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LIFE AND ACCIDENT AND HEALTH COMPANIES —ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

NAIC Group Code	0140 (Current Period)	0140 (Prior Period)	NAIC Company Code	92657	Employer's ID Number	31-1000740
Organized under the Laws of	Ohio		State of Domicile or Port of Entry	Ohio		
Country of Domicile	United States of America					
Incorporated	02/09/1981		Commenced Business	05/06/1981		
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 Columbus, OH 43215-2220 (City or Town, State and Zip Code)		One Nationwide Plaza 800-882-2822 (Street and Number) (Area Code) (Telephone Number)			
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	Columbus, OH 43215-2220 (City or Town, State and Zip Code)		One Nationwide Plaza 800-882-2822-97952 (Street and Number) (Area Code) (Telephone Number)			
Internet Website Address	www.nationwide.com					
Statement Contact	John A. Reese reeseja@nationwide.com (E-mail Address)		800-882-2822-97952 614-677-6688 (Area Code) (Telephone Number) (Extension) (FAX Number)			
Policyowner Relations Contact	One Nationwide Plaza Columbus, OH 43215-2220 (City or Town, State and Zip Code)					

OFFICERS

President	Joseph John Gasper	Secretary	Patricia Ruth Hatler
Controller	David Allen Jacoby	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.	Robert Harold McNaghten	Michael Dean Miller
Brian Waggoner Nocco	Robert Alan Oakley	Mark David Phelan
Douglas Craig Robinette	John Stephen Skubik	Mark Raymond Thresher
Richard Michael Waggoner	Susan Ackerman Wolken	Robert Jay Woodward, Jr.

DIRECTORS OR TRUSTEES

Galen Ross Barnes	Joseph John Gasper	Michael Stevens Helfer
Donna Anita James	William Gerald Jurgensen	Robert Alan Oakley
Robert Jay Woodward, Jr.		

State of Ohio

County of Franklin

{ ss }

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
PresidentGlenn Warren Soden
Assistant SecretaryDavid Allen Jacoby
ControllerSubscribed and sworn to before me this
30th day of April, 2002Patricia J. Smith
Notary Public - State of Ohio
Commission Expires: May 22, 2003

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	2,781,903,061	292,992	2,781,610,069	2,465,217,458
2. Stocks:				
2.1 Preferred stocks	0	0		
2.2 Common stocks	0	0	0	
3. Mortgage loans on real estate:				
3.1 First liens	732,781,447	0	732,781,447	664,115,238
3.2 Other than first liens	0	0		
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0		
4.2 Properties held for the production of income (less \$ encumbrances)	825,051	0	825,051	1,223,436
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	
5. Policy loans	515,591	0	515,591	485,476
6. Premium notes, including \$ for first year premiums	0	0	0	
7. Cash (\$ 4,672,962) and short -term investments (\$ 9,002,101)	13,675,063	0	13,675,063	12,368,946
8. Other invested assets	0	0	0	
9. Receivable for securities	6,486,266	37,655	6,448,611	1,743,683
10. Aggregate write-ins for invested assets	(138,898)		(138,898)	1,326,469
11. Subtotals, cash and invested assets (Lines 1 to 10)	3,536,047,581	330,647	3,535,716,934	3,146,480,706
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers	239,026	0	239,026	218,354
12.2 Commissions and expense allowances due	20,570,657	0	20,570,657	22,286,001
12.3 Experience rating and other refunds due	0	0		
12.4 Other amounts receivable under reinsurance contracts	0	0		
13. Electronic data processing equipment and software	0	0	0	
14. Federal and foreign income tax recoverable and interest thereon (including \$ net deferred tax asset)	34,359,407	30,583,472	3,775,935	4,362,869
15. Guaranty funds receivable or on deposit	1,082	0	1,082	1,628
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$ loading)	0	0		
17. Accident and health premiums due and unpaid	0	0		
18. Investment income due and accrued	40,274,381	6,386	40,267,995	34,011,741
19. Net adjustment in assets and liabilities due to foreign exchange rates	0	0		
20. Receivable from parent, subsidiaries and affiliates	0	0	0	11,858,090
21. Amounts receivable relating to uninsured accident and health plans	0	0		
22. Amounts due from agents	0	0		
23. Other assets nonadmitted	35,474	35,474	0	
24. Aggregate write-ins for other than invested assets	6,417,304	2,428,649	3,988,655	3,056,962
25. Total assets excluding Separate Accounts business (Lines 11 to 24)	3,637,944,913	33,384,628	3,604,560,284	3,222,276,351
26. From Separate Accounts Statement	2,351,269,728	0	2,351,269,728	2,312,919,419
27. Total (Lines 25 and 26)	5,989,214,641	33,384,628	5,955,830,013	5,535,195,770
DETAILS OF WRITE-INS				
1001. PROPERTIES ACQUIRED IN SATISFACTION OF DEBT.....	0	0	0	0
1002. DERIVATIVES.....	(138,898)	0	(138,898)	1,326,469
1003.....				
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)	(138,898)		(138,898)	1,326,469
2401. ACCOUNTS RECEIVABLE & OTHER ASSETS.....	3,988,655	0	3,988,655	3,056,962
2402. DEFERRED SOFTWARE COSTS.....	2,428,649	2,428,649	0	0
2403.....				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	6,417,304	2,428,649	3,988,655	3,056,962

