rate Swap.....	13,812,155	08/22/2003.....	0.93%(3mL+.32%) JPY	08/08/2000.....	Credit Suisse	0	0		(1,223,508)	(1,118,230)			(184,299)	55,296
Floating for Floating Interest and Currency Rate Swap.....	9,250,000	09/05/2005.....	3mL+.095%(3mL+.30%)	08/21/2000.....	AIG-FP	0	0		(858,470)	(876,150)			(188,237)	75,745
Fixed for Floating Interest Rate Swap.....	5,000,000	07/15/2003.....	6.91%(1mL).....	08/23/2000.....	Salomon Smith Barney	0	0			305,084			255,173	18,320
Fixed for Floating Interest Rate Swap.....	1,808,310	07/28/2003.....	6.92%(3mL).....	08/24/2000.....	UBS AG, London Branch	0	0			103,663			90,907	6,842
Floating for Floating Interest and Currency Rate Swap.....	318,850,000	09/08/2003.....	EUR 3mL+.2%(3mL+.325%)	08/24/2000.....	Credit Suisse	0	0		52,687,618	48,947,375			5,048,194	1,322,047
Floating for Fixed Interest Rate Swap.....	2,000,000	11/30/2004.....	3mL (7%)	08/29/2000.....	Salomon Smith Barney	0	0			(202,390)			(102,476)	13,848
Floating for Fixed Interest Rate Swap.....	7,000,000	02/01/2006.....	3mL (7.025%)	08/29/2000.....	Dresdner Bank	0	0			(1,134,330)			(358,958)	61,528
Floating for Fixed Interest Rate Swap.....	5,000,000	11/01/2005.....	3mL (6.815%)	09/06/2000.....	UBS AG, London Branch	0	0			(630,492)			(245,898)	42,119
Floating for Fixed Interest Rate Swap.....	16,600,000	11/01/2004.....	3mL (6.785%)	09/07/2000.....	Deutsche Bank	0	0			(1,527,724)			(811,402)	112,536
Floating for Fixed Interest Rate Swap.....	18,525,000	01/01/2005.....	3mL (6.785%)	09/07/2000.....	Deutsche Bank	0	0			(1,816,780)			(905,495)	131,171
Floating for Fixed Interest Rate Swap.....	3,000,000	09/15/2004.....	3mL (6.905%)	09/12/2000.....	Salomon Smith Barney	0	0			(317,806)			(150,031)	19,613
Floating for Fixed Interest Rate Swap.....	2,000,000	12/12/2005.....	3mL (6.9425%)	09/12/2000.....	Salomon Smith Barney	0	0			(264,198)			(100,771)	17,178
Floating for Fixed Interest Rate Swap.....	2,000,000	09/15/2005.....	3mL (6.885%)	09/13/2000.....	Salomon Smith Barney	0	0			(280,687)			(99,621)	16,461
Floating for Fixed Interest Rate Swap.....	8,000,000	06/15/2003.....	3mL (6.81%)	09/13/2000.....	Deutsche Bank	0	0			(214,505)			(392,483)	26,975
Floating for Fixed Interest Rate Swap.....	3,000,000	12/01/2006.....	3mL (6.905%)	09/13/2000.....	Deutsche Bank	0	0			(470,827)			(150,230)	29,701
Floating for Fixed Interest Rate Swap.....	2,000,000	09/15/2005.....	3mL (6.855%)	09/14/2000.....	Deutsche Bank	0	0			(278,937)			(99,021)	16,461
Floating for Fixed Interest Rate Swap.....	5,000,000	04/01/2004.....	3mL (6.84%)	09/14/2000.....	Salomon Smith Barney	0	0			(390,477)			(245,698)	27,974
Floating for Fixed Interest Rate Swap.....	2,000,000	09/15/2005.....	3mL (6.89%)	09/14/2000.....	Salomon Smith Barney	0	0			(280,978)			(99,721)	16,461
Floating for Fixed Interest Rate Swap.....	2,000,000	09/01/2003.....	3mL (6.795%)	09/15/2000.....	Salomon Smith Barney	0	0			(113,730)			(97,954)	8,176
Floating for Fixed Interest Rate Swap.....	5,000,000	09/20/2007.....	3mL (6.958%)	09/18/2000.....	Deutsche Bank	0	0			(949,702)			(252,081)	54,333
Floating for Fixed Interest Rate Swap.....	5,000,000	10/24/2007.....	3mL (6.964%)	09/18/2000.....	Deutsche Bank	0	0			(910,682)			(252,266)	54,866
Floating for Fixed Interest Rate Swap.....	4,000,000	10/09/2006.....	3mL (6.905%)	09/19/2000.....	Salomon Smith Barney	0	0			(643,573)			(199,451)	38,860
Floating for Fixed Interest Rate Swap.....	7,000,000	09/01/2003.....	3mL (6.7725%)	09/20/2000.....	Salomon Smith Barney	0	0			(396,497)			(341,262)	28,617
Floating for Fixed Interest Rate Swap.....	5,000,000	03/15/2003.....	3mL (6.7925%)	09/20/2000.....	Deutsche Bank	0	0			(150,998)			(244,427)	11,257
Floating for Fixed Interest Rate Swap.....	3,000,000	06/15/2007.....	3mL (6.98%)	09/20/2000.....	Deutsche Bank	0	0			(507,417)			(152,281)	31,669
Floating for Fixed Interest Rate Swap.....	3,000,000	09/25/2007.....	3mL (7.01%)	09/22/2000.....	Salomon Smith Barney	0	0			(575,895)			(152,765)	32,647
Floating for Fixed Interest Rate Swap.....	1,000,000	06/15/2005.....	3mL (6.845%)	09/22/2000.....	Salomon Smith Barney	0	0			(114,300)			(49,410)	7,838
Floating for Fixed Interest Rate Swap.....	5,000,000	09/15/2004.....	3mL (6.79%)	09/22/2000.....	Salomon Smith Barney	0	0			(518,364)			(244,302)	32,688
Floating for Fixed Interest Rate Swap.....	5,000,000	10/01/2005.....	3mL (6.85%)	09/25/2000.....	Salomon Smith Barney	0	0			(669,269)			(246,198)	41,484
Floating for Floating Interest and Currency Rate Swap.....	23,054,755	11/01/2004.....	CHF 3mL+.15%(3mL+.25%)	09/25/2000.....	Credit Suisse	0	0		5,670,439	5,852,724			(112,379)	156,295
Floating for Fixed Interest Rate Swap.....	4,000,000	10/15/2005.....	3mL (6.758%)	09/26/2000.....	Salomon Smith Barney	0	0			(479,248)			(193,782)	33,417
Floating for Floating Interest and Currency Rate Swap.....	120,560,000	10/06/2005.....	JPY 1.60%(3mL+.5075%)	09/28/2000.....	Merrill Lynch	0	0		(12,586,692)	(8,485,922)			(1,262,467)	1,002,738

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Floating for Fixed Interest Rate Swap.....	3,000,000	10/01/2005	3mL (6.81%).....	09/28/2000	Deutsche Bank.....	0	0			(398,063)			(146,519)	24,890
Floating for Fixed Interest Rate Swap.....	13,000,000	10/01/2005	3mL+1.80%(4.75%)....	09/28/2000	Morgan Stanley & Co. Intl Ltd.....	0	0			(249,969)			(129,864)	107,857
Floating for Fixed Interest Rate Swap.....	3,000,000	10/01/2005	3mL (6.8025%).....	09/28/2000	Deutsche Bank.....	0	0			397,407			146,294	24,890
Floating for Fixed Interest Rate Swap.....	5,000,000	10/19/2004	3mL (6.79%).....	09/28/2000	Salomon Smith Barney.....	0	0			(487,068)			(243,422)	33,567
Floating for Fixed Interest Rate Swap.....	3,000,000	08/15/2006	3mL (6.815%).....	09/29/2000	Deutsche Bank.....	0	0			(500,334)			(149,299)	28,558
Floating for Fixed Interest Rate Swap.....	2,000,000	10/01/2005	3mL (6.762%).....	09/29/2000	Salomon Smith Barney.....	0	0			(262,577)			(96,719)	16,593
Floating for Fixed Interest Rate Swap.....	2,000,000	10/01/2003	3mL (6.712%).....	09/29/2000	Salomon Smith Barney.....	0	0			(103,574)			(95,719)	8,664
Floating for Fixed Interest Rate Swap.....	3,000,000	09/15/2004	3mL (6.747%).....	09/29/2000	Salomon Smith Barney.....	0	0			(308,481)			(145,291)	19,613
Floating for Fixed Interest Rate Swap.....	3,000,000	10/15/2004	3mL (6.64%).....	10/02/2000	Deutsche Bank.....	0	0			(253,035)			(141,796)	20,079
Floating for Fixed Interest Rate Swap.....	3,000,000	11/14/2006	3mL (6.80%).....	10/02/2000	Salomon Smith Barney.....	0	0			(463,991)			(148,922)	29,524
Floating for Fixed Interest Rate Swap.....	9,000,000	11/15/2007	3mL (6.885%).....	10/04/2000	UBS AG, London Branch.....	0	0			(1,596,076)			(454,196)	99,375
Floating for Fixed Interest Rate Swap.....	7,000,000	11/02/2005	3mL (6.775%).....	10/04/2000	Salomon Smith Barney.....	0	0			(906,790)			(341,104)	58,994
Floating for Fixed Interest Rate Swap.....	3,000,000	06/15/2005	3mL (6.835%).....	10/06/2000	UBS AG, London Branch.....	0	0			(342,171)			(147,931)	23,515
Floating for Fixed Interest Rate Swap.....	3,000,000	06/01/2007	3mL (6.8925%).....	10/06/2000	Deutsche Bank.....	0	0			(500,201)			(149,855)	31,533
Floating for Fixed Interest Rate Swap.....	1,900,000	12/01/2005	3mL (6.755%).....	10/06/2000	Salomon Smith Barney.....	0	0			(242,867)			(92,296)	16,235
Floating for Fixed Interest Rate Swap.....	6,000,000	10/30/2004	3mL (6.8175%).....	10/10/2000	Salomon Smith Barney.....	0	0			(587,430)			(294,340)	40,615
Floating for Fixed Interest Rate Swap.....	2,000,000	06/15/2005	3mL (6.8%).....	10/10/2000	Salomon Smith Barney.....	0	0			(226,412)			(151,921)	15,677
Floating for Floating Interest and Currency Rate Swap.....	18,700,000	10/06/2005	JPY1.60%(USD3mL+.48%).....	10/12/2000	Merrill Lynch.....	0	0		(2,019,652)	(1,445,528)			(192,716)	155,534
Floating for Fixed Interest Rate Swap.....	5,000,000	02/01/2007	3mL (6.80%).....	10/13/2000	Morgan Stanley Cap. Svcs.....	0	0			(885,504)			(245,148)	50,562
Floating for Fixed Interest Rate Swap.....	6,000,000	11/15/2007	3mL (6.756%).....	10/13/2000	Salomon Smith Barney.....	0	0			(723,926)			(295,057)	66,250
Floating for Fixed Interest Rate Swap.....	3,000,000	08/01/2007	3mL (6.735%).....	10/18/2000	Salomon Smith Barney.....	0	0			(550,849)			(145,139)	32,123
Floating for Fixed Interest Rate Swap.....	4,000,000	10/15/2005	3mL (6.6575%).....	10/18/2000	Salomon Smith Barney.....	0	0			(509,575)			(189,762)	33,417
Floating for Fixed Interest Rate Swap.....	4,000,000	10/15/2005	3mL (6.7225%).....	10/19/2000	Salomon Smith Barney.....	0	0			(517,147)			(192,362)	33,417
Floating for Fixed Interest Rate Swap.....	3,800,000	12/01/2005	3mL (6.635%).....	10/19/2000	Salomon Smith Barney.....	0	0			(476,169)			(180,032)	32,470
Floating for Fixed Interest Rate Swap.....	8,000,000	10/15/2005	3mL (6.655%).....	10/23/2000	UBS AG, London Branch.....	0	0			(1,018,567)			(379,324)	66,834
Floating for Fixed Interest Rate Swap.....	3,900,000	12/01/2005	3mL (6.545%).....	10/24/2000	Salomon Smith Barney.....	0	0			(478,468)			(181,259)	33,325
Floating for Fixed Interest Rate Swap.....	4,000,000	11/15/2007	3mL (6.7%).....	10/24/2000	Morgan Stanley Cap. Svcs.....	0	0			(674,731)			(194,465)	44,167
Floating for Fixed Interest Rate Swap.....	2,000,000	02/15/2004	3mL (6.5775%).....	10/25/2000	Salomon Smith Barney.....	0	0			(159,195)			(94,782)	10,611
Floating for Fixed Interest Rate Swap.....	5,000,000	04/15/2008	3mL (6.69%).....	10/25/2000	Morgan Stanley Cap. Svcs.....	0	0			(887,847)			(238,827)	57,517
Floating for Fixed Interest Rate Swap.....	4,000,000	11/15/2008	3mL (6.695%).....	10/25/2000	Morgan Stanley Cap. Svcs.....	0	0			(725,394)			(194,265)	48,495
Floating for Fixed Interest Rate Swap.....	3,000,000	11/01/2005	3mL (6.68%).....	10/25/2000	UBS AG, London Branch.....	0	0			(381,185)			(143,489)	25,271
Floating for Fixed Interest Rate Swap.....	3,000,000	11/01/2005	3mL (6.69%).....	10/26/2000	Salomon Smith Barney.....	0	0			(382,058)			(143,789)	25,271

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Floating for Fixed Interest Rate Swap.....	10,000,000	03/01/2007.....	3mL (6.705%).....	10/26/2000.....	Morgan Stanley Cap. Svcs.	0	0			(1,708,791)			(480,768)	102,068
Floating for Fixed Interest Rate Swap.....	6,000,000	11/01/2005.....	3mL (6.695%).....	10/27/2000.....	Salomon Smith Barney.....	0	0			(764,988)			(287,878)	50,542
Floating for Fixed Interest Rate Swap.....	2,000,000	06/15/2008.....	3mL (6.835%).....	10/31/2000.....	Deutsche Bank.....	0	0			(358,182)			(98,621)	23,367
Floating for Fixed Interest Rate Swap.....	3,000,000	05/15/2007.....	3mL (6.815%).....	10/31/2000.....	Deutsche Bank.....	0	0			(495,941)			(149,299)	31,366
Floating for Fixed Interest Rate Swap.....	3,000,000	10/15/2007.....	3mL (6.814%).....	10/31/2000.....	Salomon Smith Barney.....	0	0			(528,544)			(147,016)	32,835
Floating for Fixed Interest Rate Swap.....	4,000,000	01/15/2005.....	3mL (6.68%).....	11/02/2000.....	UBS AG, London Branch.....	0	0			(485,630)			(190,662)	28,593
Floating for Fixed Interest Rate Swap.....	3,000,000	09/01/2005.....	3mL (6.68%).....	11/02/2000.....	UBS AG, London Branch.....	0	0			(405,075)			(143,480)	24,516
Floating for Fixed Interest Rate Swap.....	2,000,000	02/01/2007.....	3mL (6.743%).....	11/02/2000.....	Salomon Smith Barney.....	0	0			(349,313)			(96,919)	20,225
Floating for Fixed Interest Rate Swap.....	2,000,000	10/17/2005.....	3mL (6.696%).....	11/02/2000.....	Salomon Smith Barney.....	0	0			(256,633)			(96,029)	16,725
Floating for Fixed Interest Rate Swap.....	10,000,000	10/30/2007.....	3mL (6.765%).....	11/02/2000.....	Morgan Stanley Cap. Svcs.	0	0			(1,724,939)			(485,317)	109,919
Floating for Fixed Interest Rate Swap.....	3,000,000	07/01/2007.....	3mL (6.757%).....	11/02/2000.....	Salomon Smith Barney.....	0	0			(562,511)			(144,929)	31,825
Floating for Fixed Interest Rate Swap.....	4,000,000	06/19/2006.....	3mL (6.791%).....	11/03/2000.....	Salomon Smith Barney.....	0	0			(561,160)			(195,028)	37,248
Floating for Fixed Interest Rate Swap.....	5,000,000	06/19/2006.....	3mL (6.818%).....	11/07/2000.....	Salomon Smith Barney.....	0	0			(705,981)			(245,134)	46,560
Floating for Fixed Interest Rate Swap.....	2,000,000	05/15/2007.....	3mL (6.879%).....	11/07/2000.....	Salomon Smith Barney.....	0	0			(336,070)			(100,812)	20,911
Floating for Fixed Interest Rate Swap.....	6,000,000	11/02/2003.....	3mL (6.7175%).....	11/08/2000.....	Salomon Smith Barney.....	0	0			(310,295)			(288,925)	27,469
Floating for Fixed Interest Rate Swap.....	3,000,000	11/17/2005.....	3mL (6.818%).....	11/08/2000.....	Salomon Smith Barney.....	0	0			(391,976)			(148,540)	25,466
Floating for Fixed Interest Rate Swap.....	4,000,000	11/22/2008.....	3mL (6.841%).....	11/09/2000.....	Salomon Smith Barney.....	0	0			(691,405)			(198,538)	48,574
Floating for Fixed Interest Rate Swap.....	4,000,000	07/15/2005.....	3mL (6.725%).....	11/13/2000.....	UBS AG, London Branch.....	0	0			(555,305)			(192,462)	31,873
Floating for Fixed Interest Rate Swap.....	5,000,000	06/15/2006.....	3mL (6.759%).....	11/13/2000.....	Salomon Smith Barney.....	0	0			(697,038)			(242,752)	46,486
Floating for Fixed Interest Rate Swap.....	2,000,000	10/15/2007.....	3mL (6.805%).....	11/13/2000.....	Salomon Smith Barney.....	0	0			(351,518)			(97,831)	21,890
Floating for Fixed Interest Rate Swap.....	4,000,000	05/15/2007.....	3mL (6.796%).....	11/14/2000.....	Salomon Smith Barney.....	0	0			(658,023)			(198,305)	41,822
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2005.....	3mL (6.65%).....	11/16/2000.....	Salomon Smith Barney.....	0	0			(359,979)			(144,349)	21,885
Floating for Fixed Interest Rate Swap.....	2,000,000	10/15/2005.....	3mL (6.685%).....	11/16/2000.....	Salomon Smith Barney.....	0	0			(256,389)			(95,431)	16,709
Floating for Fixed Interest Rate Swap.....	3,000,000	11/15/2005.....	3mL (6.69%).....	11/17/2000.....	UBS AG, London Branch.....	0	0			(381,700)			(145,549)	25,441
Floating for Fixed Interest Rate Swap.....	4,100,000	01/01/2006.....	3mL (6.5925%).....	11/21/2000.....	Salomon Smith Barney.....	0	0			(503,771)			(191,325)	35,539
Floating for Fixed Interest Rate Swap.....	5,000,000	12/15/2007.....	3mL (6.705%).....	11/21/2000.....	Salomon Smith Barney.....	0	0			(585,920)			(240,052)	55,671
Floating for Fixed Interest Rate Swap.....	3,000,000	12/20/2007.....	3mL (6.765%).....	11/21/2000.....	Deutsche Bank.....	0	0			(504,379)			(145,458)	33,449
Floating for Fixed Interest Rate Swap.....	3,000,000	12/14/2005.....	3mL (6.69%).....	11/21/2000.....	Salomon Smith Barney.....	0	0			(374,878)			(143,641)	25,790
Floating for Fixed Interest Rate Swap.....	4,000,000	02/01/2007.....	3mL (6.735%).....	11/21/2000.....	Morgan Stanley Cap. Svcs.	0	0			(697,253)			(193,519)	40,450
Floating for Fixed Interest Rate Swap.....	3,000,000	02/01/2007.....	3mL (6.735%).....	11/21/2000.....	Morgan Stanley Cap. Svcs.	0	0			(522,940)			(145,139)	30,337
Floating for Fixed Interest Rate Swap.....	5,000,000	11/29/2003.....	3mL (6.597%).....	11/21/2000.....	Salomon Smith Barney.....	0	0			(256,520)			(234,734)	23,879

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Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Floating for Fixed Interest Rate Swap.....	5,000,000	12/15/2005.....	3mL (6.67%).....	11/22/2000.....	Salomon Smith Barney.....	0	0			(622,281)			(238,302)	43,004
Floating for Fixed Interest Rate Swap.....	4,800,000	01/01/2007.....	3mL (6.5825%) EUR	11/28/2000.....	Salomon Smith Barney.....	0	0			(692,782)			(223,510)	48,033
Floating for Floating Interest and Currency Rate Swap.....	44,875,000	12/27/2003.....	1mL+.215%(3mL+.28%)	12/15/2000.....	UBS AG, London Branch.....	0	0		7,642,884	7,633,675			721,943	223,142
Floating for Fixed Interest Rate Swap.....	6,000,000	01/15/2007.....	3mL (6.065%).....	12/19/2000.....	Salomon Smith Barney.....	0	0			(768,620)			(249,093)	60,328
Floating for Fixed Interest Rate Swap.....	6,000,000	01/12/2008.....	3mL (6.035%).....	12/22/2000.....	Salomon Smith Barney.....	0	0			(945,321)			(247,313)	67,321
Floating for Fixed Interest Rate Swap.....	3,900,000	10/01/2006.....	3mL (5.665%).....	01/02/2001.....	Salomon Smith Barney.....	0	0			(412,208)			(145,819)	37,779
Floating for Fixed Interest Rate Swap.....	4,800,000	08/05/2005.....	3mL (5.764%).....	01/12/2001.....	Salomon Smith Barney.....	0	0			(437,689)			(185,109)	38,678
Floating for Fixed Interest Rate Swap.....	8,000,000	03/01/2006.....	3mL (5.800%).....	01/12/2001.....	Salomon Smith Barney.....	0	0			(844,467)			(312,214)	71,186
Floating for Fixed Interest Rate Swap.....	5,000,000	01/18/2006.....	3mL (5.865%).....	01/12/2001.....	Salomon Smith Barney.....	0	0			(617,428)			(198,422)	43,675
Floating for Fixed Interest Rate Swap.....	3,500,000	01/18/2006.....	3mL (5.865%).....	01/12/2001.....	Salomon Smith Barney.....	0	0			(432,200)			(138,895)	30,573
Floating for Fixed Interest Rate Swap.....	8,000,000	03/01/2006.....	3mL (5.820%).....	01/16/2001.....	Salomon Smith Barney.....	0	0			(849,502)			(313,814)	71,186
Zero Coupon Swap on Danaher Corp Convertible Bond.....	8,000,000	01/22/2004.....	3mL+1.20%(0%).....	01/17/2001.....	Deutsche Bank.....	0	0			272,908			250,280	41,188
Floating for Fixed Interest Rate Swap.....	3,700,000	02/28/2008.....	3mL (5.820%).....	01/19/2001.....	Deutsche Bank.....	0	0			(461,800)			(144,474)	42,042
Floating for Fixed Interest Rate Swap.....	4,800,000	04/01/2006.....	3mL (5.785%).....	01/26/2001.....	Salomon Smith Barney.....	0	0			(494,214)			(185,230)	43,280
Floating for Fixed Interest Rate Swap.....	8,346,000	12/06/2004.....	3mL+1.65%(0%).....	01/29/2001.....	Deutsche Bank.....	0	0			(712,556)			296,998	58,037
Zero Coupon Swap on AOL Convertible Bond.....	4,756,600	07/12/2003.....	3mL+.95%(0.000%).....	01/30/2001.....	UBS AG, London Branch.....	0	0			(470,064)			136,815	17,294
Floating for Fixed Interest Rate Swap.....	4,000,000	11/15/2004.....	3mL (5.465%).....	01/31/2001.....	Salomon Smith Barney.....	0	0			(225,259)			(142,062)	27,399
Floating for Fixed Interest Rate Swap.....	15,200,000	10/01/2006.....	3mL (5.610%).....	02/01/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(1,575,802)			(559,961)	147,241
Floating for Fixed Interest Rate Swap.....	4,000,000	08/01/2005.....	3mL (5.630%).....	02/06/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(423,386)			(149,319)	32,164
Floating for Fixed Interest Rate Swap.....	4,400,000	02/15/2008.....	3mL (5.8825%).....	02/07/2001.....	Salomon Smith Barney.....	0	0			(646,878)			(177,941)	49,823
Fixed for Floating Interest and Currency Rate Swap.....	209,152,000	02/23/2004.....	AUD 5.50%(3mL+.367%).....	02/07/2001.....	ABN AMRO Bank N.V.....	0	0		4,145,800	8,814,362			6,703,883	1,120,450
Floating for Floating Interest and Currency Rate Swap.....	66,048,000	02/23/2004.....	AUD 3mL+.38%(3mL+.367%).....	02/07/2001.....	ABN AMRO Bank N.V.....	0	0		1,309,200	1,509,718			1,861,843	353,826
Floating for Fixed Interest Rate Swap.....	5,000,000	04/01/2006.....	3mL (5.695%).....	02/09/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(543,594)			(188,448)	45,084
Floating for Fixed Interest Rate Swap.....	5,750,000	04/01/2006.....	3mL (5.620%).....	02/12/2001.....	Salomon Smith Barney.....	0	0			(561,443)			(212,402)	51,846
Floating for Fixed Interest Rate Swap.....	5,000,000	08/01/2005.....	3mL (5.673%).....	02/14/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(535,525)			(188,798)	40,205
Floating for Fixed Interest Rate Swap.....	4,000,000	08/15/2004.....	3mL (5.515%).....	02/14/2001.....	Salomon Smith Barney.....	0	0			(246,518)			(147,065)	25,492
Floating for Fixed Interest Rate Swap.....	4,000,000	02/15/2008.....	3mL (6.000%).....	02/14/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(612,231)			(166,465)	45,294
Floating for Fixed Interest Rate Swap.....	12,000,000	03/15/2006.....	3mL (5.734%).....	02/20/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(1,390,201)			(459,605)	107,423
Floating for Fixed Interest and Currency Rate Swap.....	7,947,438	02/02/2009.....	3mL+1.70%(7.50% GBP).....	02/22/2001.....	Deutsche Bank, New York.....	0	0		(904,785)	(1,751,869)			(353,603)	98,111
Floating for Fixed Interest Rate Swap.....	8,000,000	01/15/2007.....	3mL (5.642%).....	02/27/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(1,030,634)			(298,284)	80,437

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Floating for Fixed Interest Rate Swap.....	7,090,000	08/01/2004.....	3mL (5.300%).....	03/02/2001.....	UBS AG, London Branch.....	0	0			(533,469)			(241,270)	44,649
Floating for Fixed Interest Rate Swap.....	3,400,000	07/01/2008.....	3mL (5.715%).....	03/05/2001.....	Salomon Smith Barney.....	0	0			(417,150)			(128,824)	39,883
Floating for Fixed Interest Rate Swap.....	9,600,000	06/01/2006.....	3mL (5.535%).....	03/05/2001.....	Salomon Smith Barney.....	0	0			(964,102)			(349,217)	88,757
Floating for Fixed Interest Rate Swap.....	3,400,000	06/01/2006.....	3mL (5.532%).....	03/05/2001.....	Credit Suisse.....	0	0			(341,109)			(123,579)	31,435
Floating for Fixed Interest Rate Swap.....	3,000,000	12/15/2007.....	3mL (5.734%).....	03/05/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(361,215)			(114,901)	33,403
Floating for Fixed Interest Rate Swap.....	9,500,000	07/01/2004.....	3mL (5.329%).....	03/05/2001.....	Salomon Smith Barney.....	0	0			(518,202)			(323,281)	58,202
Floating for Fixed Interest Rate Swap.....	4,700,000	06/01/2006.....	3mL (5.550%).....	03/05/2001.....	Salomon Smith Barney.....	0	0			(474,389)			(171,676)	43,454
Floating for Fixed Interest Rate Swap.....	4,000,000	11/18/2007.....	3mL (5.558%).....	03/07/2001.....	Salomon Smith Barney.....	0	0			(344,359)			(147,121)	44,204
Floating for Fixed Interest Rate Swap.....	6,000,000	03/01/2006.....	3mL (5.510%).....	03/07/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(654,853)			(216,761)	53,389
Floating for Fixed Interest Rate Swap.....	5,000,000	12/15/2005.....	3mL (5.485%).....	03/07/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(450,579)			(179,052)	43,004
Floating for Fixed Interest Rate Swap.....	4,000,000	02/15/2004.....	3mL (5.238%).....	03/07/2001.....	Salomon Smith Barney.....	0	0			(238,706)			(135,965)	21,223
Floating for Fixed Interest Rate Swap.....	3,000,000	03/30/2008.....	3mL (5.680%).....	03/07/2001.....	Salomon Smith Barney.....	0	0			(396,133)			(113,011)	34,367
Floating for Fixed Interest Rate Swap.....	5,000,000	03/15/2005.....	3mL (5.362%).....	03/08/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(434,442)			(172,902)	37,127
Floating for Fixed Interest Rate Swap.....	11,000,000	05/01/2004.....	3mL (5.260%).....	03/08/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(596,922)			(369,926)	63,530
Floating for Fixed Interest Rate Swap.....	3,000,000	01/15/2010.....	3mL (5.782%).....	03/08/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(453,686)			(116,056)	39,818
Floating for Fixed Interest Rate Swap.....	4,000,000	03/15/2008.....	3mL (5.687%).....	03/08/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(535,502)			(151,322)	45,643
Floating for Fixed Interest Rate Swap.....	6,000,000	03/15/2006.....	3mL (5.540%).....	03/09/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(655,790)			(218,163)	53,712
Floating for Fixed Interest Rate Swap.....	5,000,000	03/15/2006.....	3mL (5.590%).....	03/09/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(554,935)			(184,302)	44,760
Floating for Fixed Interest Rate Swap.....	8,000,000	02/01/2006.....	3mL (5.562%).....	03/09/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(899,712)			(293,197)	70,318
Floating for Fixed Interest Rate Swap.....	3,000,000	06/15/2006.....	3mL (5.585%).....	03/09/2001.....	Salomon Smith Barney.....	0	0			(300,075)			(110,431)	27,892
Floating for Fixed Interest Rate Swap.....	5,000,000	08/01/2005.....	3mL (5.505%).....	03/12/2001.....	Salomon Smith Barney.....	0	0			(511,008)			(180,398)	40,205
Floating for Fixed Interest Rate Swap.....	10,000,000	03/31/2011.....	3mL (5.795%).....	03/12/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(1,403,308)			(385,049)	143,632
Floating for Fixed Interest Rate Swap.....	3,000,000	08/15/2004.....	3mL (5.354%).....	03/13/2001.....	Salomon Smith Barney.....	0	0			(229,929)			(105,469)	19,119
Floating for Fixed Interest Rate Swap.....	7,000,000	03/30/2006.....	3mL (5.590%).....	03/13/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(769,292)			(258,562)	63,064
Floating for Fixed Interest Rate Swap.....	2,000,000	08/15/2004.....	3mL (5.300%).....	03/14/2001.....	Salomon Smith Barney.....	0	0			(151,155)			(69,232)	12,746
Floating for Fixed Interest Rate Swap.....	5,000,000	08/15/2004.....	3mL (5.290%).....	03/14/2001.....	Salomon Smith Barney.....	0	0			(376,901)			(172,581)	31,866
Floating for Fixed Interest Rate Swap.....	7,000,000	11/01/2005.....	3mL (5.430%).....	03/14/2001.....	UBS AG, London Branch.....	0	0			(634,954)			(247,308)	58,966
Floating for Fixed Interest Rate Swap.....	10,000,000	03/20/2008.....	3mL (5.595%).....	03/15/2001.....	Morgan Stanley Cap. Svcs.....	0	0			(1,287,488)			(367,861)	114,258
Floating for Fixed Interest Rate Swap.....	5,000,000	04/09/2013.....	3mL (5.620%).....	03/16/2001.....	Salomon Smith Barney.....	0	0			(588,096)			(185,064)	80,154
Floating for Fixed Interest Rate Swap.....	9,500,000	06/01/2006.....	3mL (5.345%).....	03/16/2001.....	Salomon Smith Barney.....	0	0			(893,115)			(327,529)	87,832

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Floating for Fixed Interest Rate Swap.....	4,300,000	05/01/2006.....	3mL (5.344%).....	03/16/2001.....	Salomon Smith Barney.....	0	0			(392,034)			(148,219)	39,259
Floating for Fixed Interest Rate Swap.....	3,000,000	12/27/2005.....	3mL (5.328%).....	03/21/2001.....	Salomon Smith Barney.....	0	0			(268,872)			(104,674)	25,945
Floating for Fixed Interest Rate Swap.....	5,000,000	05/01/2004.....	3mL (4.963%).....	03/22/2001.....	Salomon Smith Barney.....	0	0			(229,132)			(153,273)	28,877
Fixed for Floating Interest and Currency Rate Swap.....	223,750,000	04/04/2008.....	EUR 5.25%(3mL+.54%).....	03/22/2001.....	ABN AMRO Bank N.V. Morgan Stanley	0	0		27,049,750	60,834,801			7,531,672	2,566,553
Fixed for Floating Interest Rate Swap.....	5,000,000	03/15/2006.....	3mL (5.550%).....	03/27/2001.....	Cap. Svcs. Salomon Smith Barney.....	0	0			(548,181)			(182,302)	44,760
Floating for Fixed Interest Rate Swap.....	3,800,000	08/01/2006.....	3mL (5.44%).....	04/03/2001.....	Salomon Smith Barney.....	0	0			(370,081)			(134,918)	35,981
Floating for Fixed Interest Rate Swap.....	3,000,000	04/10/2006.....	3mL (5.37%).....	04/04/2001.....	Salomon Smith Barney.....	0	0			(291,472)			(103,860)	27,153
Floating for Fixed Interest Rate Swap.....	5,000,000	01/15/2005.....	3mL (5.17%).....	04/05/2001.....	Salomon Smith Barney.....	0	0			(315,364)			(162,827)	35,741
Floating for Fixed Interest Rate Swap.....	9,500,000	06/01/2006.....	3mL (5.39%).....	04/05/2001.....	Salomon Smith Barney.....	0	0			(908,511)			(332,089)	87,832
Floating for Fixed Interest Rate Swap.....	4,000,000	05/11/2011.....	3mL (5.66%).....	04/09/2001.....	Salomon Smith Barney.....	0	0			(483,306)			(153,110)	57,842
Convertible Asset Swap.....	10,000,000	04/15/2008.....	3mL+1.60%(1.50%).....	04/11/2001.....	Deutsche Bank, Frankfurt.....	0	0			1,711,837			242,340	115,034
Floating for Fixed Interest Rate Swap.....	5,000,000	05/01/2008.....	3mL (5.79%).....	04/11/2001.....	Salomon Smith Barney.....	0	0			(649,023)			(194,398)	57,755
Floating for Fixed Interest Rate Swap.....	5,000,000	04/30/2005.....	3mL (5.58%).....	04/16/2001.....	Salomon Smith Barney.....	0	0			(426,254)			(183,409)	38,173
Floating for Fixed Interest Rate Swap.....	5,000,000	11/30/2004.....	3mL (5.44%).....	04/17/2001.....	Salomon Smith Barney.....	0	0			(352,711)			(177,957)	34,621
Floating for Fixed Interest Rate Swap.....	5,000,000	06/01/2004.....	3mL (5.11%).....	04/19/2001.....	Deutsche Bank, New York.....	0	0			(261,062)			(160,634)	29,782
Floating for Floating Interest and Currency Rate Swap.....	28,760,000	05/08/2006.....	GBP 3mL+.41%(3mL+.48%).....	04/25/2001.....	JP Morgan/Morgan Guaranty.....	0	0		4,172,966	3,557,120			671,058	263,332
Floating for Fixed Interest Rate Swap.....	5,000,000	11/06/2006.....	3mL (5.65%).....	04/26/2001.....	Salomon Smith Barney.....	0	0			(553,494)			(187,338)	49,067
Floating for Fixed Interest Rate Swap.....	3,000,000	05/30/2011.....	3mL (5.87%).....	04/27/2001.....	Salomon Smith Barney.....	0	0			(373,636)			(119,559)	43,517
Floating for Fixed Interest Rate Swap.....	3,000,000	05/01/2008.....	3mL (5.87%).....	04/27/2001.....	Salomon Smith Barney.....	0	0			(402,126)			(119,129)	34,653
Floating for Fixed Interest Rate Swap.....	7,700,000	09/01/2006.....	3mL (5.67%).....	04/27/2001.....	Salomon Smith Barney.....	0	0			(831,655)			(290,111)	73,768
Floating for Fixed Interest Rate Swap.....	5,000,000	05/30/2008.....	3mL (5.90%).....	05/02/2001.....	Morgan Stanley Cap. Svcs. Morgan Stanley	0	0			(667,453)			(201,020)	58,183
Floating for Fixed Interest Rate Swap.....	5,000,000	04/01/2004.....	3mL (5.16%).....	05/02/2001.....	Cap. Svcs. Salomon Smith Barney.....	0	0			(265,845)			(161,698)	27,974
Floating for Fixed Interest Rate Swap.....	3,800,000	08/01/2006.....	3mL (5.44%).....	05/08/2001.....	Salomon Smith Barney.....	0	0			(368,405)			(134,443)	35,981
Currency Swap on CHF.....	200,642,055	06/12/2006.....	CHF 3.51%(3mL+.4975%).....	05/09/2001.....	Credit Suisse.....	0	0		52,764,269	71,664,946			3,853,004	1,863,195
Zero Coupon Swap on Verizon Global Funding					Deutsche Bank, Frankfurt.....	0	0			(984,579)			625,204	117,158
Convertible Bond.....	20,000,000	05/15/2004.....	3mL+1.27(0%).....	05/09/2001.....	Salomon Smith Barney.....	0	0							
Floating for Fixed Interest Rate Swap.....	3,200,000	08/01/2004.....	3mL (5.08%).....	05/09/2001.....	Salomon Smith Barney.....	0	0			(172,950)			(101,695)	20,152
Floating for Fixed Interest Rate Swap.....	3,000,000	05/16/2006.....	3mL (5.43%).....	05/09/2001.....	Salomon Smith Barney.....	0	0			(291,330)			(107,612)	27,558
Floating for Fixed Interest Rate Swap.....	4,700,000	07/01/2006.....	3mL (5.48%).....	05/10/2001.....	Credit Suisse.....	0	0			(452,231)			(180,684)	43,973
Floating for Fixed Interest Rate Swap.....	5,800,000	09/01/2006.....	3mL (5.76%).....	05/11/2001.....	Credit Suisse.....	0	0			(646,297)			(224,035)	55,565
Floating for Fixed Interest Rate Swap.....	4,000,000	06/19/2008.....	3mL (6.01%).....	05/14/2001.....	Credit Suisse.....	0	0			(547,962)			(163,888)	46,781
Fixed for Floating Interest and Currency Rate Swap.....	44,250,000	06/01/2011.....	EUR 5.87%(3mL+.55%).....	05/16/2001.....	AIG.....	0	0		8,266,750	14,357,472			1,939,381	642,079

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Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Zero Coupon Swap on Verizon Global Funding Convertible Bond.....	10,000,000	05/15/2004	3mL+1.20(0%) EUR	05/16/2001	Deutsche Bank, Frankfurt.....	0	0			(502,810)			305,505	58,579
Floating for Fixed Interest and Currency Rate Swap.....	22,125,000	06/06/2005	3mL+0.30%(3mL+.41%)	05/16/2001	Lehman Brothers.	0	0		4,133,375	4,135,910			383,911	172,549
Floating for Fixed Interest Rate Swap.....	3,700,000	08/01/2006	3mL (5.73%)	05/18/2001	Salomon Smith Barney.....	0	0			(396,567)			(141,635)	35,034
Floating for Fixed Interest Rate Swap.....	6,300,000	07/01/2004	3mL (5.31%)	05/22/2001	Salomon Smith Barney.....	0	0			(341,778)			(213,189)	38,597
Floating for Fixed Interest Rate Swap.....	3,000,000	05/15/2005	3mL (5.545%)	05/22/2001	Salomon Smith Barney.....	0	0			(253,761)			(111,199)	23,105
Floating for Fixed Interest Rate Swap.....	7,000,000	06/27/2006	3mL (5.81%)	05/25/2001	Salomon Smith Barney.....	0	0			(745,926)			(271,904)	65,389
Floating for Fixed Interest Rate Swap.....	3,000,000	07/01/2005	3mL (5.48%)	05/31/2001	Salomon Smith Barney.....	0	0			(309,335)			(106,619)	23,724
Zero Coupon Swap on Cooper Cameron Convertible Bond.....	20,000,000	05/18/2006	3mL+1.35%(1.75%)	06/06/2001	Morgan Stanley & Co. Intl Ltd.....	0	0			1,457,500			291,426	183,870
Floating for Fixed Interest Rate Swap.....	5,000,000	09/15/2003	3mL (4.85%)	06/06/2001	Salomon Smith Barney.....	0	0			(188,640)			(147,052)	21,019
Floating for Fixed Interest Rate Swap.....	3,000,000	06/25/2007	3mL (5.66%)	06/06/2001	Salomon Smith Barney.....	0	0			(340,978)			(112,265)	31,766
Floating for Fixed Interest Rate Swap.....	3,000,000	09/11/2007	3mL (5.76%)	06/06/2001	Salomon Smith Barney.....	0	0			(402,697)			(115,730)	32,514
Zero Coupon Swap on Global Marine Convertible Bond.....	9,992,000	06/23/2005	3mL+1.50%(0%)	06/07/2001	Morgan Stanley & Co. Intl Ltd.....	0	0			(897,446)			343,616	78,668
Floating for Fixed Interest Rate Swap.....	9,700,000	08/01/2004	3mL (5.21%)	06/08/2001	Salomon Smith Barney.....	0	0			(545,788)			(321,358)	61,085
Floating for Fixed Interest Rate Swap.....	2,000,000	06/15/2008	3mL (5.89%)	06/11/2001	Salomon Smith Barney.....	0	0			(261,636)			(79,621)	23,367
Zero Coupon Swap on Kohls Corp Convertible Bond.....	15,714,250	06/12/2003	3mL+1.15%(0%)	06/12/2001	Lehman Brothers.	0	0			199,074			481,488	52,506
Floating for Fixed Interest Rate Swap.....	3,000,000	07/17/2008	3mL (5.62%)	06/13/2001	Salomon Smith Barney.....	0	0			(348,245)			(111,763)	35,331
Fixed for Floating Interest and Currency Rate Swap.....	209,550,000	06/28/2011	6.25%(3mL+.51%)	06/14/2001	GBP Credit Suisse.....	0	0			57,004,451			9,931,099	3,053,951
Floating for Floating Interest and Currency Rate Swap.....	86,000,000	06/28/2005	EUR 3mL+.30%(3mL+.39%)	06/14/2001	Lehman Brothers.	0	0			18,987,309			1,632,625	678,958
Floating for Fixed Interest Rate Swap.....	3,200,000	09/05/2004	GBP 3mL (5.14%)	06/14/2001	Salomon Smith Barney.....	0	0			(189,164)			(104,134)	20,752
Fixed for Floating Interest and Currency Rate Swap.....	209,550,000	06/28/2011	GBP 6.25%(3mL+.51%)	06/14/2001	Nationwide Life Global Funding.....	0	0			(57,004,451)			(16,844,362)	3,053,951
Floating for Floating Interest and Currency Rate Swap.....	86,000,000	06/28/2005	EUR 3mL+.30%(3mL+.39%)	06/14/2001	Nationwide Life Global Funding.....	0	0			(18,987,309)			(1,643,240)	678,958
Zero Coupon Swap on Baxter International Convertible Bond.....	25,000,000	06/01/2006	3mL+0.95%(0%)	06/15/2001	Credit Suisse.....	0	0			1,922,885			402,629	231,138
Zero Coupon Swap on Chiron Corp Convertible Bond.....	13,761,250	06/12/2004	3mL+1.35%(0%)	06/15/2001	Morgan Stanley & Co. Intl Ltd.....	0	0			(221,258)			449,553	82,834
Floating for Fixed Interest Rate Swap.....	3,000,000	06/15/2011	3mL (6.04%)	06/15/2001	Salomon Smith Barney.....	0	0			(450,563)			(124,081)	43,630
Floating for Fixed Interest Rate Swap.....	4,000,000	07/11/2007	3mL (5.58%)	06/15/2001	Salomon Smith Barney.....	0	0			(476,192)			(146,527)	42,562
Fixed for Floating Interest Rate Swap.....	15,000,000	06/01/2006	5.54%(3mL)	06/18/2001	Credit Suisse.....	0	0			1,493,635			546,402	138,683
Fixed for Floating Interest Rate Swap.....	7,000,000	09/29/2004	3mL (5.12%)	06/18/2001	Morgan Stanley Cap. Svcs.....	0	0			(490,978)			(225,128)	46,273
Floating for Fixed Interest Rate Swap.....	3,000,000	08/15/2011	3mL (5.84%)	06/21/2001	Salomon Smith Barney.....	0	0			(423,711)			(120,049)	44,059
Floating for Fixed Interest Rate Swap.....	2,000,000	06/26/2006	3mL (5.51%)	06/21/2001	Salomon Smith Barney.....	0	0			(193,418)			(71,661)	18,675
Zero Coupon Swap on AOL Time Warner Convertible Bond.....	15,000,000	12/06/2004	3mL+1.70%(0%)	06/22/2001	Deutsche Bank.....	0	0			(1,265,890)			541,376	104,308