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for Life contracts \$3,433,740,806 less \$0 included in Line 6.3 (including \$3,191,306,017 Modco Reserve)	3,433,740,806	3,112,218,533
2. Aggregate reserve for accident and health contracts (including \$Modco Reserve)	4,285,103	
3. Liability for deposit-type contracts (including \$Modco Reserve)		
4. Contract claims:		
4.1 Life	383,726	
4.2 Accident and health		
5. Policyholders' dividends \$ and coupons \$due and unpaid		
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment to (including \$Modco Reserve)		
6.2 Dividends not yet apportioned (including \$Modco Reserve)		
6.3 Coupons and similar benefits (including \$Modco Reserve)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance including \$assumed and \$ceded	2,360,228	2,226,181
9.4 Interest Maintenance Reserve		
10. Commissions to agents due or accrued—life and annuity contracts \$(159,269) accident and health \$1,298,635 and deposit-type contract funds \$	1,139,365	3,457,230
11. Commissions and expense allowances payable on reinsurance assumed	0	
12. General expenses due or accrued	930,441	930,441
13. Transfers to Separate Accounts due or accrued (net) (Including \$(32,463,994) accrued for expense allowances recognized in reserves)	(62,029,425)	(61,136,626)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	(465,660)	(33,801)
15. Federal and foreign income taxes, including \$2,265,749 on realized capital gains (losses) (including \$ net deferred tax liability)	3,337,665	10,475,594
16. Unearned investment income	26,568	15,787
17. Amounts withheld or retained by company as agent or trustee	58,354	92,555
18. Amounts held for agents' account, including \$agents' credit balances	0	
19. Remittances and items not allocated	7,779,681	2,008,174
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve	18,847,912	14,058,614
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	45,994,732	10,038,451
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured accident and health plans		
24.7 Funds held under coinsurance	6,883,270	
24.8 Payable for securities		
24.9 Capital notes \$ and interest thereon \$	498,922	4,999,238
25. Aggregate write-ins for liabilities		
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	3,463,771,688	3,099,350,371
27. From Separate Accounts Statement	2,351,269,728	2,312,919,419
28. Total Liabilities (Lines 26 and 27)	5,815,041,416	5,412,269,790
29. Common capital stock	2,640,000	2,640,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	177,960,000	152,960,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(39,811,403)	(32,674,020)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)	0	4,489,857
36.2 shares preferred (value included in Line 30 \$)	498,922	509,381
37. Surplus (total Lines 31 + 32 + 33 + 34 + 35 - 36) (Including \$ in Separate Accounts Statement)	138,148,597	120,285,980
38. Totals of Lines 29, 30 and 37	140,788,597	122,925,980
39. Totals of Lines 28 and 38	5,955,830,013	5,535,195,770
DETAILS OF WRITE-INS		
2501. RESERVE FOR FULLY PURCHASED ANNUITIES (EXHIBIT 10, COLUMN 6, LN 14)	0	4,489,857
2502. RESERVE FOR ESCHEAT FUNDS	498,922	509,381
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	498,922	4,999,238
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	1 Current Year To Date	2 Prior Year Year to Date	3 Prior Year Ended December 31	
1. Premiums and annuity considerations for life and accident and health policies and contracts	109,246,603	152,910,728	529,445,187	
2. Considerations for supplementary contracts with life contingencies	0			
3. Net investment income	56,275,632	31,535,154	160,988,361	
4. Amortization of Interest Maintenance Reserve (IMR)	139,657	42,246	234,618	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0			
6. Commissions and expense allowances on reinsurance ceded	20,514,705	8,397,940	78,161,306	
7. Reserve adjustments on reinsurance ceded	261,898,245	221,920,326	1,326,711,735	
8. Miscellaneous Income:				
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	6,999,693	7,076,842	28,613,542	
8.2 Charges and fees for deposit-type contracts	0			
8.3 Aggregate write-ins for miscellaneous income	2,790,658	1,173,683	7,010,624	
9. Totals (Lines 1 to 8.3)	457,865,193	423,056,920	2,131,165,373	
10. Death benefits	785,475	90,331	556,835	
11. Matured endowments (excluding guaranteed annual pure endowments)	0			
12. Annuity benefits	65,932,279	66,622,704	238,906,618	