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Floating for Fixed Interest Rate Swap.....	8,000,000	07/15/2011.....	3mL (6.09%).....	06/27/2001.....	Salomon Smith Barney.....	0	0			(1,411,482)			(334,324)	116,910
Floating for Fixed Interest Rate Swap.....	10,000,000	07/23/2008.....	3mL (5.94%).....	06/28/2001.....	Salomon Smith Barney.....	0	0			(1,547,387)			(402,401)	117,945
Floating for Fixed Interest Rate Swap.....	4,000,000	07/29/2008.....	3mL (5.87%).....	06/28/2001.....	Salomon Smith Barney.....	0	0			(566,127)			(158,486)	47,248
Floating for Fixed Interest Rate Swap.....	6,000,000	07/26/2011.....	3mL (6.31%).....	06/29/2001.....	Credit Suisse.....	0	0			(1,151,030)			(263,573)	87,837
Floating for Fixed Interest Rate Swap.....	12,000,000	03/15/2003.....	3mL (4.66%).....	06/29/2001.....	Credit Suisse.....	0	0			(235,379)			(330,425)	27,016
Floating for Fixed Interest Rate Swap.....	5,000,000	07/29/2008.....	3mL (6.10%).....	06/29/2001.....	Salomon Smith Barney.....	0	0			(815,069)			(209,389)	59,059
Floating for Fixed Interest Rate Swap.....	4,290,000	07/01/2003.....	3mL (4.60%).....	06/29/2001.....	Salomon Smith Barney.....	0	0			(49,423)			(85,408)	15,147
Floating for Fixed Interest Rate Swap.....	6,000,000	08/15/2007.....	3mL (5.8325%).....	07/03/2001.....	Credit Suisse.....	0	0			(762,543)			(239,647)	64,515
Zero Coupon Swap on Perkin Elmer Convertible Bond.....	15,000,000	08/07/2003.....	3mL+1.50%(0%).....	07/06/2001.....	Deutsche Bank.....	0	0			(1,299,984)			510,763	58,095
Zero Coupon Swap on Nabors Industries Convertible Bond.....	10,342,970	06/20/2003.....	3mL+1.00%(0%).....	07/10/2001.....	Morgan Stanley & Co. Intl Ltd.....	0	0			(672,368)			303,078	35,397
Zero Coupon Swap on Nabors Industries Convertible Bond.....	8,500,000	02/05/2006.....	3mL (0%).....	07/20/2001.....	Morgan Stanley Cap. Svcs.....	0	0			900,646			294,733	74,846
Zero Coupon Swap on Nabors Industries Convertible Bond.....	8,517,740	02/05/2006.....	3mL+1.50%(0%).....	07/20/2001.....	Morgan Stanley & Co. Intl Ltd.....	0	0			13,593			292,021	75,002
Floating for Fixed Interest Rate Swap.....	8,900,000	12/31/2010.....	3mL (5.92%).....	07/20/2001.....	Salomon Smith Barney.....	0	0			(1,238,944)			(356,715)	125,908
Floating for Fixed Interest Rate Swap.....	5,000,000	03/15/2005.....	3mL (5.09%).....	08/06/2001.....	Salomon Smith Barney.....	0	0			(401,181)			(159,302)	37,127
Floating for Fixed Interest Rate Swap.....	2,350,000	04/01/2004.....	3mL (4.535%).....	08/13/2001.....	Salomon Smith Barney.....	0	0			(103,155)			(61,310)	13,148
Floating for Fixed Interest Rate Swap.....	4,000,000	08/15/2006.....	3mL (5.28%).....	08/22/2001.....	Salomon Smith Barney.....	0	0			(431,322)			(137,665)	38,077
Floating for Fixed Interest Rate Swap.....	5,000,000	03/15/2006.....	3mL (5.80%).....	08/23/2001.....	Salomon Smith Barney.....	0	0			(476,416)			(161,052)	44,760
Floating for Fixed Interest Rate Swap.....	3,000,000	08/30/2011.....	3mL (5.76%).....	08/03/2001.....	Salomon Smith Barney.....	0	0			(406,242)			(115,921)	44,163
Floating for Fixed Interest Rate Swap.....	10,000,000	06/01/2005.....	3mL (4.86%).....	08/29/2001.....	Salomon Smith Barney.....	0	0			(667,525)			(296,268)	77,769
Zero Coupon Swap on Valassis Communications Convertible Bond.....	15,069,250	06/06/2004.....	3mL+1.80%(0%).....	08/28/2001.....	Bear Stearns International.....	0	0			764,068			559,154	90,192
Zero Coupon Swap on Valassis Communications Convertible Bond.....	4,822,160	06/06/2004.....	3mL+1.80%(0%).....	08/29/2001.....	Bear Stearns International.....	0	0			244,502			178,929	28,861
Zero Coupon Swap on Legg Mason Convertible Bond.....	5,898,960	06/06/2005.....	3mL+1.40%(0%).....	08/30/2001.....	Merrill Lynch Capital Services.....	0	0			510,269			194,961	46,005
Zero Coupon Swap on Legg Mason Convertible Bond.....	3,932,640	06/06/2005.....	3mL+1.40%(0%).....	08/30/2001.....	Merrill Lynch Capital Services.....	0	0			340,179			129,974	30,670
Zero Coupon Swap on Best Buy Convertible Bond.....	5,046,650	06/27/2004.....	3mL+3.00%(0%).....	09/06/2001.....	Bear Stearns Bank.....	0	0			(1,628,143)			202,403	30,805
Floating for Fixed Interest Rate Swap.....	10,000,000	09/01/2004.....	3mL (4.49%).....	09/07/2001.....	Salomon Smith Barney.....	0	0			(587,242)			(259,268)	64,638
Floating for Fixed Interest Rate Swap.....	5,000,000	09/18/2006.....	3mL (5.3125%).....	08/21/2001.....	Bear Stearns Bank.....	0	0			(531,164)			(170,368)	48,204
Fixed for Floating Interest and Currency Rate Swap.....	91,700,000	11/28/2006.....	2.80%(3mL+.31%).....	09/11/2001.....	JPY Morgan Stanley Cap. Svcs.....	0	0		(7,505,062)	123,107			263,215	906,895
Floating for Fixed Interest Rate Swap.....	3,500,000	06/15/2010.....	3mL (5.57%).....	09/11/2001.....	Bear Stearns Bank.....	0	0			(409,020)			(128,311)	47,799
Floating for Fixed Interest Rate Swap.....	8,000,000	09/01/2012.....	3mL (5.27%).....	09/20/2001.....	Bear Stearns Bank.....	0	0			(871,659)			(268,965)	124,430
Floating for Fixed Interest and Currency Rate Swap.....	43,830,000	09/27/2006.....	3mL+.22%(3mL+.31%).....	09/07/2001.....	GBP Lehman Brothers International.....	0	0		4,522,350	4,441,435			1,001,386	423,956
Floating for Fixed Interest Rate Swap.....	2,000,000	09/27/2011.....	3mL (5.80%).....	08/22/2001.....	Salomon Smith Barney.....	0	0			(290,869)			(77,587)	29,572
Floating for Fixed Interest Rate Swap.....	4,000,000	09/28/2008.....	3mL (5.34%).....	09/07/2001.....	Bear Stearns Bank.....	0	0			(459,437)			(135,763)	47,950
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2007.....	3mL (4.72%).....	09/26/2001.....	Bear Stearns Bank.....	0	0			(262,847)			(86,524)	30,479
Zero Coupon Swap on Merrill Lynch Convertible Bond.....	10,000,000	05/23/2004.....	3mL+1.05%(0%).....	09/21/2001.....	Deutsche Bank.....	0	0			(289,044)			294,760	59,045
Floating for Fixed Interest Rate Swap.....	3,700,000	11/01/2011.....	3mL (5.75%).....	08/21/2001.....	Bear Stearns Bank.....	0	0			(487,655)			(142,560)	55,008

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Floating for Fixed Interest Rate Swap.....	3,100,000	11/01/2011.....	3mL (5.765%).....	08/17/2001.....	Salomon Smith Barney.....	0	0			(412,166)			(119,907)	46,088
Floating for Fixed Interest Rate Swap.....	1,500,000	11/01/2011.....	3mL (5.78%).....	08/27/2001.....	Salomon Smith Barney.....	0	0			(201,172)			(57,763)	22,300
Floating for Fixed Interest Rate Swap.....	4,000,000	12/01/2006.....	3mL (4.75%).....	09/20/2001.....	Bear Stearns Bank.....	0	0			(303,986)			(114,107)	39,601
Floating for Fixed Interest Rate Swap.....	4,800,000	12/01/2006.....	3mL (4.60%).....	09/27/2001.....	Salomon Smith Barney.....	0	0			(336,761)			(129,609)	47,521
Floating for Fixed Interest Rate Swap.....	9,700,000	01/01/2005.....	3mL (4.27%).....	09/20/2001.....	Salomon Smith Barney.....	0	0			(437,936)			(227,131)	68,683
Floating for Fixed Interest Rate Swap.....	7,600,000	07/01/2004.....	3mL (4.02%).....	09/24/2001.....	Salomon Smith Barney.....	0	0			(259,051)			(159,390)	46,562
Floating for Fixed Interest Rate Swap.....	3,000,000	05/23/2011.....	3mL (6.1725%).....	04/27/2001.....	Salomon Smith Barney.....	0	0			(487,774)			(128,685)	43,467
Floating for Fixed Interest Rate Swap.....	10,000,000	05/11/2003.....	3mL+ .156%(0.00%).....	10/09/2001.....	Deutsche Bank.....	0	0			(232,413)			341,642	29,954
Floating for Fixed Interest Rate Swap.....	10,000,000	10/20/2004.....	3mL+ .25%(2.25%).....	10/12/2001.....	Credit Suisse.....	0	0			417,073			209,515	67,184
Floating for Fixed Interest Rate Swap.....	3,000,000	02/25/2008.....	3mL (4.66%).....	10/31/2001.....	Salomon Smith Barney.....	0	0			(248,570)			(82,720)	34,061
Fixed for Floating Interest Rate Swap.....	22,500,000	04/01/2005.....	3.71%(1mL).....	11/05/2001.....	Bear Stearns Bank.....	0	0			875,242			423,942	168,827
Fixed for Floating Interest Rate Swap.....	13,200,000	11/01/2008.....	4.6025%(1mL).....	11/05/2001.....	Bear Stearns Bank.....	0	0			886,381			366,522	159,511
Floating for Fixed Interest Rate Swap.....	4,000,000	08/16/2005.....	3mL (3.7075%).....	11/08/2001.....	Credit Suisse.....	0	0			(198,442)			(74,801)	32,418
Floating for Fixed Interest Rate Swap.....	4,000,000	12/10/2011.....	3mL (4.635%).....	11/08/2001.....	Salomon Smith Barney.....	0	0			(189,831)			(107,515)	59,826
Fixed for Floating Interest Rate Swap.....	5,000,000	04/15/2007.....	4.8125%(1mL).....	11/15/2001.....	Salomon Smith Barney.....	0	0			431,792			150,298	51,783
Floating for Fixed Interest Rate Swap.....	9,000,000	12/15/2008.....	3mL (5.21%).....	11/19/2001.....	Bear Stearns Bank.....	0	0			(866,565)			(292,421)	109,874
Floating for Fixed Interest Rate Swap.....	7,000,000	11/15/2006.....	3mL (4.745%).....	11/19/2001.....	Bear Stearns Bank.....	0	0			(533,560)			(202,283)	68,913
Floating for Fixed Interest Rate Swap.....	5,000,000	11/15/2003.....	3mL (3.2775%).....	11/20/2001.....	Bear Stearns Bank.....	0	0			(92,777)			(71,389)	23,372
Floating for Fixed Interest Rate Swap.....	9,000,000	11/15/2007.....	3mL (5.0125%).....	11/20/2001.....	Bear Stearns Bank.....	0	0			(807,283)			(284,160)	99,375
Floating for Fixed Interest Rate Swap.....	4,000,000	04/01/2009.....	3mL (5.255%).....	11/20/2001.....	Salomon Smith Barney.....	0	0			(421,923)			(133,457)	50,019
Floating for Fixed Interest Rate Swap.....	3,000,000	12/01/2006.....	3mL (4.933%).....	11/28/2001.....	Salomon Smith Barney.....	0	0			(245,680)			(91,070)	29,701
Floating for Fixed Interest Rate Swap.....	4,700,000	03/01/2007.....	3mL (5.17%).....	11/28/2001.....	Salomon Smith Barney.....	0	0			(440,769)			(129,621)	47,972
Floating for Fixed Interest Rate Swap.....	3,000,000	06/01/2005.....	3mL (4.215%).....	11/30/2001.....	Goldman Sachs.....	0	0			(154,552)			(69,985)	23,331
Floating for Fixed Interest Rate Swap.....	5,300,000	02/15/2007.....	3mL (4.757%).....	11/30/2001.....	Goldman Sachs.....	0	0			(393,649)			(154,339)	53,846
Floating for Fixed Interest Rate Swap.....	9,800,000	04/15/2007.....	3mL (4.789%).....	11/30/2001.....	Goldman Sachs.....	0	0			(724,707)			(282,659)	101,495
Floating for Fixed Interest Rate Swap.....	4,000,000	11/15/2006.....	3mL (4.75%).....	11/30/2001.....	Salomon Smith Barney.....	0	0			(305,654)			(116,297)	39,379
Floating for Fixed Interest Rate Swap.....	3,000,000	12/19/2011.....	3mL (5.47%).....	11/30/2001.....	Salomon Smith Barney.....	0	0			(319,064)			(106,641)	44,931
Floating for Fixed Interest Rate Swap.....	3,000,000	12/15/2011.....	3mL (5.02%).....	12/03/2001.....	Salomon Smith Barney.....	0	0			(229,727)			(92,643)	44,904
Floating for Fixed Interest Rate Swap.....	3,000,000	12/08/2005.....	3mL (4.695%).....	12/05/2001.....	Salomon Smith Barney.....	0	0			(202,925)			(84,599)	25,718
Fixed for Floating Interest Rate Swap.....	25,000,000	12/28/2005.....	5.60%(JPY 1.39%).....	12/06/2001.....	ABN AMRO Bank N.V.....	0	0		(1,253,638)	(224,526)			854,939	216,309
Fixed for Floating Interest Rate Swap.....	10,000,000	02/01/2005.....	4.535%(3mL).....	12/10/2001.....	Morgan Stanley Cap. Svcs.....	0	0			680,211			245,827	72,291
Floating for Fixed Interest Rate Swap.....	7,000,000	03/01/2007.....	3mL (5.243%).....	12/21/2001.....	Goldman Sachs.....	0	0			(677,162)			(217,768)	71,447
Floating for Floating Interest Rate Swap.....	67,000,000	11/01/2003.....	3mL (1mL + 0.03%).....	01/07/2002.....	Deutsche Bank, New York.....	0	0			123,468			6,382	306,230
Floating for Fixed Interest Rate Swap.....	3,000,000	01/15/2007.....	3mL (4.9075%).....	01/17/2002.....	Salomon Smith Barney.....	0	0			(291,863)			(85,329)	30,164
Floating for Fixed Interest Rate Swap.....	3,000,000	05/15/2007.....	3mL (4.98%).....	01/18/2002.....	Goldman Sachs.....	0	0			(261,862)			(89,432)	31,366
Floating for Fixed Interest Rate Swap.....	15,000,000	07/06/2005.....	3mL (4.18%).....	01/22/2002.....	Goldman Sachs.....	0	0			(887,572)			(300,773)	118,942
Floating for Fixed Interest Rate Swap.....	3,000,000	04/01/2012.....	3mL (5.694%).....	01/22/2002.....	Credit Suisse First Boston.....	0	0			(376,368)			(84,707)	45,639
Floating for Fixed Interest Rate Swap.....	10,000,000	01/02/2013.....	3mL (5.2%).....	01/25/2002.....	Credit Suisse First Boston.....	0	0			(794,232)			(290,999)	158,222

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Floating for Fixed Interest Rate and Currency Swap.....	1,867,414	02/08/2012	CAD 3mL + 2.03%(7.59%)	01/28/2002	Merrill Lynch Capital Services.....	0	0		(41,186)	(185,595)			(64,378)	28,185
Floating for Fixed Interest Rate and Currency Swap.....	1,867,414	02/08/2012	CAD 3mL + 2.03%(7.59%)	01/28/2002	Merrill Lynch Capital Services.....	0	0		(41,186)	(185,595)			(64,378)	28,185
Floating for Fixed Interest Rate and Currency Swap.....	1,244,942	02/08/2012	CAD 3mL + 2.03%(7.59%)	01/28/2002	Merrill Lynch Capital Services.....	0	0		(27,458)	(123,730)			(42,919)	18,790
Floating for Fixed Interest Rate Swap.....	1,867,414	02/08/2012	5.37%(3mL)	01/29/2002	Goldman Sachs.....	0	0			218,531			59,226	28,185
Floating for Fixed Interest Rate Swap.....	1,244,942	02/08/2012	5.37%(3mL)	01/29/2002	Goldman Sachs.....	0	0			145,687			39,484	18,790
Floating for Fixed Interest Rate Swap.....	5,000,000	04/25/2009	3mL (5.296%)	01/29/2002	Credit Suisse First Boston.....	0	0			(529,002)			(152,843)	62,852
Floating for Fixed Interest Rate Swap.....	3,000,000	04/25/2009	3mL (4.96%)	01/29/2002	Credit Suisse First Boston.....	0	0			(245,397)			(82,634)	37,711
Floating for Fixed Interest Rate Swap.....	3,000,000	05/15/2006	3mL (4.735%)	01/29/2002	Salomon Smith Barney.....	0	0			(222,106)			(80,595)	27,547
Floating for Fixed Interest Rate Swap.....	4,000,000	01/30/2007	3mL (4.967%)	01/30/2002	Credit Suisse First Boston.....	0	0			(393,963)			(113,212)	40,422
Floating for Fixed Interest Rate and Currency Swap.....	4,642,940	06/14/2007	3mL + 1.2%(6.375% EUR)	01/31/2002	Lehman Brothers.....	0	0		(2,801,970)	(1,614,169)			(66,439)	48,998
Floating for Fixed Interest Rate Swap.....	3,000,000	02/01/2009	1mL (4.9875%)	02/01/2002	Credit Suisse First Boston.....	0	0			(233,599)			(71,214)	37,026
Floating for Fixed Interest Rate Swap.....	3,000,000	02/27/2008	3mL (5.1525%)	02/04/2002	Bear Stearns Bank.....	0	0			(324,589)			(88,338)	34,079
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2012	3mL (5.635%)	02/05/2002	Bear Stearns Bank.....	0	0			(409,913)			(103,058)	45,328
Floating for Fixed Interest Rate Swap.....	4,000,000	03/31/2006	3mL (4.61%)	02/06/2002	Bear Stearns Bank.....	0	0			(307,020)			(96,377)	36,052
Floating for Fixed Interest Rate Swap.....	3,000,000	11/01/2006	3mL (4.8275%)	02/06/2002	Bear Stearns Bank.....	0	0			(239,158)			(79,056)	29,388
Floating for Fixed Interest Rate Swap.....	3,000,000	01/15/2007	3mL (4.917%)	02/07/2002	Bear Stearns Bank.....	0	0			(293,087)			(80,229)	30,164
Fixed for Floating Interest Rate Swap.....	500,000,000	02/15/2007	5.35%(3mL + 0.54%)	02/07/2002	Credit Suisse First Boston.....	(2,230,000)	(1,827,209)			46,148,940	402,791		13,417,113	5,079,842
Floating for Fixed Interest Rate Swap.....	3,000,000	05/01/2004	3mL (3.75%)	02/12/2002	Bear Stearns Bank.....	0	0			(37,831)			(37,831)	17,326
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2009	3mL (5.1025%)	02/12/2002	Bear Stearns Bank.....	0	0			(297,872)			(86,924)	37,143
Floating for Fixed Interest Rate Swap.....	3,000,000	03/22/2004	3mL (3.54%)	02/13/2002	Bear Stearns Bank.....	0	0			(101,630)			(42,720)	16,600
Floating for Fixed Interest Rate Swap.....	5,000,000	02/15/2007	3mL (4.96%)	02/14/2002	Bear Stearns Bank.....	0	0			(488,947)			(136,451)	50,798
Floating for Fixed Interest Rate Swap.....	5,000,000	02/15/2012	3mL (5.5575%)	02/19/2002	Salomon Smith Barney.....	0	0			(651,619)			(161,831)	75,546
Floating for Fixed Interest Rate Swap.....	5,000,000	01/25/2010	3mL (4.855%)	02/19/2002	Bear Stearns Bank.....	0	0			(385,276)			(124,849)	66,492
Floating for Fixed Interest Rate Swap.....	3,000,000	08/15/2006	3mL (4.7025%)	02/20/2002	Bear Stearns Bank.....	0	0			(256,960)			(74,776)	28,558
Floating for Fixed Interest Rate Swap.....	3,000,000	10/14/2004	3mL (3.82%)	02/20/2002	Bear Stearns Bank.....	0	0			(118,883)			(48,946)	20,063
Floating for Fixed Interest Rate Swap.....	4,000,000	03/20/2007	3mL (4.9075%)	02/21/2002	Salomon Smith Barney.....	0	0			(370,642)			(93,333)	41,081
Floating for Fixed Interest Rate Swap.....	3,000,000	12/09/2004	3mL (3.8675%)	02/22/2002	Salomon Smith Barney.....	0	0			(117,672)			(51,299)	20,906
Floating for Fixed Interest Rate Swap.....	3,000,000	04/15/2006	3mL (4.495%)	02/22/2002	Salomon Smith Barney.....	0	0			(201,707)			(66,106)	27,209
Floating for Fixed Interest Rate Swap.....	4,000,000	08/15/2006	3mL (4.63%)	02/22/2002	Salomon Smith Barney.....	0	0			(331,477)			(95,743)	38,077
Floating for Fixed Interest Rate Swap.....	3,000,000	03/15/2006	3mL (4.5%)	02/22/2002	Bear Stearns Bank.....	0	0			(222,528)			(65,958)	26,856
Floating for Fixed Interest Rate Swap.....	3,000,000	12/30/2007	3mL (5.03%)	02/26/2002	Credit Suisse First Boston.....	0	0			(258,617)			(78,291)	33,541
Floating for Fixed Interest Rate Swap.....	7,000,000	04/29/2004	3mL (3.54%)	02/27/2002	Goldman Sachs.....	0	0			(199,676)			(94,813)	40,345
Floating for Fixed Interest Rate Swap.....	3,000,000	06/01/2007	3mL (5.0075%)	02/27/2002	Bear Stearns Bank.....	0	0			(264,236)			(55,775)	31,533
Floating for Fixed Interest Rate Swap.....	3,000,000	06/01/2007	3mL (5.0075%)	02/27/2002	Bear Stearns Bank.....	0	0			(264,236)			(55,775)	31,533
Floating for Fixed Interest Rate Swap.....	3,000,000	04/01/2006	3mL (4.51%)	02/28/2002	Bear Stearns Bank.....	0	0			(206,148)			(63,653)	27,050
Floating for Fixed Interest Rate Swap.....	2,000,000	03/29/2009	3mL (4.9%)	02/28/2002	Bear Stearns Bank.....	0	0			(173,759)			(44,616)	24,993
Floating for Fixed Interest Rate Swap.....	3,000,000	05/15/2009	3mL (5.07%)	03/04/2002	Bear Stearns Bank.....	0	0			(259,810)			(80,165)	37,874
Floating for Fixed Interest Rate Swap.....	5,700,000	07/01/2005	3mL (4.57%)	03/06/2002	Salomon Smith Barney.....	0	0			(329,347)			(90,076)	45,075

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Floating for Fixed Interest Rate Swap.....	3,000,000	03/15/2006	3mL (4.755%).....	03/07/2002	Bear Stearns Bank.....	0	0			(248,363)			(67,740)	26,856
Floating for Fixed Interest Rate Swap.....	3,000,000	03/29/2009	3mL (5.728%).....	03/08/2002	Goldman Sachs.....	0	0			(415,336)			(85,623)	37,490
Floating for Fixed Interest Rate Swap.....	3,000,000	03/15/2007	3mL (5.292%).....	03/11/2002	Goldman Sachs.....	0	0			(328,335)			(80,539)	30,761
Fixed for Floating Interest Rate Swap.....	5,000,000	04/03/2007	5.4025%(3mL).....	03/14/2002	Bear Stearns Bank.....	0	0			540,071			132,567	51,584
Fixed for Floating Interest Rate Swap.....	5,000,000	04/03/2007	5.4025%(3mL).....	03/14/2002	Bear Stearns Bank.....	0	0			540,071			132,567	51,584
Fixed for Floating Interest Rate Swap.....	5,000,000	04/03/2007	5.4025%(3mL).....	03/14/2002	Bear Stearns Bank.....	0	0			540,071			132,567	51,584
Floating for Fixed Interest Rate Swap.....	6,000,000	03/29/2012	3mL (5.7575%).....	03/15/2002	Salomon Smith Barney.....	0	0			(810,554)			(172,578)	91,238
Floating for Fixed Interest Rate Swap.....	3,000,000	05/01/2007	3mL (5.41%).....	03/15/2002	Salomon Smith Barney.....	0	0			(308,368)			(71,031)	31,228
Floating for Fixed Interest Rate Swap.....	3,000,000	08/17/2012	3mL (6.09%).....	03/21/2002	Credit Suisse First Boston.....	0	0			(519,931)			(97,060)	46,562
Floating for Fixed Interest Rate Swap.....	4,000,000	03/15/2006	3mL (5.17775%).....	03/25/2002	Salomon Smith Barney.....	0	0			(388,259)			(99,016)	35,808
Floating for Fixed Interest Rate Swap.....	3,000,000	09/01/2007	3mL (5.5475%).....	03/25/2002	Goldman Sachs.....	0	0			(375,280)			(83,209)	32,420
Floating for Fixed Interest Rate Swap.....	3,000,000	03/01/2007	3mL (5.44%).....	03/25/2002	Salomon Smith Barney.....	0	0			(350,477)			(81,137)	30,620
Floating for Fixed Interest Rate Swap.....	5,000,000	04/15/2007	3mL (5.38%).....	03/26/2002	Goldman Sachs.....	0	0			(529,750)			(128,202)	51,783
Floating for Fixed Interest Rate Swap.....	3,000,000	04/19/2010	3mL (5.885%).....	03/26/2002	Bear Stearns Bank.....	0	0			(429,662)			(83,189)	40,539
Floating for Fixed Foreign Currency Interest Rate Swap.....	3,484,320	06/14/2007	EUR 3mL+1.10%(EUR 6.375%).....	01/28/2002	Lehman Brothers.....	0	0			(373,945)			(368,680)	36,771
Floating for Fixed Foreign Currency Interest Rate Swap.....	2,322,800	06/14/2007	EUR 3mL+1.10%(EUR 6.375%).....	01/28/2002	Lehman Brothers.....	0	0			(249,288)			(245,778)	24,513
Floating for Fixed Foreign Currency Interest Rate Swap.....	1,870,080	06/14/2007	EUR 3mL+1.10%(EUR 6.375%).....	01/28/2002	Lehman Brothers.....	0	0			(200,701)			(197,876)	19,735
Floating for Fixed Foreign Currency Interest Rate Swap.....	2,322,800	06/14/2007	EUR 3mL+1.10%(EUR 6.375%).....	01/28/2002	Lehman Brothers.....	0	0			(249,288)			(245,778)	24,513
Floating for Floating Interest Rate and Currency Swap.....	2,000,000	06/14/2007	3mL+1.10%(EUR 3mL+1.10%).....	01/28/2002	Morgan Stanley Cap. Svcs.....	0	0			(460,229)			(9,011)	21,106
Floating for Floating Interest Rate and Currency Swap.....	1,610,000	06/14/2007	3mL+1.10%(EUR 3mL+1.10%).....	01/28/2002	Morgan Stanley Cap. Svcs.....	0	0			(370,484)			(7,254)	16,991
Floating for Floating Interest Rate and Currency Swap.....	2,000,000	06/14/2007	3mL+1.10%(EUR 3mL+1.10%).....	01/28/2002	Morgan Stanley Cap. Svcs.....	0	0			(460,229)			(9,011)	21,106
Floating for Floating Interest Rate and Currency Swap.....	3,000,000	06/14/2007	3mL+1.10%(EUR 3mL+1.10%).....	01/28/2002	Morgan Stanley Cap. Svcs.....	0	0			(690,343)			(13,516)	31,660
Fixed for Floating Interest Rate Swap.....	3,000,000	06/14/2007	6.29%(3mL+1.10%).....	01/28/2002	Morgan Stanley Cap. Svcs.....	0	0			275,946			100,764	31,660
Fixed for Floating Interest Rate Swap.....	2,000,000	06/14/2007	6.29%(3mL+1.10%).....	01/28/2002	Morgan Stanley Cap. Svcs.....	0	0			183,964			67,176	21,106
Fixed for Floating Interest Rate Swap.....	1,610,000	06/14/2007	6.29%(3mL+1.10%).....	01/28/2002	Morgan Stanley Cap. Svcs.....	0	0			148,091			54,077	16,991
Fixed for Floating Interest Rate Swap.....	2,000,000	06/14/2007	6.29%(3mL+1.10%).....	01/28/2002	Morgan Stanley Cap. Svcs.....	0	0			183,964			67,176	21,106
Floating for Fixed Interest Rate Swap.....	3,000,000	04/15/2012	3 mL (5.9075%).....	04/04/2002	Bear Stearns Bank.....	0	0			(440,515)			(86,592)	45,734
Floating for Fixed Interest Rate Swap.....	5,000,000	03/23/2010	3 mL (5.52%).....	04/11/2002	Salomon Smith Barney.....	0	0			(630,518)			(129,407)	67,222
Floating for Fixed Interest Rate Swap.....	3,000,000	12/15/2006	3 mL (5.069%).....	04/11/2002	Salomon Smith Barney.....	0	0			(257,819)			(68,243)	29,845
Floating for Fixed Interest Rate Swap.....	6,000,000	10/15/2005	3 mL (3.955%).....	04/16/2002	Goldman Sachs.....	0	0			(173,745)			(82,855)	50,126
Floating for Floating Interest Rate Swap.....	150,000,000	04/18/2005	Fed Funds + .35%(3 mL + .17%).....	04/05/2002	Morgan Stanley Cap. Svcs.....	0	0			(61,992)			(71,480)	1,137,093
Floating for Fixed Interest Rate Swap.....	2,000,000	08/01/2006	3 mL (4.95%).....	04/17/2002	Credit Suisse First Boston.....	0	0			(190,968)			(42,780)	18,938

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Floating for Fixed Interest Rate Swap.....	3,000,000	04/15/2007	3 mL (5.12%).....	04/16/2002	Goldman Sachs	0	0			(284,809)			(67,656)	31,070
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2009	3 mL (5.498%).....	04/18/2002	Salomon Smith Barney	0	0			(388,179)			(76,897)	37,143
Floating for Fixed Interest Rate Swap.....	4,000,000	04/24/2008	3 mL (5.23%).....	04/08/2002	Bear Stearns Bank	0	0			(388,861)			(91,061)	46,121
Floating for Fixed Interest Rate Swap.....	5,000,000	05/01/2007	3 mL (5.278%).....	04/04/2002	Goldman Sachs	0	0			(502,067)			(116,212)	52,047
Floating for Fixed Interest Rate Swap.....	3,000,000	04/01/2005	3 mL (4.26%).....	04/24/2002	Credit Suisse First Boston	0	0			(163,563)			(48,135)	22,510
Floating for Fixed Interest Rate Swap.....	3,000,000	12/01/2007	3 mL (5.08%).....	04/26/2002	Credit Suisse First Boston	0	0			(273,510)			(65,272)	33,273
Floating for Fixed Interest Rate Swap.....	3,000,000	12/01/2007	3 mL (5.059%).....	04/26/2002	First Boston	0	0			(270,568)			(64,586)	33,273
Floating for Fixed Interest Rate Swap.....	3,000,000	05/01/2009	3 mL (5.367%).....	04/25/2002	Goldman Sachs	0	0			(327,307)			(70,171)	37,760
Floating for Fixed Interest Rate Swap.....	3,000,000	01/15/2007	3 mL (4.879%).....	04/30/2002	Bear Stearns Bank	0	0			(288,192)			(59,863)	30,164
Floating for Fixed Interest Rate Swap.....	3,000,000	12/15/2006	3 mL (4.847%).....	05/02/2002	Bear Stearns Bank	0	0			(232,501)			(58,524)	29,845
Floating for Fixed Interest Rate Swap.....	10,000,000	03/15/2006	3 mL (4.6125%).....	05/02/2002	Deutsche Bank	0	0			(779,752)			(191,770)	89,519
Floating for Fixed Interest Rate Swap.....	5,000,000	02/15/2006	3 mL (4.61%).....	05/09/2002	Deutsche Bank	0	0			(399,905)			(89,496)	44,221
Floating for Fixed Interest Rate Swap.....	3,000,000	05/15/2007	3 mL (5.198%).....	04/17/2002	Goldman Sachs	0	0			(292,137)			(64,546)	31,366
Floating for Fixed Interest Rate Swap.....	5,000,000	05/15/2014	3 mL (5.41%).....	04/25/2002	Goldman Sachs	0	0			(488,670)			(114,231)	84,329
Floating for Fixed Interest Rate Swap.....	3,000,000	01/30/2007	3 mL (5.011%).....	05/14/2002	Salomon Smith Barney	0	0			(301,112)			(58,375)	30,317
Floating for Fixed Interest Rate Swap.....	3,175,000	03/15/2005	3 mL (4.3025%).....	05/17/2002	Bear Stearns Bank	0	0			(193,602)			(47,218)	23,576
Floating for Fixed Interest Rate Swap.....	5,000,000	05/22/2010	3 mL (5.335%).....	05/07/2002	Salomon Smith Barney	0	0			(525,243)			(107,591)	67,982
Floating for Fixed Interest Rate Swap.....	2,350,000	02/01/2006	3 mL (4.5375%).....	05/21/2002	Bear Stearns Bank	0	0			(182,672)			(38,356)	20,656
Floating for Fixed Interest Rate Swap.....	10,000,000	03/15/2005	3 mL (4.1875%).....	05/20/2002	Deutsche Bank	0	0			(581,645)			(141,084)	74,254
Floating for Fixed Interest Rate Swap.....	2,000,000	01/15/2009	3 mL (5.245%).....	05/21/2002	Bear Stearns Bank	0	0			(233,441)			(40,755)	24,590
Floating for Floating Interest Rate Swap.....	150,000,000	11/24/2004	Fed Funds + .30%(3 mL + .10%).....	05/13/2002	Lehman Brothers	0	0			110,974			58,104	1,034,176
Floating for Fixed Interest Rate Swap.....	1,500,000	12/01/2005	3 mL (4.3625%).....	05/23/2002	Salomon Smith Barney	0	0			(87,640)			(22,244)	12,817
Floating for Fixed Interest Rate Swap.....	8,000,000	04/15/2011	3 mL (5.479%).....	05/31/2002	Bear Stearns Bank	0	0			(922,048)			(166,759)	115,191
Floating for Fixed Interest Rate Swap.....	9,000,000	10/13/2009	3 mL (5.296%).....	05/31/2002	Bear Stearns Bank	0	0			(951,856)			(178,134)	117,251
Floating for Fixed Interest Rate Swap.....	3,800,000	05/12/2010	3 mL (5.376%).....	05/31/2002	Bear Stearns Bank	0	0			(410,352)			(79,662)	51,571
Floating for Fixed Interest Rate Swap.....	5,000,000	08/01/2009	3 mL (5.269%).....	05/31/2002	Bear Stearns Bank	0	0			(580,053)			(98,687)	64,173
Floating for Fixed Interest Rate Swap.....	3,000,000	07/14/2006	3 mL (4.535%).....	05/31/2002	Salomon Smith Barney	0	0			(242,228)			(46,251)	28,210
Floating for Fixed Interest Rate Swap.....	2,000,000	12/28/2008	3 mL (5.42%).....	05/15/2002	Bear Stearns Bank	0	0			(212,587)			(40,324)	24,489
Floating for Fixed Interest Rate Swap.....	4,882,102	06/10/2010	1 mL (5.223%).....	05/31/2002	Goldman Sachs	0	0			(464,075)			(94,635)	66,612
Floating for Fixed Interest Rate Swap.....	5,024,197	11/10/2010	1 mL (5.146%).....	05/31/2002	Goldman Sachs	0	0			(425,437)			(94,637)	70,454
Floating for Fixed Interest Rate Swap.....	3,000,000	02/01/2011	3 mL (5.2925%).....	06/13/2002	Deutsche Bank, New York	0	0			(340,754)			(56,104)	42,673
Floating for Fixed Interest Rate Swap.....	3,000,000	06/15/2007	3 mL (4.647%).....	06/13/2002	JP Morgan	0	0			(210,765)			(45,206)	31,669
Floating for Fixed Interest Rate Swap.....	3,000,000	07/01/2012	3 mL (5.415%).....	06/17/2002	Bear Stearns Bank	0	0			(368,754)			(56,660)	46,250
Floating for Fixed Interest Rate Swap.....	2,000,000	06/20/2012	3 mL (5.545%).....	05/30/2002	Goldman Sachs	0	0			(220,748)			(39,167)	30,784

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Floating for Fixed Interest Rate Swap.....	2,000,000	09/20/2006.....	3 mL (4.245%).....	06/19/2002.....	Deutsche Bank, New York.....	0	0			(130,339)			(25,283)	19,296
Floating for Fixed Interest Rate Swap.....	4,000,000	06/15/2007.....	3 mL (4.455%).....	06/19/2002.....	Deutsche Bank, New York.....	0	0			(248,469)			(55,145)	42,226
Floating for Fixed Interest Rate Swap.....	41,000,000	05/15/2012.....	3 mL (5.297%).....	06/19/2002.....	Salomon Smith Barney.....	0	0			(3,886,686)			3	627,785
Fixed for Floating Interest Rate Swap.....	38,000,000	05/15/2012.....	5.297%(3 mL).....	06/19/2002.....	Salomon Smith Barney.....	0	0			3,602,294			866	581,849
Floating for Fixed Interest Rate Swap.....	3,000,000	10/01/2006.....	3 mL (4.35%).....	06/20/2002.....	JP Morgan.....	0	0			(191,281)			(38,378)	29,061
Fixed for Floating Interest Rate Swap.....	3,000,000	07/03/2007.....	4.585%(3 mL).....	06/14/2002.....	Deutsche Bank, New York.....	0	0			256,458			42,191	31,844
Fixed for Floating Interest Rate Swap.....	2,000,000	07/03/2007.....	4.585%(3 mL).....	06/14/2002.....	Deutsche Bank, New York.....	0	0			170,972			28,127	21,229
Floating for Fixed Interest Rate Swap.....	3,000,000	06/27/2009.....	3 mL (5.195%).....	06/06/2002.....	Goldman Sachs, Salomon Smith Barney.....	0	0			(280,534)			(51,274)	38,222
Floating for Fixed Interest Rate Swap.....	3,000,000	11/01/2006.....	3 mL (4.385%).....	06/25/2002.....	Barney.....	0	0			(188,478)			(39,152)	29,388
Floating for Fixed Interest Rate Swap.....	3,000,000	06/30/2006.....	3 mL (4.6175%).....	06/03/2002.....	Deutsche Bank.....	0	0			(199,403)			(41,749)	28,057
Floating for Fixed Interest Rate Swap.....	3,000,000	05/01/2007.....	3 mL (4.47%).....	06/26/2002.....	Bear Stearns Bank.....	0	0			(198,048)			(39,793)	31,228
Floating for Fixed Interest Rate Swap.....	3,000,000	06/15/2007.....	3 mL (4.4525%).....	06/26/2002.....	Bear Stearns Bank.....	0	0			(186,034)			(39,282)	31,669
Floating for Fixed Interest Rate Swap.....	13,700,000	07/01/2004.....	3 mL (3.87%).....	05/20/2002.....	Deutsche Bank, New York.....	0	0			(434,851)			(137,423)	83,933
Floating for Fixed Interest Rate Swap.....	5,465,679	01/01/2012.....	1 mL (5.349%).....	05/31/2002.....	Goldman Sachs.....	0	0			(537,366)			(97,091)	82,023
Floating for Fixed Interest Rate Swap.....	2,000,000	07/01/2010.....	3 mL (5.327%).....	05/31/2002.....	Goldman Sachs.....	0	0			(203,148)			(34,632)	27,394
Floating for Fixed Interest Rate Swap.....	3,000,000	07/01/2012.....	3 mL (5.235%).....	06/24/2002.....	JP Morgan.....	0	0			(317,331)			(50,568)	46,250
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2007.....	3 mL (4.354%).....	06/26/2002.....	Salomon Smith Barney.....	0	0			(215,489)			(39,617)	30,479
Floating for Fixed Interest Rate Swap.....	4,000,000	01/15/2006.....	3 mL (4.0825%).....	06/27/2002.....	Salomon Smith Barney.....	0	0			(253,432)			(44,586)	34,893
Floating for Floating Interest Rate Swap.....	100,000,000	06/30/2005.....	1 mL+0.1725%(3 mL + 0.15%).....	06/06/2002.....	Morgan Stanley Cap. Svcs.....	0	0			20,587			(32,520)	790,353
Floating for Fixed Interest Rate Swap.....	4,000,000	08/15/2009.....	3mL (5.064%).....	07/01/2002.....	Bear Stearns Bank.....	0	0			(409,055)			(51,478)	51,487
Floating for Fixed Interest Rate Swap.....	5,000,000	04/10/2006.....	3mL (4.191%).....	07/01/2002.....	Bear Stearns Bank.....	0	0			(286,910)			(57,844)	45,254
Floating for Fixed Interest Rate Swap.....	3,000,000	12/01/2007.....	3mL (4.6725%).....	07/01/2002.....	Bear Stearns Bank.....	0	0			(216,408)			(42,707)	33,273
Floating for Fixed Interest Rate Swap.....	4,000,000	07/30/2009.....	3mL (4.94%).....	07/02/2002.....	Bank One.....	0	0			(380,311)			(51,586)	51,317
Floating for Fixed Interest Rate Swap.....	5,000,000	09/01/2007.....	3mL (4.297%).....	07/15/2002.....	Goldman Sachs, Salomon Smith Barney.....	0	0			(284,378)			(42,699)	54,033
Floating for Fixed Interest Rate Swap.....	3,000,000	11/15/2006.....	3mL (4.185%).....	07/16/2002.....	Salomon Smith Barney.....	0	0			(164,602)			(33,584)	29,534
Floating for Fixed Interest Rate Swap.....	5,000,000	07/31/2005.....	3mL (3.505%).....	07/15/2002.....	Salomon Smith Barney.....	0	0			(217,897)			(34,982)	40,184
Floating for Fixed Interest Rate Swap.....	2,000,000	02/01/2006.....	3mL (3.65%).....	07/23/2002.....	Deutsche Bank-New York.....	0	0			(96,508)			(15,751)	17,580
Floating for Fixed Interest Rate Swap.....	3,000,000	12/15/2005.....	3mL (3.56%).....	07/24/2002.....	Deutsche Bank-New York.....	0	0			(102,992)			(22,053)	25,802
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2009.....	3mL (4.536%).....	07/24/2002.....	Goldman Sachs.....	0	0			(222,354)			(35,483)	37,143
Floating for Fixed Interest Rate Swap.....	5,000,000	05/01/2006.....	3mL (3.7925%).....	07/31/2002.....	Bear Stearns Bank.....	0	0			(212,753)			(41,210)	45,650
Floating for Fixed Interest Rate Swap.....	3,000,000	12/15/2006.....	3mL (3.85%).....	08/01/2002.....	Goldman Sachs.....	0	0			(118,798)			(24,886)	29,845