13. Disability benefits and benefits under accident and health contracts	0			
14. Coupons, guaranteed annual pure endowments and similar benefits	0			
15. Surrender benefits and withdrawals for life contracts	3,446,052	2,644,563	7,942,059	
16. Group conversions	0			
17. Interest and adjustments on contract or deposit-type contract funds	1,552	18,966	43,409	
18. Payments on supplementary contracts with life contingencies	0			
19. Increase in aggregate reserves for life and accident and health contracts	321,492,158	249,189,709	1,464,743,809	
20. Totals (Lines 10 to 19)	391,657,516	318,566,273	1,712,192,731	
21. Commissions on premiums, annuity considerations, and deposit-type contract funds(direct business only)	29,114,743	27,854,479	120,992,948	
22. Commissions and expense allowances on reinsurance assumed	0			
23. General insurance expenses	5,919,427	5,190,118	22,013,036	
24. Insurance taxes, licenses and fees, excluding federal income taxes	989,110	1,382,356	3,645,147	
25. Increase in loading on deferred and uncollected premiums	0			
26. Net transfers to or (from) Separate Accounts	28,946,196	88,867,028	287,153,330	
27. Aggregate write-ins for deductions	(204,754)	540,171	895,475	
28. Totals (Lines 20 to 27)	456,422,237	442,400,426	2,146,892,667	
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	1,442,956	(19,343,506)	(15,727,294)	
30. Dividends to policyholders	0			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	1,442,956	(19,343,506)	(15,727,294)	
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	2,117,017	(6,002,494)	2,237,455	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(674,061)	(13,341,012)	(17,964,749)	
34. Net realized capital gains or (losses) less capital gains tax of \$	(751,307) (excluding taxes of \$ (273,704) transferred to the IMR)	(301,794)	406,263	(1,236,724)
35. Net income (Line 33 plus Line 34)	(975,855)	(12,934,749)	(19,201,473)	
CAPITAL AND SURPLUS ACCOUNT				
36. Capital and surplus, December 31, prior year	122,925,981	67,769,265	67,769,265	
37. Net income (Line 35)	(975,855)	(12,934,749)	(19,201,473)	
38. Change in net unrealized capital gains (losses)	(151,962)	172,461	611,086	
39. Change in net unrealized foreign exchange capital gain (loss)	0			
40. Change in net deferred income tax	(586,934)	539,302	1,419,779	
41. Change in non-admitted assets and related items	189,626	(67,790)	(545,146)	
42. Change in liability for reinsurance in unauthorized companies	0			
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0			
44. Change in asset valuation reserve	(4,789,299)	(2,375,752)	(3,541,063)	
45. Change in treasury stock	0			
46. Surplus (contributed to) withdrawn from Separate Accounts during period	(379,302)		1,111,721	
47. Other changes in surplus in Separate Accounts Statement	0	(308,234)	(1,718,630)	
48. Change in surplus notes				
49. Cumulative effect of changes in accounting principles		3,190,042	3,190,042	
50. Capital changes:				
50.1 Paid in				
50.2 Transferred from surplus (Stock Dividend)				
50.3 Transferred to surplus				
51. Surplus adjustment:				
51.1 Paid in	25,000,000		75,000,000	
51.2 Transferred to capital (Stock Dividend)				
51.3 Transferred from capital				
51.4 Change in surplus as a result of reinsurance				
52. Dividends to stockholders				
53. Aggregate write-ins for gains and losses in surplus	(443,659)	(292,400)	(1,169,600)	
54. Net change in capital and surplus for the year (Lines 37 through 53)	17,862,616	(12,077,119)	55,156,717	
55. Capital and surplus, as of statement date (Lines 36 + 54)	140,788,597	55,692,146	122,925,981	
DETAILS OF WRITE-INS				
08.301. DEPOSIT - TYPE FUNDS	0	0	0	
08.302. MISCELLANEOUS INCOME	2,790,658	1,173,683	7,010,624	
08.303.				
08.398. Summary of remaining write-ins for Line 8.3 from overflow page				
08.399. TOTALS (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,790,658	1,173,683	7,010,624	
2701. INC IN RESERVES FOR FULLY PURCHASED ANNUITIES	(204,754)	540,171	895,475	
2702.				
2703.				
2798. Summary of remaining write-ins for Line 27 from overflow page				
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	(204,754)	540,171	895,475	
5301. ADJUSTMENT TO INITIAL COMMISSION AND EXPENSE ALLOWANCE	0	(292,250)	(1,169,450)	
5302. (DECREASE) INCREASE IN GUARANTY FUND	(546)	(150)	(150)	
5303. PENSION ADJUSTMENT	(443,113)	0	0	
5398. Summary of remaining write-ins for Line 53 from overflow page				
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	(443,659)	(292,400)	(1,169,600)	