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Floating for Fixed Interest Rate Swap.....	4,000,000	08/28/2009	3mL (4.607%).....	08/01/2002	Goldman Sachs.....	0	0			(286,921)			(37,976)	51,626
Floating for Fixed Interest Rate Swap.....	4,000,000	08/15/2005	3mL (3.207%).....	08/02/2002	Goldman Sachs.....	0	0			(143,066)			(24,313)	32,402
Floating for Fixed Interest Rate Swap.....	3,000,000	09/18/2009	3mL (4.2675%).....	08/05/2002	Deutsche Bank.....	0	0			(168,045)			(20,892)	38,886
Floating for Fixed Interest Rate Swap.....	3,000,000	08/29/2007	3mL (3.93%).....	08/05/2002	Goldman Sachs.....	0	0			(148,322)			(21,712)	32,391
Floating for Fixed Interest Rate Swap.....	5,000,000	12/11/2007	3mL (4.1575%).....	08/07/2002	Bank One.....	0	0			(240,014)			(7,250)	55,610
Floating for Fixed Interest Rate Swap.....	5,000,000	09/15/2012	3mL (4.325%).....	09/19/2002	Bear Stearns Bank.....	0	0			(98,781)			(34,580)	77,923
Floating for Fixed Interest Rate Swap.....	2,000,000	10/15/2007	3mL (3.39%).....	09/24/2002	AIG.....	0	0			(30,979)			(6,720)	21,890
Floating for Fixed Interest Rate Swap.....	3,000,000	10/23/2009	3mL (3.855%)..... 1mL + 1.62%(6.1% EUR)	10/07/2002	Deutsche Bank-New York.....	0	0			(41,653)			(11,344)	39,162
Fixed for Floating Interest and Currency Rate Swap.....	6,422,004	08/01/2015	4.76%(5.75% EUR)....	10/18/2002	Deutsche Bank.....	0	0			(752,799)			(37,764)	113,942
Fixed for Fixed Interest and Currency Rate Swap.....	3,942,400	12/13/2006	4.76%(5.75% EUR)....	10/10/2002	UBS AG.....	0	0			(332,493)			(208,037)	39,194
Fixed for Fixed Interest and Currency Rate Swap.....	985,600	12/13/2006	4.76%(5.75% EUR)....	10/10/2002	UBS AG.....	0	0			(83,123)			(52,009)	9,798
Fixed for Fixed Interest and Currency Rate Swap.....	8,800,000	02/07/2007	4.23%(5.375% EUR)...	10/22/2002	Salomon Smith Barney.....	0	0			(903,699)			(25,012)	89,168
Fixed for Floating Interest Rate Swap.....	5,000,000	10/15/2007	3.41%(1mL).....	11/01/2002	Deutsche Bank-New York.....	0	0			77,481			4,146	54,725
Floating for Fixed Interest Rate Swap.....	18,500,000	09/01/2014	3mL (5.1125%).....	11/13/2002	Bear Stearns Bank.....	0	0			(128,014)			0	316,084
Floating for Fixed Interest Rate Swap.....	5,000,000	10/15/2007	1mL (3.43%).....	11/19/2002	Deutsche Bank.....	0	0			77,275			4,467	54,725
Floating for Fixed Interest Rate Swap.....	5,000,000	01/15/2008	1mL (3.49%).....	11/20/2002	Bear Stearns Bank.....	0	0			75,919			4,600	56,146
Floating for Fixed Interest Rate Swap.....	5,000,000	01/15/2008	3mL (3.5975%).....	12/17/2002	Deutsche Bank-New York.....	0	0			(90,161)			0	56,146
0599999 - Subtotal - Swaps - Hedging Transactions						(2,230,000)	(1,827,209)	XXX	252,734,881	210,342,860	402,791		(10,268,350)	61,631,268
Credit default swap on Corning Inc., 0.00%, 11/08/15.....	6,000,000	11/08/2015		04/26/2001	Salomon Brothers International, Ltd.....	0	0			(1,024,730)		0	116,800	107,595
Credit default swap on Lowe's Companies Inc., 0.00%, 02/16/21.....	2,000,000	02/16/2021		04/26/2001	Salomon Brothers International, Ltd.....	0	0			19,060		0	16,222	42,594
Credit default swap on Fort James Corp., 6.875%, 09/15/07.....	6,000,000	09/15/2007		05/21/2001	Morgan Stanley Capital Services.....	0	0			(587,449)		0	123,492	65,105
Credit default swap on Fort James Corp., 6.875%, 09/15/07.....	3,000,000	09/15/2007		05/21/2001	Morgan Stanley Capital Services.....	0	0			(293,724)		0	61,746	32,552
Credit default swap on Lowe's Companies Inc., 6.375%, 12/15/05.....	5,000,000	12/15/2005		06/20/2001	Merrill Lynch International, Inc.....	0	0			9,431		0	30,417	43,004
Credit default swap on Verizon Global Funding Corp., 6.75%, 12/01/05.....	5,000,000	12/01/2005		06/20/2001	Merrill Lynch International, Inc.....	0	0			(24,945)		0	46,639	42,724
Credit default swap on Royal Caribbean Cruises, 8.25%, 04/01/05.....	3,000,000	04/01/2005		06/22/2001	Merrill Lynch International, Inc.....	0	0			(161,772)		0	94,292	22,510
Credit default swap on Royal Caribbean Cruises, 8.25%, 04/01/05.....	2,000,000	04/01/2005		06/22/2001	Merrill Lynch International, Inc.....	0	0			(107,848)		0	62,861	15,007
Credit default swap on Legg Mason Inc., 0.00%, 06/06/31.....	4,000,000	06/06/2031		08/16/2001	Merrill Lynch International, Inc.....	0	0			35,639		0	44,611	106,676
Credit default swap on Legg Mason Inc., 0.00%, 06/06/31.....	3,000,000	06/06/2031		08/16/2001	Merrill Lynch International, Inc.....	0	0			26,729		0	33,458	80,007
Credit default swap on Best Buy, 0.684%, 06/27/21.....	10,000,000	06/27/2021		09/05/2001	Credit Suisse.....	0	0			(27,680)		0	253,472	215,066
Credit default swap on Vodafone Group Plc, 7.75%, 02/15/10.....	2,000,000	02/15/2010		09/18/2001	Deutsche Bank.....	0	0			7,891		0	17,844	26,705

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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Credit default swap on Vodafone Group Plc, 7.75%, 02/15/10.....	10,000,000	02/15/2010.....		09/18/2001.....	Deutsche Bank.....	0	0			39,453		0	89,222	133,524
Credit default swap on AT&T Corp., 6.00%, 03/15/09.....	2,000,000	03/15/2009.....		09/18/2001.....	Bear Stearns International.....	0	0			(55,029)		0	22,711	24,916
Credit default swap on AT&T Corp., 6.00%, 03/15/09.....	10,000,000	03/15/2009.....		09/18/2001.....	Bear Stearns International.....	0	0			(275,147)		0	113,556	124,581
Credit default swap on Sears Roebuck Acceptance Corp., 7.00%, 02/01/11.....	1,000,000	02/01/2011.....		09/18/2001.....	JP Morgan.....	0	0			(74,675)		0	13,181	14,224
Credit default swap on Sears Roebuck Acceptance Corp., 7.00%, 02/01/11.....	5,000,000	02/01/2011.....		09/18/2001.....	JP Morgan.....	0	0			(373,377)		0	65,903	71,121
Credit default swap on Toys R Us, 7.625%, 08/01/11.....	5,000,000	08/01/2011.....		09/18/2001.....	Bear Stearns International.....	0	0			(296,253)		0	89,222	73,268
Credit default swap on Merrill Lynch & Co., 6.00%, 02/17/09.....	10,000,000	02/17/2009.....		09/19/2001.....	Bear Stearns International.....	0	0			20,682		0	71,167	123,865
Credit default swap on Kohls Corp., 0.00%, 06/12/20.....	5,000,000	06/12/2020.....		09/21/2001.....	Deutsche Bank.....	0	0			18,122		0	65,903	104,464
Credit default swap on Kohls Corp., 0.00%, 06/12/20.....	5,000,000	06/12/2020.....		09/21/2001.....	Deutsche Bank.....	0	0			18,122		0	65,903	104,464
Credit default swap on Harrahs Operating Co. Inc., 7.50%, 01/15/09.....	5,000,000	01/15/2009.....		09/26/2001.....	Morgan Stanley Capital Services.....	0	0			107,783		0	144,479	61,474
Credit default swap on America Online Time Warner, 0.00%, 12/06/19.....	5,000,000	12/06/2019.....		09/27/2001.....	Morgan Stanley Capital Services.....	0	0			(241,993)		0	86,181	102,903
Credit default swap on Devon Energy Corp., 0.00%, 06/27/20.....	9,000,000	06/27/2020.....		09/28/2001.....	Credit Suisse.....	0	0			214,805		0	159,687	188,256
Credit default swap on Devon Energy Corp., 0.00%, 06/27/20.....	11,000,000	06/27/2020.....		09/28/2001.....	Credit Suisse.....	0	0			262,539		0	195,174	230,091
Credit default swap on International Lease Finance Corp., 8.375%, 12/15/04.....	15,000,000	12/15/2004.....		10/09/2001.....	Morgan Stanley Capital Services.....	0	0			(92,601)		0	174,896	104,971
Credit default swap on Franklin Resources Inc., 0.00%, 05/11/31.....	10,000,000	05/11/2031.....		10/10/2001.....	Merrill Lynch International, Inc.....	0	0			73,996		0	123,694	266,355
Credit default swap on Textron Financial Corp., 7.125%, 12/09/04.....	5,000,000	12/09/2004.....		11/15/2001.....	Lehman Brothers International.....	0	0			168,262		0	89,222	34,843
Credit default swap on Cooper Tire & Rubber Co., 7.75%, 12/15/09.....	7,000,000	12/15/2009.....		02/15/2002.....	Merrill Lynch International, Inc.....	0	0			113,281		0	92,813	92,347
Credit default swap on Cooper Tire & Rubber Co., 7.75%, 12/15/09.....	3,000,000	12/15/2009.....		02/15/2002.....	Merrill Lynch International, Inc.....	0	0			48,549		0	39,777	39,577
Credit default swap on Amgen Inc., 0.00%, 03/01/32.....	5,000,000	03/01/2032.....		02/22/2002.....	Merrill Lynch International, Inc.....	0	0			111,284		0	46,050	135,061
Credit default swap on Amgen Inc., 0.00%, 03/01/32.....	20,000,000	03/01/2032.....		02/22/2002.....	Merrill Lynch International, Inc.....	0	0			445,137		0	184,200	540,243
Credit default swap on Amgen Inc., 0.00%, 03/01/32.....	5,000,000	03/01/2032.....		02/25/2002.....	Merrill Lynch International, Inc.....	0	0			106,994		0	44,903	135,061
Credit default swap on General Electric Capital Corp., 5.875%, 02/15/12.....	5,000,000	02/15/2012.....		03/21/2002.....	Credit Suisse.....	0	0			(12,860)		0	22,636	75,546
Credit default swap on General Electric Capital Corp., 5.875%, 02/15/12.....	5,000,000	02/15/2012.....		03/21/2002.....	UBS Warburg.....	0	0			(11,851)		0	30,307	75,546
Credit default swap on Devon Energy Corp, 6.875%, 09/30/11.....	10,000,000	04/04/2007.....		04/04/2002.....	UBS AG, London Branch.....	0	0			267,824		0	112,917	103,202
Credit default swap on Fifth Third Bank Corp., 6.75%, 07/15/05.....	7,000,000	04/09/2007.....		04/09/2002.....	Deutsche Bank.....	0	0			30,415		0	39,308	72,358
Credit default swap on Farmer Mac, 5.40%, 10/14/11.....	5,000,000	04/17/2007.....		04/17/2002.....	Lehman Brothers.....	0	0			(210,126)		0	9,694	51,816
Credit default swap on BJ Services, 0.3954%, 4/24/22.....	10,000,000	05/24/2005.....		04/25/2002.....	Morgan Stanley Cap. Svcs.....	0	0			5,656		0	74,306	77,415
Credit default swap on Ocean Energy Inc., 7.25%, 10/01/11.....	8,000,000	05/13/2007.....		05/13/2002.....	Bank One.....	0	0			68,027		0	82,489	83,591

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Credit default swap on Horace Mann Educators Corp., 1.425%, 05/14/32.....	3,000,000	06/14/2007.....		05/14/2002.....	Credit Suisse First Boston.....	0.....	0.....			9,796.....		0.....	39,462.....	31,660.....
Credit default swap on Horace Mann Educators Corp., 1.425%, 05/14/32.....	11,000,000	06/14/2007.....		05/14/2002.....	Credit Suisse First Boston.....	0.....	0.....			35,918.....		0.....	144,696.....	116,085.....
Credit default swap on NCR Corp., 7.125%, 06/15/09.....	5,000,000	06/11/2007.....		06/10/2002.....	Bank One.....	0.....	0.....			42,794.....		0.....	61,483.....	52,717.....
Credit default swap on Medtronic Inc., 1.25%, 09/15/21.....	10,000,000	06/12/2007.....		06/07/2002.....	UBS AG.....	0.....	0.....			4,058.....		0.....	13,033.....	105,467.....
Credit default swap on Medtronic Inc., 1.25%, 09/15/21.....	5,000,000	06/14/2007.....		06/14/2002.....	JP Morgan.....	0.....	0.....			5,978.....		0.....	30,027.....	52,766.....
Credit default swap on American Express, 5.50%, 09/12/06.....	8,000,000	06/17/2007.....		06/17/2002.....	Morgan Stanley Cap. Svcs.....	0.....	0.....			60,954.....		0.....	33,709.....	84,503.....
Credit default swap on American Express, 5.50%, 09/12/06.....	6,000,000	06/17/2007.....		06/17/2002.....	Morgan Stanley Cap. Svcs.....	0.....	0.....			45,716.....		0.....	25,282.....	63,378.....
Credit default swap on American Express, 5.50%, 09/12/06.....	1,000,000	06/17/2007.....		06/17/2002.....	Morgan Stanley Cap. Svcs.....	0.....	0.....			7,619.....		0.....	4,214.....	10,563.....
Credit default swap on Chiron, 0.00%, 06/12/31.....	5,000,000	07/12/2004.....		08/16/2002.....	Deutsche Bankk.....	0.....	0.....			46,380.....		0.....	18,700.....	30,939.....
Credit default swap on Chiron, 0.00%, 06/12/31.....	5,000,000	07/12/2004.....		08/28/2002.....	Merrill Lynch International.....	0.....	0.....			45,400.....		0.....	16,528.....	30,939.....
Credit default swap on Lab Corp of America, 0.00%, 09/11/21.....	8,750,000	10/11/2004.....		09/05/2002.....	Merrill Lynch International.....	0.....	0.....			324,077.....		0.....	50,811.....	58,383.....
Credit default swap on Lab Corp of America, 0.00%, 09/11/21.....	6,250,000	10/11/2004.....		09/05/2002.....	Merrill Lynch International.....	0.....	0.....			231,484.....		0.....	36,293.....	41,702.....
Credit default swap on Lab Corp of America, 0.00%, 09/11/21.....	3,000,000	10/11/2006.....		09/05/2002.....	Merrill Lynch International.....	0.....	0.....			(133,759).....		0.....	15,537.....	29,167.....
Credit default swap on Lab Corp of America, 0.00%, 09/11/21.....	2,000,000	10/11/2006.....		09/05/2002.....	Merrill Lynch International.....	0.....	0.....			(89,173).....		0.....	10,358.....	19,444.....
Credit default swap on Reuters Group, 5.375%, 11/26/04.....	5,000,000	09/11/2007.....		09/10/2002.....	JP Morgan.....	0.....	0.....			(218,678).....		0.....	16,958.....	54,191.....
Credit default swap on Reuters Group, 5.375%, 11/26/04.....	5,000,000	09/11/2007.....		09/10/2002.....	JP Morgan.....	0.....	0.....			(218,678).....		0.....	16,958.....	54,191.....
Credit default swap on Reuters Group, 5.375%, 11/24/04.....	5,000,000	09/17/2007.....		09/16/2002.....	Morgan Stanley & Co. Intl Ltd.....	0.....	0.....			3,302.....		0.....	15,312.....	54,286.....
Credit default swap on Reuters Group, 5.375%, 11/24/04.....	5,000,000	09/17/2007.....		09/16/2002.....	Morgan Stanley & Co. Intl Ltd.....	0.....	0.....			3,302.....		0.....	15,312.....	54,286.....
Credit default swap on Gannett Co. Inc, 6.375%, 04/01/12.....	5,000,000	10/02/2007.....		10/01/2002.....	Bank One.....	0.....	0.....		0.....	(90,531).....		0.....	7,625.....	54,522.....
Credit default swap on Gannett Co. Inc, 6.375%, 04/01/12.....	5,000,000	10/02/2007.....		10/01/2002.....	Bank One.....	0.....	0.....		0.....	(90,531).....		0.....	7,625.....	54,522.....
Credit default swap on Brinker International, 0%, 10/10/21.....	5,000,000	11/01/2003.....		10/29/2002.....	Merrill Lynch International.....	0.....	0.....		0.....	16,796.....		0.....	16,666.....	22,853.....
Credit default swap on Allergan Inc., 0%, 11/06/22.....	5,000,000	12/06/2007.....		11/01/2002.....	Merrill Lynch International.....	0.....	0.....		0.....	34,503.....		0.....	8,440.....	55,533.....
Credit default swap on Caterpillar Fin Services, 4.875%, 06/15/07.....	5,000,000	11/19/2007.....		11/18/2002.....	Salomon Smith Barney.....	0.....	0.....		0.....	67,153.....		0.....	4,492.....	55,270.....
Credit default swap on Gannett Co Inc, 6.375%, 04/01/12.....	5,000,000	11/20/2007.....		11/19/2002.....	Bank One.....	0.....	0.....		0.....	22,039.....		0.....	3,018.....	55,286.....
0799999 - Subtotal - Swaps - Other Derivative Transactions								XXX		(1,486,460)		0	3,863,896	5,287,279
0899999 - Subtotal - Swaps						(2,230,000)	(1,827,209)	XXX	252,734,881	208,856,400	402,791	0	(6,404,454)	66,918,547
2599999 - Subtotal - Hedging Transactions						(2,230,000)	(1,827,209)	XXX	252,734,881	210,342,860	402,791		(10,268,350)	61,631,268
2799999 - Subtotal - Other Derivative Transactions								XXX		(1,486,460)		0	3,863,896	5,287,279
9999999 - Totals						(2,230,000)	(1,827,209)	XXX	252,734,881	208,856,400	402,791	0	(6,404,454)	66,918,547

SCHEDULE DB - PART C- SECTION 2

Showing all Collar, Swap and Forwards Opened During Current Year

1	2	3	4	5	6	7
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)
0199999 - Subtotal - Collars - Hedging Transactions						0
0499999 - Subtotal - Collars						0
Floating for Floating Interest Rate Swap.....	67,000,000	11/01/2003	3mL (1mL + 0.03%)	01/07/2002	Deutsche Bank, New York.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	01/15/2007	3mL (4.9075%)	01/17/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	05/15/2007	3mL (4.98%)	01/18/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	15,000,000	07/06/2005	3mL (4.18%)	01/22/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	04/01/2012	3mL (5.694%)	01/22/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate Swap.....	10,000,000	01/02/2013	3mL (5.2%)	01/25/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate Swap.....	1,867,414	02/08/2012	5.37%(3mL)	01/29/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	1,244,942	02/08/2012	5.37%(3mL)	01/29/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate and Currency Swap.....	1,867,414	02/08/2012	CAD 3mL + 2.03%(7.59%)	01/29/2002	Merrill Lynch Capital Services.....	
Floating for Fixed Interest Rate and Currency Swap.....	1,867,414	02/08/2012	CAD 3mL + 2.03%(7.59%)	01/29/2002	Merrill Lynch Capital Services.....	
Floating for Fixed Interest Rate and Currency Swap.....	1,244,942	02/08/2012	CAD 3mL + 2.03%(7.59%)	01/29/2002	Merrill Lynch Capital Services.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	04/25/2009	3mL (5.296%)	01/29/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	04/25/2009	3mL (4.96%)	01/29/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	05/15/2006	3mL (4.735%)	01/29/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	01/30/2007	3mL (4.967%)	01/30/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate and Currency Swap.....	4,642,940	06/14/2007	3mL + 1.2%(6.375% EUR)	01/31/2002	Lehman Brothers.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	02/01/2009	1mL (4.9875%)	02/01/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	02/27/2008	3mL (5.1525%)	02/04/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2012	3mL (5.635%)	02/05/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	03/31/2006	3mL (4.61%)	02/06/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	11/01/2006	3mL (4.8275%)	02/06/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	10/01/2005	3mL (4.405%)	02/06/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	01/15/2007	3mL (4.917%)	02/07/2002	Bear Stearns Bank.....	
Fixed for Floating Interest Rate Swap.....	500,000,000	02/15/2007	5.35%(3mL + 0.54%)	02/07/2002	Credit Suisse First Boston.....	(2,230,000)
Floating for Fixed Interest Rate Swap.....	3,000,000	05/01/2004	3mL (3.75%)	02/12/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2009	3mL (5.1025%)	02/12/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	03/22/2004	3mL (3.54%)	02/13/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	02/15/2007	3mL (4.96%)	02/14/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	02/15/2012	3mL (5.5575%)	02/19/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	01/25/2010	3mL (4.855%)	02/19/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	08/15/2006	3mL (4.7025%)	02/20/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	10/14/2004	3mL (3.82%)	02/20/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	03/20/2007	3mL (4.9075%)	02/21/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	12/09/2004	3mL (3.8675%)	02/22/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	04/15/2006	3mL (4.495%)	02/22/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	08/15/2006	3mL (4.63%)	02/22/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	03/15/2006	3mL (4.5%)	02/22/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	12/30/2007	3mL (5.03%)	02/26/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate Swap.....	7,000,000	04/29/2004	3mL (3.54%)	02/27/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	06/01/2007	3mL (5.0075%)	02/27/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	06/01/2007	3mL (5.0075%)	02/27/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	04/01/2006	3mL (4.51%)	02/28/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	2,000,000	03/29/2009	3mL (4.9%)	02/28/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	05/15/2009	3mL (5.07%)	03/04/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	5,700,000	07/01/2005	3mL (4.57%)	03/06/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	03/15/2006	3mL (4.755%)	03/07/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	03/29/2009	3mL (5.728%)	03/08/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	03/15/2007	3mL (5.292%)	03/11/2002	Goldman Sachs.....	
Fixed for Floating Interest Rate Swap.....	5,000,000	04/03/2007	5.4025%(3mL)	03/14/2002	Bear Stearns Bank.....	
Fixed for Floating Interest Rate Swap.....	5,000,000	04/03/2007	5.4025%(3mL)	03/14/2002	Bear Stearns Bank.....	
Fixed for Floating Interest Rate Swap.....	5,000,000	04/03/2007	5.4025%(3mL)	03/14/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	6,000,000	03/29/2012	3mL (5.7575%)	03/15/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	05/01/2007	3mL (5.41%)	03/15/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	08/17/2012	3mL (6.09%)	03/21/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	03/15/2006	3mL (5.17775%)	03/25/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	09/01/2007	3mL (5.5475%)	03/25/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	03/01/2007	3mL (5.44%)	03/25/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	04/15/2007	3mL (5.38%)	03/26/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	04/19/2010	3mL (5.885%)	03/26/2002	Bear Stearns Bank.....	
Floating for Fixed Foreign Currency Interest Rate Swap.....	3,484,320	06/14/2007	3 mL + 1.20%(6.375% EUR)	01/28/2002	Lehman Brothers.....	
Floating for Fixed Foreign Currency Interest Rate Swap.....	2,322,800	06/14/2007	3 mL + 1.20%(6.375% EUR)	01/28/2002	Lehman Brothers.....	

SCHEDULE DB - PART C- SECTION 2

Showing all Collar, Swap and Forwards Opened During Current Year

1	2	3	4	5	6	7
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)
Floating for Fixed Foreign Currency Interest Rate Swap.....	1,870,080	06/14/2007	3 mL + 1.20%(6.375% EUR)	01/28/2002	Lehman Brothers.....	
Floating for Fixed Foreign Currency Interest Rate Swap.....	2,322,800	06/14/2007	3 mL + 1.20%(6.375% EUR)	01/28/2002	Lehman Brothers.....	
Floating for Floating Interest Rate and Currency Swap.....	2,000,000	06/14/2007	3 mL + 1.10%(3 mL -EUR + 1.10%)	01/28/2002	Morgan Stanley Cap. Svcs.....	
Floating for Floating Interest Rate and Currency Swap.....	1,610,000	06/14/2007	3 mL + 1.10%(3 mL -EUR + 1.10%)	01/28/2002	Morgan Stanley Cap. Svcs.....	
Floating for Floating Interest Rate and Currency Swap.....	2,000,000	06/14/2007	3 mL + 1.10%(3 mL -EUR + 1.10%)	01/28/2002	Morgan Stanley Cap. Svcs.....	
Floating for Floating Interest Rate and Currency Swap.....	3,000,000	06/14/2007	3 mL + 1.10%(3 mL -EUR + 1.10%)	01/28/2002	Morgan Stanley Cap. Svcs.....	
Fixed for Floating Interest Rate Swap.....	3,000,000	06/14/2007	6.29%(3mL+1.10%)	01/28/2002	Morgan Stanley Cap. Svcs.....	
Fixed for Floating Interest Rate Swap.....	2,000,000	06/14/2007	6.29%(3mL+1.10%)	01/28/2002	Morgan Stanley Cap. Svcs.....	
Fixed for Floating Interest Rate Swap.....	1,610,000	06/14/2007	6.29%(3mL+1.10%)	01/28/2002	Morgan Stanley Cap. Svcs.....	
Fixed for Floating Interest Rate Swap.....	2,000,000	06/14/2007	6.29%(3mL+1.10%)	01/28/2002	Morgan Stanley Cap. Svcs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	01/15/2006	3 mL (4.0825%)	04/03/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	04/15/2012	3 mL (5.9075%)	04/04/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	03/23/2010	3 mL (5.52%)	04/11/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	12/15/2006	3 mL (5.069%)	04/11/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	6,000,000	10/15/2005	3 mL (3.955%)	04/16/2002	Goldman Sachs.....	
Floating for Floating Interest Rate Swap.....	150,000,000	04/18/2005	Fed Funds + .35%(3 mL + .17%)	04/05/2002	Morgan Stanley Cap. Svcs.....	
Floating for Fixed Interest Rate Swap.....	2,000,000	08/01/2006	3 mL (4.95%)	04/17/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	04/15/2007	3 mL (5.12%)	04/16/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2009	3 mL (5.498%)	04/18/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	04/24/2008	3 mL (5.23%)	04/08/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	05/01/2007	3 mL (5.278%)	04/04/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	04/01/2005	3 mL (4.26%)	04/24/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	12/01/2007	3 mL (5.08%)	04/26/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	12/01/2007	3 mL (5.059%)	04/26/2002	Credit Suisse First Boston.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	05/01/2009	3 mL (5.367%)	04/25/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	01/15/2007	3 mL (4.879%)	04/30/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	12/15/2006	3 mL (4.847%)	05/02/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	10,000,000	03/15/2006	3 mL (4.6125%)	05/02/2002	Deutsche Bank.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	02/15/2006	3 mL (4.61%)	05/09/2002	Deutsche Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	05/15/2007	3 mL (5.198%)	04/17/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	05/15/2014	3 mL (5.41%)	04/25/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	01/30/2007	3 mL (5.011%)	05/14/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	6,000,000	01/15/2006	3 mL (4.55%)	05/16/2002	Deutsche Bank.....	
Floating for Fixed Interest Rate Swap.....	3,175,000	03/15/2005	3 mL (4.3025%)	05/17/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	05/22/2010	3 mL (5.335%)	05/07/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	2,350,000	02/01/2006	3 mL (4.5375%)	05/21/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	10,000,000	03/15/2005	3 mL (4.1875%)	05/20/2002	Deutsche Bank.....	
Floating for Fixed Interest Rate Swap.....	2,000,000	01/15/2009	3 mL (5.245%)	05/21/2002	Bear Stearns Bank.....	
Floating for Floating Interest Rate Swap.....	150,000,000	11/24/2004	Fed Funds + .30%(3 mL + .10%)	05/13/2002	Lehman Brothers.....	
Floating for Fixed Interest Rate Swap.....	1,500,000	12/01/2005	3 mL (4.3625%)	05/23/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	8,000,000	04/15/2011	3 mL (5.479%)	05/31/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	9,000,000	10/13/2009	3 mL (5.296%)	05/31/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,800,000	05/12/2010	3 mL (5.376%)	05/31/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	08/01/2009	3 mL (5.269%)	05/31/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	07/14/2006	3 mL (4.535%)	05/31/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	2,000,000	12/28/2008	3 mL (5.42%)	05/15/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	4,882,102	06/10/2010	1 mL (5.223%)	05/31/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	5,024,197	11/10/2010	1 mL (5.146%)	05/31/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	02/01/2011	3 mL (5.2925%)	06/13/2002	Deutsche Bank , New York.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	06/15/2007	3 mL (4.647%)	06/13/2002	JP Morgan.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	07/01/2012	3 mL (5.415%)	06/17/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	2,000,000	06/20/2012	3 mL (5.545%)	05/30/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	2,000,000	09/20/2006	3 mL (4.245%)	06/19/2002	Deutsche Bank , New York.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	06/15/2007	3 mL (4.455%)	06/19/2002	Deutsche Bank , New York.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	05/15/2012	3 mL (5.297%)	06/19/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	291,000,000	05/15/2012	3 mL (5.297%)	06/19/2002	Salomon Smith Barney.....	
Fixed for Floating Interest Rate Swap.....	38,000,000	05/15/2012	3 mL (5.297%)	06/19/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	10/01/2006	3 mL (4.35%)	06/20/2002	JP Morgan.....	
Fixed for Floating Interest Rate Swap.....	3,000,000	07/03/2007	4.585%(3 mL)	06/14/2002	Deutsche Bank , New York.....	
Fixed for Floating Interest Rate Swap.....	2,000,000	07/03/2007	4.585%(3 mL)	06/14/2002	Deutsche Bank , New York.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	06/27/2009	3 mL (5.195%)	06/06/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	11/01/2006	3 mL (4.385%)	06/25/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	06/30/2006	3 mL (4.6175%)	06/03/2002	Deutsche Bank.....	

SCHEDULE DB - PART C- SECTION 2

Showing all Collar, Swap and Forwards Opened During Current Year

1	2	3	4	5	6	7
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)
Floating for Fixed Interest Rate Swap.....	3,000,000	05/01/2007	3 mL (4.47%)	06/26/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	06/15/2007	3 mL (4.4525%)	06/26/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	13,700,000	07/01/2004	3 mL (3.87%)	05/20/2002	Deutsche Bank, New York.....	
Floating for Fixed Interest Rate Swap.....	5,465,679	01/01/2012	1 mL (5.349%)	05/31/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	2,000,000	07/01/2010	3 mL (5.327%)	05/31/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	07/01/2012	3 mL (5.235%)	06/24/2002	JP Morgan.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2007	3 mL (4.354%)	06/26/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	01/15/2006	3 mL (4.0825%)	06/27/2002	Salomon Smith Barney.....	
Floating for Floating Interest Rate Swap.....	100,000,000	06/30/2005	1 mL+0.1725% (3 mL + 0.15%)	06/06/2002	Morgan Stanley Cap. Svcs.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	08/15/2009	3 mL (5.064%)	07/01/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	04/10/2006	3 mL (4.191%)	07/01/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	12/01/2007	3 mL (4.6725%)	07/01/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	07/30/2009	3 mL (4.94%)	07/02/2002	Bank One.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	09/01/2007	3 mL (4.297%)	07/15/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	11/15/2006	3 mL (4.185%)	07/16/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	07/31/2005	3 mL (3.505%)	07/15/2002	Salomon Smith Barney.....	
Floating for Fixed Interest Rate Swap.....	2,000,000	02/01/2006	3 mL (3.65%)	07/23/2002	Deutsche Bank-New York.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	12/15/2005	3 mL (3.56%)	07/24/2002	Deutsche Bank-New York.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	02/15/2009	3 mL (4.536%)	07/24/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	05/01/2006	3 mL (3.7925%)	07/31/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	12/15/2006	3 mL (3.85%)	08/01/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	08/28/2009	3 mL (4.607%)	08/01/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	4,000,000	08/15/2005	3 mL (3.207%)	08/02/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	09/18/2009	3 mL (4.2675%)	08/05/2002	Deutsche Bank.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	08/29/2007	3 mL (3.93%)	08/05/2002	Goldman Sachs.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	12/11/2007	3 mL (4.1575%)	08/07/2002	Bank One.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	09/15/2012	3 mL (4.325%)	09/19/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	2,000,000	10/15/2007	3 mL (3.39%)	09/24/2002	AIG.....	
Floating for Fixed Interest Rate Swap.....	3,000,000	10/23/2009	3 mL (3.855%)	10/07/2002	Deutsche Bank-New York.....	
Fixed for Floating Interest and Currency Rate Swap.....	6,422,004	08/01/2015	1ml + 1.62%(6.1% EUR)	10/18/2002	Deutsche Bank.....	
Fixed for Fixed Interest and Currency Rate Swap.....	3,942,400	12/13/2006	4.76%(5.75% EUR)	10/10/2002	UBS AG.....	
Fixed for Fixed Interest and Currency Rate Swap.....	985,600	12/13/2006	4.76%(5.75% EUR)	10/10/2002	UBS AG.....	
Fixed for Fixed Interest and Currency Rate Swap.....	8,800,000	02/07/2007	4.23%(5.375% EUR)	10/22/2002	Salomon Smith Barney.....	
Fixed for Floating Interest Rate Swap.....	5,000,000	10/15/2007	3.41%(1 mL)	11/01/2002	Deutsche Bank-New York.....	
Floating for Fixed Interest Rate Swap.....	18,500,000	09/01/2014	3 mL (5.1125%)	11/13/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	10/15/2007	1 mL (3.43%)	11/19/2002	Deutsche Bank.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	01/15/2008	1 mL (3.49%)	11/20/2002	Bear Stearns Bank.....	
Floating for Fixed Interest Rate Swap.....	5,000,000	01/15/2008	3 mL (3.5975%)	12/17/2002	Deutsche Bank-New York.....	
0599999 - Subtotal - Swaps - Hedging Transactions						(2,230,000)
Credit default swap on Worldcom Inc., 7.50%, 05/15/11.....	5,000,000	05/15/2011		01/28/2002	Deutsche Bank.....	
Credit default swap on Cooper Tire & Rubber Co., 7.75%, 12/15/09.....	4,000,000	12/15/2009		02/15/2002	Merrill Lynch International, Inc.....	
Credit default swap on Cooper Tire & Rubber Co., 7.75%, 12/15/09.....	6,000,000	12/15/2009		02/15/2002	Merrill Lynch International, Inc.....	
Credit Default Swap on IBM, 5.375%, 02/01/09.....	5,000,000	02/21/2007		02/15/2002	Salomon Brothers International.....	
Credit Default Swap on IBM, 5.375%, 02/01/09.....	5,000,000	02/21/2007		02/15/2002	Credit Suisse First Boston.....	
Credit default swap on Amgen Inc., 0.00%, 03/01/32.....	10,000,000	03/01/2032		02/22/2002	Merrill Lynch International, Inc.....	
Credit default swap on Amgen Inc., 0.00%, 03/01/32.....	20,000,000	03/01/2032		02/22/2002	Merrill Lynch International, Inc.....	
Credit default swap on Amgen Inc., 0.00%, 03/01/32.....	5,000,000	03/01/2032		02/25/2002	Merrill Lynch International, Inc.....	
Credit default swap on Amgen Inc., 0.00%, 03/01/32.....	5,000,000	03/01/2032		02/25/2002	Merrill Lynch International, Inc.....	
Credit default swap on General Electric Capital Corp., 5.875%, 02/15/12.....	5,000,000	02/15/2012		03/21/2002	Credit Suisse.....	
Credit default swap on General Electric Capital Corp., 5.875%, 02/15/12.....	5,000,000	02/15/2012		03/21/2002	UBS Warburg.....	
Credit default swap on Devon Energy Corp, 6.875%, 09/30/11.....	10,000,000	04/04/2007		04/04/2002	UBS AG, London Branch.....	
Credit default swap on Fifth Third Bank Corp., 6.75%, 07/15/05.....	7,000,000	04/09/2007		04/09/2002	Deutsche Bank.....	
Credit default swap on Farmer Mac, 5.40%, 10/14/11.....	10,000,000	04/17/2007		04/17/2002	Lehman Brothers.....	
Credit default swap on BJ Services, 0.3954%, 4/24/22.....	10,000,000	05/24/2005		04/25/2002	Morgan Stanley Cap. Svcs.....	
Credit default swap on Ocean Energy Inc., 7.25%, 10/01/11.....	8,000,000	05/13/2007		05/13/2002	Bank One.....	
Credit default swap on Horace Mann Educators Corp., 1.425%, 05/14/32.....	3,000,000	06/14/2007		05/14/2002	Credit Suisse First Boston.....	
Credit default swap on Horace Mann Educators Corp., 1.425%, 05/14/32.....	11,000,000	06/14/2007		05/14/2002	Credit Suisse First Boston.....	
Credit default swap on NCR Corp., 7.125%, 06/15/09.....	5,000,000	06/11/2007		06/10/2002	Bank One.....	
Credit default swap on Medtronic Inc., 1.25%, 09/15/21.....	9,000,000	06/12/2007		06/12/2002	UBS AG.....	
Credit default swap on Medtronic Inc., 1.25%, 09/15/21.....	1,000,000	06/12/2007		06/12/2002	UBS AG.....	
Credit default swap on Medtronic Inc., 1.25%, 09/15/21.....	5,000,000	06/14/2007		06/14/2002	JP Morgan.....	
Credit default swap on American Express, 5.50%, 09/12/06.....	8,000,000	06/17/2007		06/17/2002	Morgan Stanley Cap. Svcs.....	

SCHEDULE DB - PART C- SECTION 2

Showing all Collar, Swap and Forwards Opened During Current Year

1	2	3	4	5	6	7
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)
Credit default swap on American Express., 5.50%, 09/12/06.....	6,000,000	06/17/2007		06/17/2002	Morgan Stanley Cap. Svcs.....	
Credit default swap on American Express., 5.50%, 09/12/06.....	1,000,000	06/17/2007		06/17/2002	Morgan Stanley Cap. Svcs.....	
Credit default swap on Chiron, 0.00%, 06/12/31.....	5,000,000	07/12/2004		08/16/2002	Deutsche Bankk.....	
Credit default swap on Chiron, 0.00%, 06/12/31.....	5,000,000	07/12/2004		08/28/2002	Merrill Lynch International.....	
Credit default swap on Lab Corp of America, 0.00%, 09/11/21.....	8,750,000	10/11/2004		09/05/2002	Merrill Lynch International.....	
Credit default swap on Lab Corp of America, 0.00%, 09/11/21.....	6,250,000	10/11/2004		09/05/2002	Merrill Lynch International.....	
Credit default swap on Lab Corp of America, 0.00%, 09/11/21.....	3,000,000	10/11/2006		09/05/2002	Merrill Lynch International.....	
Credit default swap on Lab Corp of America, 0.00%, 09/11/21.....	2,000,000	10/11/2006		09/05/2002	Merrill Lynch International.....	
Credit default swap on Reuters Group, 5.375%, 11/26/04.....	5,000,000	09/11/2007		09/10/2002	JP Morgan.....	
Credit default swap on Reuters Group, 5.375%, 11/26/04.....	5,000,000	09/11/2007		09/10/2002	JP Morgan.....	
Credit default swap on Reuters Group, 5.375%, 11/24/04.....	5,000,000	09/17/2007		09/16/2002	Morgan Stanley & Co. Intl Ltd.....	
Credit default swap on Reuters Group, 5.375%, 11/24/04.....	5,000,000	09/17/2007		09/16/2002	Morgan Stanley & Co. Intl Ltd.....	
Credit default swap on Gannett Co. Inc, 6.375%, 04/01/12.....	5,000,000	10/02/2007		10/01/2002	Bank One.....	
Credit default swap on Gannett Co. Inc, 6.375%, 04/01/12.....	5,000,000	10/02/2007		10/01/2002	Bank One.....	
Credit default swap on Brinker International, 0%, 10/10/21.....	5,000,000	11/01/2003		10/29/2002	Merrill Lynch International.....	
Credit default swap on Allergan Inc., 0%, 11/06/22.....	5,000,000	12/06/2007		11/01/2002	Merrill Lynch International.....	
Credit default swap on Caterpillar Fin Services, 4.875%, 06/15/07.....	5,000,000	11/19/2007		11/18/2002	Salomon Smith Barney.....	
Credit default swap on Gannett Co Inc, 6.375%, 04/01/12.....	5,000,000	11/20/2007		11/19/2002	Bank One.....	
0899999 - Subtotal - Swaps						(2,230,000)
2599999 - Subtotal - Hedging Transactions						(2,230,000)
2799999 - Subtotal - Other Derivative Transactions						
9999999 - Totals						(2,230,000)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 3

Showing all Collar, Swap and Forwards Terminated During Current Year

1 Description	2 Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index Rec (Pay)	5 Date of Opening Position or Agreement	6 Exchange or Counterparty	7 Cost or (Consideration Received)	8 Indicate Exercise, Expiration, Maturity or Sale	9 Termination Date	10 Book Value	11 *	12 Consideration Received or (Paid) on Terminations	13 Increase (Decrease) by Adjustment	Gain/(Loss) on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis of Hedged Item	16 Deferred	
Zero Coupon Swap on Soletron Corp Convertible Bond.....	8,604,910	01/27/2002...	3mL+1.75%(0%)...	06/09/1999...	Morgan Stanley Cap. Svcs.		Maturity.....	01/27/2002...								(141,883)
Zero Coupon Swap on Intel Corp. Convertible Bond.....	10,000,000	02/01/2004...	3mL+ 0.80%(0%)...	04/25/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/08/2002...			61,242		61,242			(50,500)
Zero Coupon Swap on Intel Corp. Convertible Bond.....	5,000,000	02/01/2004...	3mL+0.80%(0%)...	04/30/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/14/2002...			34,764		34,764			(25,250)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/08/2009...	5.53%3mL.....	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/08/2002...			88,000			88,000		(14,989)
Fixed for Floating Interest Rate Swap.....	7,000,000	11/08/2009...	5.84%3mL.....	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/22/2002...			243,000			243,000		(67,317)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/08/2009...	5.84%3mL.....	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/29/2002...			56,000			56,000		(19,233)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/08/2009...	6.07%3mL.....	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/02/2002...			15,000			15,000		(34,749)
Floating for Fixed Interest Rate Swap.....	11,000,000	11/21/2010...	3mL(5.415%).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/02/2002...			273,000		273,000			19,928
Fixed for Floating Interest Rate Swap.....	4,600,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/03/2002...			(125,000)			(125,000)		(17,919)
Fixed for Floating Interest Rate Swap.....	1,700,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/11/2002...			5,000			5,000		(6,622)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/18/2002...			(15,000)			(15,000)		(7,791)
Fixed for Floating Interest Rate Swap.....	7,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/22/2002...			(45,000)			(45,000)		(27,269)
Fixed for Floating Interest Rate Swap.....	2,500,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/23/2002...			(16,000)			(16,000)		(9,739)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/29/2002...			27,000			27,000		(7,791)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/30/2002...			(33,000)			(33,000)		(11,687)
Fixed for Floating Interest Rate Swap.....	4,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/01/2002...			(49,714)			(49,714)		(15,582)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/01/2002...			(37,286)			(37,286)		(11,687)
Fixed for Floating Interest Rate Swap.....	10,500,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	01/31/2002...			(116,000)			(116,000)		(40,903)
Floating for Fixed Interest Rate Swap.....	4,000,000	05/15/2006...	3mL(5.72%).....	05/18/2001...	Salomon Smith Barney		Sale.....	02/01/2002...			(184,000)		(184,000)			18,956
Fixed for Floating Interest Rate Swap.....	2,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/05/2002...			(3,000)			(3,000)		(7,791)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/05/2002...			(9,500)			(9,500)		(11,687)
Fixed for Floating Interest Rate Swap.....	6,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/06/2002...			(39,000)			(39,000)		(23,373)
Fixed for Floating Interest Rate Swap.....	3,500,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/08/2002...			(6,500)			(6,500)		(13,634)
Fixed for Floating Interest Rate Swap.....	7,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/08/2002...			(35,000)			(35,000)		(27,269)
Fixed for Floating Interest Rate Swap.....	4,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/08/2002...			(21,500)			(21,500)		(15,582)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/11/2002...			(16,000)			(16,000)		(11,687)
Fixed for Floating Interest Rate Swap.....	4,000,000	11/08/2009...	5.84%3mL.....	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/12/2002...			180,000			180,000		(38,467)
Fixed for Floating Interest Rate Swap.....	8,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/12/2002...			(21,000)			(21,000)		(31,164)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/12/2002...			(27,000)			(27,000)		(11,687)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/13/2002...			(22,500)			(22,500)		(7,791)