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums and annuity considerations for life and accident and health contracts	109,246,603	529,445,187
2. Charges and fees for deposit-type contracts	0	0
3. Considerations for supplementary contracts with life contingencies	50,697,757	145,044,315
4. Net investment income	284,128,294	1,393,403,560
5. Commissions and expense allowances on reinsurance ceded	6,999,693	28,613,542
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts	2,795,363	7,029,497
7. Aggregate write-ins for miscellaneous income	453,867,711	2,103,536,102
8. Total (Lines 1 to 7)	785,475	556,835
9. Death Benefits	0	0
10. Matured endowments	65,932,279	238,906,618
11. Annuity Benefits	0	0
12. Disability benefits and benefits under accident and health contracts	0	0
13. Coupons, guaranteed annual pure endowments and similar benefits	0	0
14. Surrender benefits and withdrawals for life contracts	3,446,052	7,942,059
15. Group conversions	0	0
16. Interest and adjustments on contract or deposit-type contract funds	1,552	43,409
17. Payments on supplementary contracts with life contingencies	0	0
18. Total (Lines 9 to 17)	70,165,358	247,448,922
19. Commissions on premiums, annuity considerations and deposit-type contract funds	31,432,607	115,183,622
20. Commissions and expense allowances on reinsurance assumed	0	0
21. General insurance expenses	5,919,427	22,013,035
22. Insurance taxes, licenses and fees, excluding federal income taxes	989,110	3,645,147
23. Net transfers to or (from) Separate Accounts	29,838,995	295,436,828
24. Aggregate write-ins for deductions	0	0
25. Total (Lines 18 to 24)	138,345,497	683,727,553
26. Dividends paid to policyholders	0	0
27. Federal income taxes (excluding tax on capital gains)	8,503,639	(12,555,585)
28. Total (Lines 25 to 27)	146,849,136	671,171,968
29. Net cash from operations (Line 8 minus Line 28)	307,018,574	1,432,364,134
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds	176,462,586	398,413,697
30.2 Stocks	0	10,000
30.3 Mortgage loans	8,862,270	78,126,707
30.4 Real estate	989,716	1,188,409
30.5 Other invested assets	0	48,374
30.6 Net gains or (losses) on cash and short-term investments	0	157
30.7 Miscellaneous proceeds	1,465,368	(377,000)
30.8 Total investment proceeds (Lines 30.1 to 30.7)	187,779,940	477,410,343
31. Net tax on capital gains (losses)	0	0
32. Total (Line 30.8 minus Line 31)	187,779,940	477,410,343
33. Cost of investments acquired (long-term only):		
33.1 Bonds	494,531,858	1,680,536,145
33.2 Stocks	0	0
33.3 Mortgage loans	77,561,332	360,970,757
33.4 Real estate	215	1,905
33.5 Other invested assets	0	0
33.6 Miscellaneous applications	0	645,394
33.7 Total investments acquired (Lines 33.1 to 33.6)	572,093,405	2,042,154,201
34. Net increase (or decrease) in policy loans and premium notes	30,115	(1,031,544)
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34)	(384,343,581)	(1,563,712,313)
Cash from Financing and Miscellaneous Sources		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in	0	25,000,000
36.2 Borrowed money \$ 0 less amounts repaid \$ 0	0	75,000,000
36.3 Capital notes \$ 0 less amounts repaid \$ 0	0	0
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies	0	0
36.5 Other cash provided	53,631,124	12,388,648
36.6 Total (Lines 36.1 to 36.5)	78,631,124	87,388,648
37. Cash applied:		
37.1 Dividends to stockholders paid	0	0
37.2 Interest on indebtedness	0	0
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies	0	1,309,955
37.4 Other applications (net)	0	0
37.5 Total (Lines 37.1 to 37.4)	0	1,309,955
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5)	78,631,124	86,078,693
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38)	1,306,118	(45,269,486)
40. Cash and short-term investments:		
40.1 Beginning of year	12,368,946	57,638,432
40.2 End of period (Line 39 plus Line 40.1)	13,675,063	12,368,946
DETAILS OF WRITE-INS		
0701. DEPOSIT - TYPE FUNDS	0	0
0702. MISCELLANEOUS INCOME RECEIVED	2,795,363	7,029,497
0703.	0	0
0798. Summary of remaining write-ins for Line 7 from overflow page	0	0
0799. TOTALS (Lines 0701 thru 0703 plus 0798) (Line 7 above)	2,795,363	7,029,497
2401.	0	0
2402.	0	0
2403.	0	0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0
2499. TOTALS (Lines 2401 thru 2403 plus 2498) (Line 24 above)	0	0