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Showing all Collar, Swap and Forwards Terminated During Current Year

1 Description	2 Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index Rec (Pay)	5 Date of Opening Position or Agreement	6 Exchange or Counterparty	7 Cost or (Consideration Received)	8 Indicate Exercise, Expiration, Maturity or Sale	9 Termination Date	10 Book Value	11 *	12 Consideration Received or (Paid) on Terminations	13 Increase (Decrease) by Adjustment	Gain/(Loss) on Termination			17 Other Investment/ Miscellaneous Income
													14 Recognized	15 Used to Adjust Basis of Hedged Item	16 Deferred	
Fixed for Floating Interest Rate Swap.....	2,000,000	11/08/2009...	5.84%3mL	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/13/2002...			76,000			76,000		(19,233)
Fixed for Floating Interest Rate Swap.....	5,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/13/2002...			(52,000)			(52,000)		(19,478)
Fixed for Floating Interest Rate Swap.....	5,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/14/2002...			(33,000)			(33,000)		(19,478)
Fixed for Floating Interest Rate Swap.....	7,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/19/2002...			28,000			28,000		(27,269)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/19/2002...			2,600			2,600		(11,687)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/08/2009...	5.84%3mL	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/19/2002...			142,000			142,000		(28,850)
Fixed for Floating Interest Rate Swap.....	2,500,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/21/2002...			20,500			20,500		(9,739)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/26/2002...			12,000			12,000		(11,687)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/08/2009...	5.84%3mL	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/27/2002...			98,000			98,000		(19,233)
Fixed for Floating Interest Rate Swap.....	5,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/27/2002...			45,000			45,000		(19,478)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/08/2009...	5.84%3mL	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/27/2002...			96,667			96,667		(19,233)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/27/2002...			26,000			26,000		(11,687)
Fixed for Floating Interest Rate Swap.....	1,000,000	11/08/2009...	5.84%3mL	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/27/2002...			48,333			48,333		(9,617)
Fixed for Floating Interest Rate Swap.....	5,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/28/2002...			63,500			63,500		(19,478)
Fixed for Floating Interest Rate Swap.....	1,500,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/28/2002...			22,333			22,333		(5,843)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/28/2002...			44,667			44,667		(11,687)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/08/2009...	5.84%3mL	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	02/28/2002...			107,000			107,000		(19,233)
Fixed for Floating Interest Rate Swap.....	10,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/01/2002...			42,500			42,500		(38,955)
Fixed for Floating Interest Rate Swap.....	10,000,000	11/08/2009...	5.84%3mL	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/04/2002...			409,000			409,000		(96,167)
Fixed for Floating Interest Rate Swap.....	4,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/05/2002...			7,000			7,000		(15,582)
Fixed for Floating Interest Rate Swap.....	5,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/06/2002...			(10,000)			(10,000)		(19,478)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/08/2009...	5.84%3mL	05/04/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/08/2002...			76,000			76,000		(28,850)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/08/2002...			(58,000)			(58,000)		(11,687)
Floating for Fixed Interest Rate Swap.....	91,000,000	11/21/2010...	3mL (5.415%)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/08/2002...			1,250,000		1,250,000			164,858
Fixed for Floating Interest Rate Swap.....	5,500,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/11/2002...			(122,000)			(122,000)		(21,425)
Fixed for Floating Interest Rate Swap.....	6,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/11/2002...			(150,000)			(150,000)		(23,373)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/13/2002...			(43,000)			(43,000)		(7,791)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/13/2002...			(42,000)			(42,000)		(7,791)
Fixed for Floating Interest Rate Swap.....	3,000,000	11/21/2012...	5.57%(3mL)	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/13/2002...			(60,000)			(60,000)		(11,687)

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													14 Recognized	15 Used to Adjust Basis of Hedged Item	16 Deferred	
Fixed for Floating Interest Rate Swap.....	5,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/15/2002...			(164,000)			(164,000)		(19,478)
Fixed for Floating Interest Rate Swap.....	4,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/15/2002...			(101,333)			(101,333)		(15,582)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/15/2002...			(50,667)			(50,667)		(7,791)
Fixed for Floating Interest Rate Swap.....	1,500,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/21/2002...			(38,500)			(38,500)		(5,843)
Fixed for Floating Interest Rate Swap.....	16,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	03/22/2002...			(391,000)			(391,000)		(62,328)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	04/02/2002...			(53,000)			(53,000)		(7,791)
Fixed for Floating Interest Rate Swap.....	2,500,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	04/02/2002...			(49,000)			(49,000)		(9,739)
Floating for Fixed Interest Rate Swap.....	80,500,000	11/21/2010...	3mL (5.415%).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	04/02/2002...			1,025,000		1,025,000			145,836
Fixed for Floating Interest Rate Swap.....	2,500,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	04/05/2002...			(16,667)			(16,667)		(9,739)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	04/05/2002...			(13,333)			(13,333)		(7,791)
Fixed for Floating Interest Rate Swap.....	11,400,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	04/08/2002...			(104,000)			(104,000)		(44,409)
Fixed for Floating Interest Rate Swap.....	4,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	04/11/2002...			(31,000)			(31,000)		(15,582)
Fixed for Floating Interest Rate Swap.....	4,500,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	04/16/2002...			(28,000)			(28,000)		(17,530)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	04/17/2002...			(15,000)			(15,000)		(7,791)
Fixed for Floating Interest Rate Swap.....	12,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	04/22/2002...			(15,000)			(15,000)		(46,746)
Fixed for Floating Interest Rate Swap.....	2,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	04/25/2002...			23,000			23,000		(7,791)
Floating for Fixed Interest Rate Swap.....	41,000,000	11/21/2012...	5.57%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	05/29/2002...			(90,000)		(90,000)			74,277
Fixed for Floating Interest Rate Swap.....	4,000,000	12/01/2006...	4.2025%(3mL).....	11/01/2001...	Salomon Smith Barney		Sale.....	06/07/2002...			54,000			54,000		16,352
Fixed for Floating Interest Rate Swap.....	3,000,000	10/01/2005...	3mL (4.405%).....	02/06/2002...	Bear Stearns Bank		Sale.....	06/25/2002...			(55,000)		(55,000)			(10,805)
Fixed for Floating Interest Rate Swap.....	22,000,000	11/21/2010...	5.415%(3mL).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	06/24/2002...			(577,000)		(577,000)			39,856
Fixed for Floating Interest Rate Swap.....	3,000,000	05/15/2012...	3 mL (5.297%).....	06/19/2002...	Salomon Smith Barney		Sale.....	06/21/2002...			(4,000)			(4,000)		68
Floating for Floating Interest and Currency Rate Swap.....	7,500,000	03/30/2002...	3mL+1.69%(EUR 3mL+1.70%).....	03/27/2001...	Merrill Lynch Capital Services		Maturity.....	06/30/2002...						0		(43,407)
Zero Coupon Swap on Jones Apparel Group Convertible Bond.....	14,988,000	02/01/2004...	3mL+2.50%(0%).....	03/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	07/02/2002...			113,898		113,898			224,570
Floating for Fixed Interest Rate Swap.....	4,996,000	02/01/2004...	3mL+.25%(0.00%).....	03/29/2001...	Morgan Stanley & Co. Intl		Sale.....	07/02/2002...			37,966		37,966			74,857
Floating for Fixed Interest Rate Swap.....	9,000,000	05/15/2004...	3mL (5.06%).....	05/10/2001...	Credit Suisse		Sale.....	07/31/2002...			(449,000)		(449,000)			(163,408)
Floating for Fixed Interest Rate Swap.....	11,500,000	10/01/2003...	3mL (7.015%).....	08/30/2000...	Salomon Smith Barney		Sale.....	09/03/2002...			(932,500)		(932,500)			(385,601)
Fixed for Floating Interest Rate Swap.....	10,000,000	04/05/2005...	7.18%(1mL).....	03/16/2000...	Morgan Stanley		Sale.....	09/03/2002...			1,195,000		1,195,000			351,739
Floating for Fixed Interest Rate Swap.....	3,600,000	02/08/2005...	3mL (7.385%).....	02/14/2000...	Morgan Stanley		Sale.....	09/03/2002...			(423,000)		(423,000)			(187,774)
Floating for Fixed Interest Rate Swap.....	23,000,000	11/21/2010...	3mL (5.415%).....	11/16/2001...	Morgan Stanley Cap. Svcs.		Sale.....	09/12/2002...			(2,110,000)		(2,110,000)			41,667
Floating for Fixed Interest Rate Swap.....	4,000,000	08/18/2004...	3mL (6.805%).....	08/13/1999...	Morgan Stanley		Sale.....	09/03/2002...			(353,000)		(353,000)			(186,999)
Fixed for Floating Interest Rate Swap.....	5,000,000	10/15/2002...	7.04%(3mL).....	01/12/2000...	Morgan Stanley		Maturity.....	10/15/2002...						0		200,999

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Floating for Fixed Interest Rate Swap.....	3,500,000	02/15/2006...	3mL (5.516%).....	02/01/2001...	Salomon Smith Barney.....		Sale.....	10/30/2002...			(372,000)		(372,000)			(105,353)
Floating for Fixed Interest Rate Swap.....	3,000,000	11/19/2003...	3mL (5.218%).....	02/28/2001...	Salomon Smith Barney.....		Sale.....	11/05/2002...			(171,000)		(171,000)			(82,187)
Zero Coupon Swap on Allergan Inc Convertible Bond.....	10,038,765	11/01/2003...	3mL+1.35%(0%).....	06/22/2001...	Credit Suisse.....		Sale.....	11/20/2002...						0		304,967
Floating for Fixed Interest Rate Swap.....	12,000,000	04/15/2006...	3mL (4.58%).....	11/30/2001...	Salomon Smith Barney.....		Sale.....	10/17/2002...			(522,000)		(522,000)			(250,515)
Floating for Fixed Interest Rate Swap.....	3,000,000	01/15/2006...	3 mL (4.0825%).....	04/03/2002...	Salomon Smith Barney.....		Sale.....	10/21/2002...			(200,000)		(200,000)			(28,949)
Floating for Fixed Interest Rate Swap.....	6,000,000	01/15/2006...	3 mL (4.55%).....	05/16/2002...	Deutsche Bank.....		Sale.....	10/21/2002...			(325,000)		(325,000)			(28,355)
Floating for Fixed Interest Rate Swap.....	250,000,000	05/15/2012...	3 mL (5.297%).....	06/19/2002...	Salomon Smith Barney.....		Sale.....	09/27/2002...			(23,099,446)		(23,099,446)			17
Floating for Fixed Interest Rate Swap.....	3,000,000	08/01/2005...	3mL (6.6875%).....	11/02/2000...	Salomon Smith Barney.....		Sale.....	12/18/2002...			(390,000)		(390,000)			(130,433)
Fixed for Floating Interest Rate Swap.....	7,000,000	12/31/2022...	6.54719%(3mL).....	12/27/2001...	Morgan Stanley Cap. Svcs.....		Sale.....	12/18/2002...			1,828,000			1,828,000		1
Fixed for Floating Interest Rate Swap.....	7,000,000	12/31/2024...	6.52177%(3mL).....	12/27/2001...	Morgan Stanley Cap. Svcs.....		Sale.....	12/18/2002...			1,841,000			1,841,000		1
Fixed for Floating Interest Rate Swap.....	7,000,000	12/31/2026...	6.48904%(3mL).....	12/27/2001...	Morgan Stanley Cap. Svcs.....		Sale.....	12/18/2002...			1,880,000			1,880,000		2
Convertible Asset Swap.....	10,000,000	04/15/2008...	3mL+1.60%(1.50%).....	04/11/2001...	Deutsche Bank, Frankfurt.....		Sale.....	12/22/2002...						0		242,340
Floating for Fixed Interest Rate Swap.....	2,000,000	08/24/2004...	3mL (7.0125%).....	12/21/1999...	AIG.....		Sale.....	09/30/2002...			(196,000)		(196,000)			(99,108)
Floating for Fixed Interest Rate Swap.....	3,000,000	09/24/2004...	3mL (6.62%).....	11/10/1999...	JP Morgan.....		Sale.....	10/30/2002...			(330,000)		(330,000)			(137,593)
Floating for Fixed Interest Rate Swap.....	2,000,000	08/18/2006...	3mL (7.03%).....	08/09/1999...	Morgan Stanley.....		Sale.....	10/30/2002...			(310,000)		(310,000)			(102,116)
Floating for Fixed Interest Rate Swap.....	3,500,000	02/08/2005...	3mL (7.385%).....	02/14/2000...	Morgan Stanley.....		Sale.....	10/30/2002...			(437,000)		(437,000)			(182,558)
Floating for Fixed Interest Rate Swap.....	1,500,000	08/01/2005...	3mL (6.85%).....	09/25/2000...	Salomon Smith Barney.....		Sale.....	12/18/2002...			(202,000)		(202,000)			(67,437)
Floating for Fixed Interest Rate Swap.....	5,000,000	12/15/2002...	3mL (4.50%).....	06/29/2001...	Salomon Smith Barney.....		Maturity.....	12/15/2002...						0		(123,365)
Floating for Fixed Interest Rate Swap.....	5,000,000	12/25/2002...	3mL (6.48%).....	11/17/2000...	Salomon Smith Barney.....		Maturity.....	12/25/2002...						0		(225,286)
Floating for Fixed Interest Rate Swap.....	10,000,000	12/01/2002...	3mL+1.25%(1.5%).....	12/07/1999...	Morgan Stanley.....		Maturity.....	12/01/2002...						0		156,566
0599999 - Subtotal - Swaps - Hedging Transactions							XXX	XXX		XXX	(22,412,475)		(27,737,075)	5,324,600		(2,026,058)
Credit Default Swap on IBM, 5.375%, 02/01/09.....	5,000,000	02/21/2007...		02/15/2002...	Salomon Brothers International.....		Sale.....	03/21/2002...			30,750		30,750			0
Credit Default Swap on IBM, 5.375%, 02/01/09.....	5,000,000	02/21/2007...		02/15/2002...	Credit Suisse.....		Sale.....	03/21/2002...			35,023		35,023			0
Credit default swap on Farmer Mac, 5.40%, 10/14/11.....	5,000,000	04/17/2007...		04/12/2002...	First Boston Lehman Brothers.....		Sale.....	06/28/2002...			(427,132)		(427,132)	0		9,694
Credit default swap on Worldcom Inc., 7.50%, 05/15/11.....	5,000,000	05/15/2011...		01/28/2002...	Deutsche Bank.....		Sale.....	08/15/2002...			(4,425,000)		(4,425,000)	0		40,833
Credit default swap on Amgen Inc., 0.00%, 03/01/32.....	3,000,000	04/01/2007...		02/25/2002...	Merrill Lynch International, Inc.....		Sale.....	08/16/2002...			8,303		8,303			19,283
Credit default swap on Amgen Inc., 0.00%, 03/01/32.....	2,000,000	04/01/2007...		02/25/2002...	Merrill Lynch International, Inc.....		Sale.....	08/16/2002...			5,535		5,535			12,855
Credit default swap on Amgen Inc., 0.00%, 03/01/32.....	5,000,000	03/01/2032...		02/22/2002...	Merrill Lynch International, Inc.....		Sale.....	10/02/2002...			39,697		39,697			46,050
0799999 - Subtotal - Swaps - Other Derivative Transactions							XXX	XXX		XXX	(4,732,825)		(4,732,825)	0		128,715
0899999 - Subtotal - Swaps							XXX	XXX		XXX	(27,145,300)		(32,469,900)	5,324,600		(1,897,343)
2599999 - Subtotal - Hedging Transactions							XXX	XXX		XXX	(22,412,475)		(27,737,075)	5,324,600		(2,026,058)
2799999 - Subtotal - Other Derivative Transactions							XXX	XXX		XXX	(4,732,825)		(4,732,825)	0		128,715
9999999 - Totals							XXX	XXX		XXX	(27,145,300)		(32,469,900)	5,324,600		(1,897,343)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts Open December 31 of Current Year

1	2	3	4	5	6	7	8	9	Variation Margin Information			13
									10	11	12	
Description	Number of Contracts	Maturity Date	Original Value	Current Value	Variation Margin	Date of Opening Position	Exchange or Counterparty	Cash Deposit	Recognized	Used to Adjust Basis of Hedged Item	Deferred	Potential Exposure
Mar 03 CME Eurodollar Strip.....	2	03/15/2003.....	462,500	493,400	30,900	05/04/2000.....	CME				30,900	1,000
Jun 03 CME Eurodollar Strip.....	2	06/15/2003.....	462,350	493,175	30,825	05/04/2000.....	CME				30,825	1,000
Sep 03 CME Eurodollar Strip.....	1	09/15/2003.....	231,126	246,188	15,063	05/04/2000.....	CME				15,063	500
Dec 03 CME Eurodollar Strip.....	1	12/15/2003.....	230,963	245,563	14,600	05/04/2000.....	CME				14,600	500
Mar 04 CME Eurodollar Strip.....	1	03/15/2004.....	231,051	244,713	13,663	05/04/2000.....	CME				13,663	500
Jun 04 CME Eurodollar Strip.....	1	06/15/2004.....	230,926	243,763	12,838	05/04/2000.....	CME				12,838	500
Sep 04 CME Eurodollar Strip.....	1	09/15/2004.....	230,838	242,950	12,113	05/04/2000.....	CME				12,113	500
Dec 04 CME Eurodollar Strip.....	1	12/15/2004.....	230,663	242,200	11,538	05/04/2000.....	CME				11,538	500
Mar 05 CME Eurodollar Strip.....	2	03/15/2005.....	465,038	483,175	18,138	05/04/2000.....	CME				18,138	1,000
0199999 - Subtotal - Long Futures - Hedging Transactions			2,775,452	2,935,127	159,675	XXX	XXX				159,675	6,000
0499999 - Subtotal - Long Futures			2,775,452	2,935,127	159,675	XXX	XXX				159,675	6,000
Mar 03 CBT 5 YR Note.....	359	03/15/2003.....	39,832,985	40,656,750	(823,765)	11/22/2002.....	CBT				(823,765)	359,000
Mar 03 CBT 10 YR Note.....	661	03/15/2003.....	74,607,998	76,045,984	(1,437,986)	11/22/2002.....	CBT				(1,437,986)	661,000
Mar 03 CME Eurodollar Strip.....	368	03/15/2003.....	86,300,525	90,785,600	(4,485,075)	11/17/1999.....	CME				(4,485,075)	184,000
Jun 03 CME Eurodollar Strip.....	350	06/15/2003.....	82,047,713	86,305,625	(4,257,913)	12/13/1999.....	CME				(4,257,913)	175,000
Sep 03 CME Eurodollar Strip.....	334	09/15/2003.....	78,240,150	82,226,625	(3,986,475)	12/13/1999.....	CME				(3,986,475)	167,000
Dec 03 CME Eurodollar Strip.....	303	12/15/2003.....	70,882,763	74,405,438	(3,522,675)	12/13/1999.....	CME				(3,522,675)	151,500
Mar 04 CME Eurodollar Strip.....	274	03/15/2004.....	64,098,363	67,051,225	(2,952,863)	12/13/1999.....	CME				(2,952,863)	137,000
Jun 04 CME Eurodollar Strip.....	261	06/15/2004.....	61,013,626	63,622,013	(2,608,388)	02/11/2000.....	CME				(2,608,388)	130,500
Sep 04 CME Eurodollar Strip.....	246	09/15/2004.....	57,491,175	59,765,700	(2,274,525)	02/11/2000.....	CME				(2,274,525)	123,000
Dec 04 CME Eurodollar Strip.....	241	12/15/2004.....	56,279,900	58,370,200	(2,090,300)	02/11/2000.....	CME				(2,090,300)	120,500
Mar 05 CME Eurodollar Strip.....	215	03/15/2005.....	50,244,351	51,941,313	(1,696,963)	02/11/2000.....	CME				(1,696,963)	107,500
June 05 CME Eurodollar Strip.....	197	06/15/2005.....	46,027,088	47,481,925	(1,454,838)	02/11/2000.....	CME				(1,454,838)	98,500
Sep 05 CME Eurodollar Strip.....	148	09/15/2005.....	34,586,400	35,599,550	(1,013,150)	02/11/2000.....	CME				(1,013,150)	74,000
Dec 05 CME Eurodollar Strip.....	119	12/15/2005.....	27,761,113	28,568,925	(807,813)	02/11/2000.....	CME				(807,813)	59,500
Mar 06 CME Eurodollar Strip.....	122	03/15/2006.....	28,457,338	29,243,400	(786,063)	02/11/2000.....	CME				(786,063)	61,000
June 06 CME Eurodollar Strip.....	104	06/15/2006.....	24,247,400	24,887,200	(639,800)	02/11/2000.....	CME				(639,800)	52,000
Sep 06 CME Eurodollar Strip.....	92	09/15/2006.....	21,451,188	21,982,250	(531,063)	02/11/2000.....	CME				(531,063)	46,000
Dec 06 CME Eurodollar Strip.....	82	12/15/2006.....	19,097,338	19,561,100	(463,763)	02/11/2000.....	CME				(463,763)	41,000
Mar 07 CME Eurodollar Strip.....	66	03/15/2007.....	15,391,588	15,721,200	(329,613)	02/11/2000.....	CME				(329,613)	33,000
June 07 CME Eurodollar Strip.....	59	06/15/2007.....	13,758,201	14,033,888	(275,688)	02/11/2000.....	CME				(275,688)	29,500
Sep 07 CME Eurodollar Strip.....	58	09/15/2007.....	13,515,525	13,779,350	(263,825)	02/11/2000.....	CME				(263,825)	29,000
Dec 07 CME Eurodollar Strip.....	50	12/15/2007.....	11,628,263	11,861,875	(233,613)	02/11/2000.....	CME				(233,613)	25,000
Mar 08 CME Eurodollar Strip.....	41	03/15/2008.....	9,536,676	9,713,413	(176,738)	02/24/2000.....	CME				(176,738)	20,500
June 08 CME Eurodollar Strip.....	37	06/15/2008.....	8,603,650	8,754,200	(150,550)	02/24/2000.....	CME				(150,550)	18,500
Sep 08 CME Eurodollar Strip.....	36	09/15/2008.....	8,361,075	8,509,050	(147,975)	03/15/2000.....	CME				(147,975)	18,000
Dec 08 CME Eurodollar Strip.....	34	12/15/2008.....	7,886,575	8,027,400	(140,825)	03/15/2000.....	CME				(140,825)	17,000
Mar 09 CME Eurodollar Strip.....	36	03/15/2009.....	8,345,288	8,490,150	(144,863)	03/15/2000.....	CME				(144,863)	18,000
June 09 CME Eurodollar Strip.....	28	06/15/2009.....	6,491,450	6,596,800	(105,350)	03/15/2000.....	CME				(105,350)	14,000
Sep 09 CME Eurodollar Strip.....	25	09/15/2009.....	5,790,113	5,885,000	(94,888)	03/15/2000.....	CME				(94,888)	12,500
Dec 09 CME Eurodollar Strip.....	35	12/15/2009.....	8,117,538	8,232,438	(114,900)	03/15/2000.....	CME				(114,900)	17,500
Mar 10 CME Eurodollar Strip.....	5	03/15/2010.....	1,156,100	1,175,250	(19,150)	03/15/2000.....	CME				(19,150)	2,500
Mar 03 Mini S&P 500.....	61	03/15/2003.....	2,738,138	2,680,645	57,493	12/12/2002.....	CME		57,493			3,050
Cash Deposits - Prudential								42,192,097				
0599999 - Subtotal - Short Futures - Hedging Transactions			1,043,987,586	1,081,961,482	(37,973,896)	XXX	XXX	42,192,097	57,493		(38,031,389)	3,006,050
0899999 - Subtotal - Short Futures			1,043,987,586	1,081,961,482	(37,973,896)	XXX	XXX	42,192,097	57,493		(38,031,389)	3,006,050
2599999 - Subtotal - Hedging Transactions			1,046,763,038	1,084,896,609	(37,814,221)	XXX	XXX	42,192,097	57,493		(37,871,714)	3,012,050
2799999 - Subtotal - Other Derivative Transactions						XXX	XXX					
9999999 - Totals			1,046,763,038	1,084,896,609	(37,814,221)	XXX	XXX	42,192,097	57,493		(37,871,714)	3,012,050