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Industrial Life	0		
2. Ordinary Life Insurance	21,598,280	50,711,702	120,970,077
3. Ordinary Individual Annuities	409,293,740	972,177	1,852,373,711
4. Credit Life (Group & Individual)			
5. Group Life Insurance			
6. Group Annuities	37,918,613		153,933,009
7. A & H - Group			
8. A & H - Credit (Group & Individual)			
9. A & H - Other			
10. Aggregate of All Other Lines of Business	0	374,420,845	
11. Subtotal	468,810,633	426,104,724	2,127,276,797
12. Deposit-Type Contracts			
13. Total	468,810,633	426,104,724	2,127,276,797
DETAILS OF WRITE-INS			
1001. OTHER CONSIDERATIONS	0	374,420,845	
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)	0	374,420,845	

NOTES TO FINANCIAL STATEMENTS

(1) Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Nationwide Life and Annuity Insurance Company (Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance (Department) recognizes only statutory accounting practices prescribed or permitted by the Department for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, version effective January 1, 2001, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio.

The Company elected to use rounding in reporting amounts in the statement. The amounts in this statement pertain to the entire Company business including, as appropriate, its Separate Account business.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as income over the paying period of the related policies. Annuity considerations are recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Issuer obligations are stated at amortized cost using the modified scientific method.
- (3) Common stocks are stated at market.
- (4) Not applicable.
- (5) Mortgage loans on real estate are stated at the aggregate unpaid balance.
- (6) Loan-backed securities are stated at amortized cost using the retrospective method.
- (7) Not applicable.
- (8) Not applicable.
- (9) Derivative instruments are valued consistently with the hedged item. Hedges of assets carried at market value are valued at market value. Hedges of assets carried at amortized cost are valued at amortized cost. Derivatives, which cease to be effective hedges, are valued at market value.
- (10) Not applicable.
- (11) Not applicable.
- (12) Policy loans are carried at their aggregate unpaid balances.
- (13) Real estate is carried at cost less accumulated depreciation and valuation allowance.

NOTES TO FINANCIAL STATEMENTS

(2) Accounting Changes and Correction of Errors

- A. The Company has no material changes in accounting principle or correction of errors other than those listed in B.
- B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001 the State of Ohio required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC *Accounting Practices and Procedures* manual – version effective January 1, 2001, subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner.

Accounting changes adopted to conform to the provisions of the NAIC *Accounting Practices and Procedures* Manual – version effective January 1, 2001, were reported as changes in accounting principles. The cumulative effect of changes in accounting principles was reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect was the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a net impact to unassigned funds (surplus) of \$3,705,000 as of January 1, 2001. Of this total, \$3,190,000 was reported as a change in accounting principle and \$515,000 was reported as a change in net unrealized capital gain (loss). Included in this change is an increase in unassigned funds of approximately \$2,900,000 related to deferred tax assets.

(9) Income Taxes

- A. The components of the net deferred tax asset/(liability) at March 31 are as follows:

	3/31/02	12/31/01
(1) Total of all deferred tax assets (admitted and nonadmitted)	40,468,424	37,660,567
(2) Total of all deferred tax liabilities	<u>(6,109,017)</u>	<u>(10,851,384)</u>
(3) Total deferred tax assets nonadmitted	30,583,473	22,446,314
(4) Increase (decrease) in deferred tax assets non admitted	8,137,159	8,279,541

- B. Deferred tax liabilities are not recognized for the following amounts:

N/A

- C. Current income tax incurred consist of the following major components:

	3/31/02	12/31/01
1. Current year expense	1,365,710	2,542,773
2. Tax credits	-	-
3. Current year equity tax	-	-
4. Prior year over/under accrual	-	(1,078,498)
5. Current income tax incurred	1,365,710	1,464,275

The main components of the 2002 deferred tax amounts are as follows:

DTAs	Statutory	Tax	Difference	Tax Effect
6. Reserves	3,438,595,647	3,427,796,471	10,799,176	3,779,712
7. DAC	-	96,837,454	96,837,454	33,893,109
8. None	-	-	-	-
9. Total DTAs	972,334,889	856,710,819	115,624,070	40,468,424
10. DTAs nonadmitted	30,583,473	-	30,583,473	30,583,473
DTLs	Statutory	Tax	Difference	Tax Effect
11. Reserves	-	(155,625)	(155,625)	(54,469)
12. Bonds	2,781,610,069	2,768,695,884	(12,914,185)	(4,519,965)
13. Ceding commission	-	-	-	-
14. Internally developed software costs	2,570,464	-	(2,570,464)	(899,662)
15. Total DTLs	2,790,739,862	2,773,285,528	(17,454,334)	(6,109,017)

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

The changes in main components of DTAs and DTLs are as follows:

DTAs	3/31/02	12/31/01	Change
16. Reserves	3,779,712	3,185,426	594,286
17. DAC	33,893,109	32,312,818	1,580,291
18. None	-	-	-
19. Total DTAs	40,468,424	37,660,567	2,807,857
20. DTAs nonadmitted	30,583,473	22,446,314	8,137,159

DTLs	3/31/02	12/31/01	Change
21. Reserves	(54,469)	(58,100)	3,631
22. Bonds	(4,519,965)	(3,296,419)	(1,223,546)
23. Ceding commission	-	(6,022,450)	6,022,450
24. Internally developed software costs	(899,662)	(879,463)	(20,199)
25. Total DTLs	(6,109,017)	(10,851,384)	4,742,367

D. Among the more significant book to tax adjustments were the following

	Amount	Tax Effect
1. Income before taxes	523,902	183,366
2. Dividends received deduction	(476,520)	(166,782)
3. Reserves	1,410,161	493,556
4. DAC	4,515,114	1,580,290
5. Ceding commission	-	-
6. Investments	(1,850,588)	(647,706)
7. Accrued deferred comp	-	-
8. None	-	-
9. None	-	-
10. All other	(220,040)	(77,014)
11. Taxable income	3,902,028	1,365,710

E.	Amount	Origination	Expiration
(1) Amount of operating loss carryforwards	-	N/A	N/A
Amount of tax credits	-	N/A	N/A

(2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

Current year	1,365,710
2001	2,542,773
2000	-
1999	5,094,161

F.

(1) The company's federal income tax return is consolidated with the following entities:
(Please include additions or deletions listed below to the most recent annual statement)

Additions None

Deletions None

(2) The method of allocation among the companies is subject to the resolution approved by the Board of Directors. Allocation is based upon separate return or sub-group aggregated separate return calculations with the company being reimbursed for the actual Federal income tax benefit of its net operating losses which are actually used to reduce the taxable income of other companies in the consolidated return.