SCHEDULE DB - PART D - SECTION 2

Showing all Futures Contracts and Insurance Futures Contracts Opened During Current Year

1	2	3	4	5	6	7
Description	Number of Contracts	Maturity Date	Original Value	Date of Opening Position	Exchange or Counterparty	Net Additions to Cash Deposits
Mar 02 CBT 5 YR Note.....	32	03/15/2002	3,416,000	02/04/2002	CBT	
Jun 02 CBT 5 YR Note.....	617	06/15/2002	64,708,063	02/26/2002	CBT	
Sep 02 CBT 5 YR Note.....	414	09/15/2002	45,030,648	06/03/2002	CBT	
Dec 02 CBT 5 YR Note.....	498	12/15/2002	55,931,656	09/04/2002	CBT	
Mar 03 CBT 5 YR Note.....	415	03/15/2003	46,076,110	11/22/2002	CBT	
Mar 02 CBT 10 YR Note.....	246	03/15/2002	26,150,547	01/08/2002	CBT	
Jun 02 CBT 10 YR Note.....	826	06/15/2002	85,689,766	02/26/2002	CBT	
Sep 02 CBT 10 YR Note.....	765	09/15/2002	84,165,328	06/12/2002	CBT	
Dec 02 CBT 10 YR Note.....	1,939	12/15/2002	220,603,094	09/03/2002	CBT	
Mar 03 CBT 10 YR Note.....	1,336	03/15/2003	150,331,501	12/03/2002	CBT	
Jun 02 CBT 20yr Treas Bond.....	71	06/15/2002	7,168,781	04/22/2002	CBT	
Sep 02 CBT 20yr Treas Bond.....	71	09/15/2002	7,240,891	06/12/2002	CBT	
Mar 02 CME Eurodollar Strip.....	5	03/15/2002	1,227,063	01/16/2002	CME	
Jun 02 CME Eurodollar Strip.....	5	06/15/2002	1,223,875	01/16/2002	CME	
Sep 02 CME Eurodollar Strip.....	5	09/15/2002	1,218,063	01/16/2002	CME	
Dec 02 CME Eurodollar Strip.....	5	12/15/2002	1,210,688	01/16/2002	CME	
Mar 03 CME Eurodollar Strip.....	5	03/15/2003	1,203,188	01/16/2002	CME	
Jun 03 CME Eurodollar Strip.....	5	06/15/2003	1,195,563	01/16/2002	CME	
Sep 03 CME Eurodollar Strip.....	5	09/15/2003	1,189,875	01/16/2002	CME	
Dec 03 CME Eurodollar Strip.....	5	12/15/2003	1,185,375	01/16/2002	CME	
Mar 04 CME Eurodollar Strip.....	5	03/15/2004	1,182,475	01/16/2002	CME	
Jun 04 CME Eurodollar Strip.....	4	06/15/2004	944,150	01/16/2002	CME	
Sep 04 CME Eurodollar Strip.....	4	09/15/2004	942,600	01/16/2002	CME	
Dec 04 CME Eurodollar Strip.....	4	12/15/2004	940,700	01/16/2002	CME	
Mar 05 CME Eurodollar Strip.....	4	03/15/2005	940,188	01/16/2002	CME	
June 05 CME Eurodollar Strip.....	4	06/15/2005	939,138	01/16/2002	CME	
Sep 05 CME Eurodollar Strip.....	4	09/15/2005	938,163	01/16/2002	CME	
Dec 05 CME Eurodollar Strip.....	3	12/15/2005	702,600	01/16/2002	CME	
Mar 06 CME Eurodollar Strip.....	3	03/15/2006	702,600	01/16/2002	CME	
June 06 CME Eurodollar Strip.....	2	06/15/2006	468,150	01/16/2002	CME	
Sep 06 CME Eurodollar Strip.....	2	09/15/2006	467,925	01/16/2002	CME	
Dec 06 CME Eurodollar Strip.....	1	12/15/2006	233,675	01/16/2002	CME	
Mar 07 CME Eurodollar Strip.....	1	03/15/2007	233,700	01/16/2002	CME	
Mar 02 Mini S&P 500.....	8	03/15/2002	442,688	01/22/2002	CME	
Jun 02 Mini S&P 500.....	56	06/15/2002	3,162,163	03/07/2002	CME	
Sep 02 Mini S&P 500.....	93	09/15/2002	4,520,563	06/13/2002	CME	
Dec 02 Mini S&P 500.....	85	12/15/2002	3,766,163	09/12/2002	CME	
Mar 03 Mini S&P 500.....	61	03/15/2003	2,738,138	12/12/2002	CME	
Cash Deposits - Prudential.....						16,602,701
0599999 - Subtotal - Short Futures - Hedging Transactions			830,431,847	XXX	XXX	16,602,701
0899999 - Subtotal - Short Futures			830,431,847	XXX	XXX	16,602,701
2599999 - Subtotal - Hedging Transactions			830,431,847	XXX	XXX	16,602,701
2799999 - Subtotal - Other Derivative Transactions				XXX	XXX	
9999999 - Totals			830,431,847	XXX	XXX	16,602,701

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE DB - PART D - SECTION 3

Showing all Futures Contracts and Insurance Futures Contracts Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	Variation Margin Information		
										11	12	13
Description	Number of Contracts	Maturity Date	Original Value	Termination Value	Variation Margin	Date of Opening Position	Exchange or Counterparty	Net Reduction to Cash Deposits	Termination Date	Gain/(Loss) Recognized	Gain/(Loss) Used to Adjust Basis of Hedged Item	Gain/(Loss) Deferred
Mar 02 CME Eurodollar Strip.....	9	03/15/2002	(2,088,525)	(2,204,694)	116,169	05/04/2000	CBT		03/18/2002	116,169		
Jun 02 CME Eurodollar Strip.....	9	06/15/2002	(2,088,588)	(2,207,646)	119,059	05/04/2000	CBT		06/17/2002	119,059		
Sep 02 CME Eurodollar Strip.....	8	09/15/2002	(1,856,275)	(1,963,528)	107,253	05/04/2000	CBT		09/15/2002	107,253		
Dec 02 CME Eurodollar Strip.....	8	12/15/2002	(1,855,325)	(1,971,728)	116,403	05/04/2000	CBT		12/16/2002	116,403		
0199999 - Subtotal - Long Futures - Hedging Transactions			(7,888,713)	(8,347,596)	458,884	XXX	XXX		XXX	458,884		
0499999 - Subtotal - Long Futures			(7,888,713)	(8,347,596)	458,884	XXX	XXX		XXX	458,884		
Mar 02 CBT 5 YR Note.....	523	03/15/2002	55,256,242	56,118,729	(862,487)	11/28/2001	CBT		03/13/2002		(862,487)	
Jun 02 CBT 5 YR Note.....	617	06/15/2002	64,708,063	65,207,722	(499,659)	02/26/2002	CBT		04/02/2002		(499,659)	
Sep 02 CBT 5 YR Note.....	414	09/15/2002	45,030,648	46,049,675	(1,019,027)	06/12/2002	CBT		06/27/2002		(1,019,027)	
Dec 02 CBT 5 YR Note.....	498	12/15/2002	55,912,656	56,674,700	(762,043)	06/03/2002	CBT		09/30/2002		(762,043)	
Mar 03 CBT 5 YR Note.....	56	03/15/2003	6,243,125	6,315,946	(72,820)	12/11/2002	CBT		12/23/2002		(72,820)	
Mar 02 CBT 10 YR Note.....	668	03/15/2002	70,549,328	70,661,735	(112,407)	12/14/2000	CBT		03/13/2002		(112,407)	
Jun 02 CBT 10 YR Note.....	826	06/15/2002	85,689,766	86,226,997	(537,231)	02/26/2002	CBT		03/13/2002		(537,231)	
Sep 02 CBT 10 YR Note.....	765	09/15/2002	84,165,328	85,147,031	(981,703)	06/12/2002	CBT		06/27/2002		(981,703)	
Dec 02 CBT 10 YR Note.....	1,939	12/15/2002	220,603,094	221,994,416	(1,391,322)	09/12/2002	CBT		09/24/2002	169,102	(1,560,424)	
Mar 03 CBT 10 YR Note.....	675	03/15/2003	76,037,696	76,434,416	(396,720)	12/11/2002	CBT		12/16/2002		(396,720)	
Jun 02 CBT 20yr Treas Bond.....	71	06/15/2002	7,168,781	7,168,781	0	04/22/2002	CBT		06/17/2002		0	
Sep 02 CBT 20yr Treas Bond.....	71	09/15/2002	7,240,891	7,496,216	(255,325)	06/12/2002	CBT		06/27/2002		(255,325)	
Mar 02 CME Eurodollar Strip.....	503	03/15/2002	118,058,000	123,226,952	(5,168,952)	04/11/2001	CME		03/18/2002	(5,168,952)		
Jun 02 CME Eurodollar Strip.....	484	06/15/2002	113,480,388	118,731,009	(5,250,621)	08/06/1999	CME		06/17/2002	(5,250,621)	0	
Sep 02 CME Eurodollar Strip.....	465	09/15/2002	108,912,125	114,140,223	(5,228,098)	08/06/1999	CME		09/03/2002	(5,228,098)	0	
Dec 02 CME Eurodollar Strip.....	419	12/15/2002	98,099,428	103,271,584	(5,172,156)	11/17/1999	CME		12/16/2002	(5,172,156)	0	
Mar 03 CME Eurodollar Strip.....	7	03/15/2003	1,641,663	1,719,863	(78,201)	03/17/2000	CME		10/21/2002	(78,201)	0	
Jun 03 CME Eurodollar Strip.....	6	06/15/2003	1,404,150	1,471,217	(67,067)	03/17/2000	CME		10/21/2002	(67,067)	0	
Sep 03 CME Eurodollar Strip.....	5	09/15/2003	1,167,388	1,222,520	(55,133)	03/17/2000	CME		10/21/2002	(55,133)	0	
Dec 03 CME Eurodollar Strip.....	3	12/15/2003	694,875	731,952	(37,077)	03/17/2000	CME		10/29/2002	(37,077)	0	
Mar 04 CME Eurodollar Strip.....	3	03/15/2004	695,100	728,990	(33,890)	03/17/2000	CME		10/29/2002	(33,890)	0	
Jun 04 CME Eurodollar Strip.....	3	06/15/2004	694,988	726,252	(31,265)	03/17/2000	CME		10/29/2002	(31,265)	0	
Sep 04 CME Eurodollar Strip.....	3	09/15/2004	694,800	724,152	(29,352)	03/17/2000	CME		10/29/2002	(29,352)	0	
Dec 04 CME Eurodollar Strip.....	3	12/15/2004	694,238	722,390	(28,152)	03/17/2000	CME		10/29/2002	(28,152)	0	
Mar 02 Mini S&P 500.....	46	03/15/2002	2,596,388	2,661,636	(65,248)	12/12/2001	CME		03/04/2002	(65,248)		
Jun 02 Mini S&P 500.....	56	06/15/2002	3,162,164	2,847,489	314,675	03/07/2002	CME		06/13/2002	314,675		
Sep 02 Mini S&P 500.....	93	09/15/2002	4,520,563	4,196,694	323,869	06/13/2002	CME		06/28/2002	323,869		
Dec 02 Mini S&P 500.....	85	12/15/2002	3,766,163	3,798,025	(31,863)	09/12/2002	CME		12/12/2002	(31,863)		
0599999 - Subtotal - Short Futures - Hedging Transactions			1,238,888,035	1,266,417,306	(27,529,272)	XXX	XXX		XXX	(20,469,427)	(7,059,845)	
0899999 - Subtotal - Short Futures			1,238,888,035	1,266,417,306	(27,529,272)	XXX	XXX		XXX	(20,469,427)	(7,059,845)	
2599999 - Subtotal - Hedging Transactions			1,230,999,322	1,258,069,710	(27,070,388)	XXX	XXX		XXX	(20,010,543)	(7,059,845)	
2799999 - Subtotal - Other Derivative Transactions						XXX	XXX		XXX			
9999999 - Totals			1,230,999,322	1,258,069,710	(27,070,388)	XXX	XXX		XXX	(20,010,543)	(7,059,845)	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE DB - PART E - SECTION 1

Showing Counterparty Exposure for Derivative Instruments Open December 31 of Current Year

1	2	3	Statement Value			Fair Value			10	11
			4	5	6	7	8	9		
Description Counterparty or Exchange Traded	Master Agreement (Y or N)	Fair Value of Acceptable Collateral	Contracts Statement Value > 0	Contracts Statement Value < 0	Exposure Net of Collateral	Contracts Fair Value > 0	Contracts Fair Value < 0	Exposure Net of Collateral	Potential Exposure	Off-Balance Sheet Exposure
Exchange Traded.....	X X X		4,377,876	0	4,377,876	42,192,097	0	42,192,097	3,012,050	3,012,050
ABN AMRO Bank N.V.....	Yes..	61,961,000	32,504,750	(1,253,638)	0	71,158,880	(224,526)	8,973,354	4,257,139	4,257,139
AIG.....	Yes..	25,892,248	27,922,561	(1,275,920)	754,392	52,904,553	(6,171,890)	20,840,416	5,007,779	5,007,779
Bank One NA.....	Yes..	0	0	0	0	132,860	(801,388)	0	407,564	407,564
Bear Stearns Bank plc.....	Yes..	0	0	0	0	3,457,756	(19,774,151)	0	3,196,449	3,196,449
Bear Stearns Bank Intl., LTD.....	Yes..	0	0	0	0	1,029,252	(626,429)	402,823	465,683	465,683
Credit Suisse.....	Yes..	304,197,753	199,236,815	(1,223,508)	0	355,954,961	(9,743,479)	42,013,729	17,568,220	0
Deutsche Bank.....	Yes..	0	0	(904,785)	0	3,248,189	(21,966,989)	0	3,155,338	2,250,553
Dresdner Bank.....	Yes..	0	0	0	0	0	(6,072,850)	0	307,891	307,891
Goldman Sachs.....	Yes..	0	0	0	0	364,219	(18,931,158)	0	2,018,720	2,018,720
JP Morgan.....	Yes..	0	4,172,966	0	4,172,966	3,563,098	(2,939,857)	623,242	717,219	717,219
Lehman Brothers International.....	Yes..	21,466,000	8,655,725	(2,801,970)	0	28,042,965	(2,897,517)	3,679,448	2,603,334	0
Merrill Lynch Capital Services.....	Yes..	0	0	(14,716,175)	0	850,448	(10,426,371)	0	1,310,109	0
Merrill Lynch International.....	Yes..	0	0	0	0	1,623,300	(588,425)	1,034,875	1,910,118	1,910,118
Morgan Stanley Capital Svcs.....	Yes..	0	0	0	0	1,526,363	(2,041,040)	0	800,866	800,866
Morgan Stanley & Co. Intl. LTD.....	Yes..	0	2,280,237	(7,505,062)	0	10,374,194	(71,762,710)	0	8,611,143	3,386,318
Nationwide Life Global Funding.....	Yes..	0	0	0	0	0	(75,991,760)	0	3,732,909	3,732,909
Salomon Smith Barney Holding Co.....	Yes..	0	0	0	0	19,060	(1,024,730)	0	150,189	150,189
Salomon Smith Barney International Ltd.....	Yes..	0	0	0	0	4,406,323	(79,758,684)	0	8,171,490	8,171,490
SMBC Capital Markets, Inc.....	Yes..	0	0	0	0	174,002	0	174,002	285,902	285,902
UBS AG, London Branch.....	Yes..	0	7,642,884	0	7,642,884	9,632,088	(7,862,155)	1,769,933	2,240,485	2,240,485
9999999 Totals		413,517,001	286,793,815	(29,681,058)	16,948,119	590,654,608	(339,606,110)	121,703,918	69,930,596	42,319,324

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value(-), or Fair Value over Statement (+)
1. Bonds	18,693,779,082	19,651,322,389	957,543,307
2. Preferred Stocks	5,500,000	5,260,000	(240,000)
3. Totals	18,699,279,082	19,656,582,389	957,303,307

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

Securities traded on national exchanges are valued based on prices from independent services. Investments for which published quotations are not available are valued from an internally developed matrix or obtained from other independent sources.....

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

[illegible]

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	(91,708,005)	4. April	(92,605,643)	7. July	(96,351,663)	10. October	(57,852,579)
2. February	(52,688,626)	5. May	(84,926,683)	8. August	(66,528,110)	11. November	(53,913,765)
3. March	(57,807,433)	6. June	(109,746,399)	9. September	72,689,896	12. December	(16,530,120)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
AR00001.....	B.....	USTBDS, 10.750%, 02/15/03.....	Little Rock, AR, Bank of America, FPARPH.....	175,000	174,273	176,969
AR00002.....						
AR00003.....						
AR00004.....						
AR00005.....						
AR99999 - Arkansas				175,000	174,273	176,969
GA00001.....	B.....	USTBDS, 10.750%, 02/15/03.....	Winston-Salem, NC, Wachovia, Bank, FPGAPH.....	50,000	49,792	50,563
GA00002.....						
GA00003.....						
GA00004.....						
GA00005.....						
GA99999 - Georgia				50,000	49,792	50,563
GU00001.....	C.....	Citibank, CD, 1.260%, 02/21/03.....	Agana, Guam, Citibank, FPGUPH.....	50,000	50,000	50,000
GU00002.....						
GU00003.....						
GU00004.....						
GU00005.....						
GU99999 - Guam				50,000	50,000	50,000
ID00001.....	B.....	USTBDS, 10.750%, 02/15/03.....	Boise, ID, Wells Fargo Bank, FPIDPH.....	200,000	199,169	202,250
ID00002.....						
ID00003.....						
ID00004.....						
ID00005.....						
ID99999 - Idaho				200,000	199,169	202,250
MA00001.....	B.....	USTBDS, 10.750%, 02/15/03.....	Boston, MA, State Street Bank, FPMAPH.....	500,000	497,922	505,625
MA00002.....						
MA00003.....						
MA00004.....						
MA00005.....						
MA99999 - Massachusetts				500,000	497,922	505,625
NM00001.....	B.....	USTBDS, 10.750%, 02/15/03.....	Santa Fe, NM, Wells Fargo Bank, FPNMPH.....	100,000	99,584	101,125
NM00002.....						
NM00003.....						
NM00004.....						
NM00005.....						
NM99999 - New Mexico				100,000	99,584	101,125
NC00001.....	B.....	USTBDS, 10.750%, 02/15/03.....	Winston-Salem, NC, Wachovia Bank, FPNCPH.....	90,000	89,626	91,013
NC00002.....						
NC00003.....						
NC00004.....						
NC00005.....						
NC99999 - North Carolina				90,000	89,626	91,013
SC00001.....	B.....	USTBDS, 10.750%, 02/15/03.....	Charlotte, NC, Bank of America, FPSCPH.....	110,000	109,543	111,238
SC00002.....						
SC00003.....						
SC00004.....						
SC00005.....						
SC99999 - South Carolina				110,000	109,543	111,238
VI00001.....	B.....	USTBDS, 10.750%, 02/15/03.....	Charlotte Amalie, St. Thomas, VI, Chase Manhattan Bank, FVPIPH.....	500,000	497,922	505,625
VI00002.....						
VI00003.....						
VI00004.....						
VI00005.....						
VI99999 - U.S. Virgin Islands				500,000	497,922	505,625
XX99999 - Total - Not All Policyholders				1,775,000	1,767,831	1,794,408
OH00001.....	B.....	USTBDS, 10.750%, 02/15/03.....	New York, NY, Bank of New York, FPALLPH.....	1,500,000	1,493,767	1,516,875
OH00002.....						
OH00003.....						
OH00004.....						
OH00005.....						
OH99999 - Ohio				1,500,000	1,493,767	1,516,875
ZZ99999 - Total - All Policyholders				1,500,000	1,493,767	1,516,875
9999999 Totals				3,275,000	3,261,598	3,311,283

(a) Including \$ cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.