(17) Sale, Transfer and Servicing of Financial Assets and Extinguishment of Liabilities

C. Wash Sales

1. None

2. None

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY**GENERAL INTERROGATORIES**

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

**PART 1 - COMMON INTERROGATORIES
GENERAL**

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes No [X]

1.2 If yes, explain:

.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State Domicile, as required by the Model Act? Yes No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes No []

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No [X]

3.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes No []

If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No [X]

5.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....
.....

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes No [X] NA []

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2001

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1996

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 09/08/1998

7.4 By what department or departments?

Ohio and Delaware Insurance Departments.....

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes No [X]

8.2 If yes, give full information:
.....

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [] No [X]

9.2 If yes, explain:

.....

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

10.2 If yes, give full and complete information relating thereto:

.....

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 0

12. Amount of real estate and mortgages held in short-term investments: \$ 0

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	\$	\$
13.22 Preferred Stock	\$	\$
13.23 Common Stock	\$	\$
13.24 Short-term Investments	\$	\$
13.25 Mortgages, Loans or Real Estate	\$	\$
13.26 All Other	\$	\$
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$	\$
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$	\$
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$	\$

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No []

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No []

If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1 - General, Section IV.H - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No [X]

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Bank of New York	One Wall Street, New York, NY 10286

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
AMI Semiconductor	Credit Suisse First Boston	Term Loan
Collins & Aikman Floor Coverings	Credit Suisse First Boston	Term Loan
LTV Corporation Credit Agreement	Credit Suisse First Boston	Term Loan
Resolution Performance	Morgan Stanley Secured Loans	Term Loan
SPX Corporation	Chase Manhattan	Term Loan
Western Resources	Credit Suisse First Boston	Term Loan
Yuasa, Inc	Morgan Stanley Secured Loans	Term Loan

15.3 Have there been any changes, including name changes in the custodian(s) identified in 15.1 during the current year? Yes [] No [X]

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
.....

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY**GENERAL INTERROGATORIES (continued)**

(Responses to these interrogatories should be based on changes that have occurred since the prior year end unless otherwise noted.)

PART 2 - LIFE & HEALTH

1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	1 Amount
1.1	Long-Term Mortgages In Good Standing	
1.11	Farm Mortgages	\$
1.12	Residential Mortgages	\$
1.13	Commercial Mortgages	\$
1.14	Total Mortgages in Good Standing	\$ 732,293,961
1.2	Long-Term Mortgages In Good Standing with Restructured Terms	
1.21	Total Mortgages in Good Standing	\$
1.3	Long-Term Mortgages Loans Upon which Interest is Overdue more than Three Months	
1.31	Farm Mortgages	\$
1.32	Residential Mortgages	\$
1.33	Commercial Mortgages	\$
1.34	Total Mortgages with Interest Overdue more than Three Months	\$
1.4	Long-Term Mortgages Loans in Process of Foreclosure	
1.41	Farm Mortgages	\$
1.42	Residential Mortgages	\$
1.43	Commercial Mortgages	\$
1.44	Total Mortgages in Process of Foreclosure	\$ 487,487
1.5	Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Col. 3, Lines 3.1 plus 3.2)	\$ 732,781,447
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61	Farm Mortgages	\$
1.62	Residential Mortgages	\$
1.63	Commercial Mortgages	\$
1.64	Total Mortgages Foreclosed and Transferred to Real Estate	\$ 330,769

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	1,223,436			1,822,560
2. Increase (decrease) by adjustment	(2,656)			(29,773)
3. Cost of acquired	330,769			538,462
4. Cost of additions to and permanent improvements .....	.215			1,905
5. Total profit (loss) on sales	263,003			.78,692
6. Increase (decrease) by foreign exchange adjustment	0			
7. Amount received on sales	989,716			1,188,409
8. Book/adjusted carrying value at end of current period	825,051			1,223,436
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	825,051			1,223,436
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	825,051			1,223,436

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	664,788,313			381,434,671
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions	77,143,820			359,773,081
2.2. Additional investment made after acquisitions	417,512			1,197,677
3. Accrual of discount and mortgage interest points and commitment fees .....	.52,600			.92,937
4. Increase (decrease) by adjustment .....	.76,923			(76,923)
5. Total profit (loss) on sale	(82,850)			382,928
6. Amounts paid on account or in full during the period	8,862,270			78,049,787
7. Amortization of premium	79,523			(33,729)
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	733,454,524			664,788,313
10. Total valuation allowance	(673,077)			(673,077)
11. Subtotal (Lines 9 plus 10)	732,781,447			664,115,237
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	732,781,447			664,115,237

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period				8,010
2. Cost of acquisitions during period:				
2.1. Actual cost at time of acquisitions				
2.2. Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment	5,226			.40,364
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	5,226			.48,374
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	0			
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	0			
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period	0			

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	1,651,637,757	931,485,157	710,649,634	(28,164,559)	1,844,308,721			1,651,637,757
2. Class 2	755,320,205	153,267,919	49,666,258	4,170,899	863,092,765			755,320,205
3. Class 3	49,598,419	15,085,846	18,629,186	20,599,317	66,654,396			49,598,419
4. Class 4	12,058,463		1,397,899	642,178	11,302,742			12,058,463
5. Class 5	4,227,957		1,750,000	560,057	3,038,014			4,227,957
6. Class 6	2,901,562	861,667	1,261,694	(286,003)	2,215,532			2,901,562
7. Total Bonds	2,475,744,363	1,100,700,589	783,354,671	(2,478,111)	2,790,612,170			2,475,744,363
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	2,475,744,363	1,100,700,589	783,354,671	(2,478,111)	2,790,612,170			2,475,744,363

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter					
	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
80999999 Totals	8,890,084	XXX	9,002,101	1,584	

SCHEDULE DA - PART 2- Verification

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	10,380,407			61,193,735
2. Cost of short-term investments acquired	606,168,731			2,229,564,968
3. Increase (decrease) by adjustment	34,467			(146,641)
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				157
6. Consideration received on disposal of short-term investments	607,693,521			2,280,231,812
7. Book/adjusted carrying value, current period	8,890,084			10,380,407
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	8,890,084			10,380,407
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	8,890,084			10,380,407
12. Income collected during period	178,035			3,410,870
13. Income earned during period	172,714			3,404,593

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE DB - PART F- SECTION 1

Summary of Replicated (Synthetic) Assets Open

1 Replication RSAT Number	2 Description	3 NAIC Designation or Other Description	4 Statement Value	5 Fair Value	Components of the Replicated (Synthetic) Asset					
					Derivative Instruments Open		Cash Instrument(s) Held			
6 Description	7 Fair Value	8 CUSIP	9 Description	10 Statement Value	11 Fair Value	12 NAIC Designation or Other Description				
Lowe's Companies Inc., 7.50%, 12/15/05, (A) replicated by combining high quality (AAA) ABS with credit default swap.....	1PE.....	3,169,500	3,185,421	Credit default swap on Lowe's Companies Inc., 0.00%, 02/16/21.....	94,306	85333J-BE-6.....	Standard Credit Card Master Trust 1994-2 A.....	3,172,463	3,206,820	1.....
Fort James Corp., 6.875%, 09/15/07, (BBB-) replicated by combining high quality (AAA) ABS with credit default swap.....	2PE.....	1,858,947	1,875,562	Credit default swap on Fort James Corp., 6.875%, 09/15/07.....	(66,494)	17303C-BM-2.....	Citibank Credit Card Master Trust I 1999-2 A.....	1,992,951	1,996,080	1PE.....
Lowe's Companies Inc., 6.375%, 12/15/05, (A) replicated by combining high quality (AAA) MBS with credit default swap.....	1PE.....	5,107,500	3,950,000	Credit default swap on Lowe's Companies Inc., 0.00%, 02/16/21.....	(28,376)	3133M6-Y4-4.....	Federal Home Loan Bank, 5.24%, 12/18/08.....	4,869,225	4,854,690	1.....
Verizon Global Funding Corp., 6.75%, 12/01/05, (A+) replicated by combining high quality (AAA) CMO with credit default swap.....	1.....	5,157,000	5,199,500	Credit default swap on Verizon Global Funding Corp., 6.75%, 12/01/05.....	(14,742)	45254T-FQ-2.....	IMPAC Secured Assets CMN Owner Trust 2001-2.....	5,017,844	4,865,625	1PE.....
Royal Caribbean Cruises, 8.25%, 04/01/05, (BB+) replicated by combining high quality (AAA) ABS with credit default swap.....	2PE.....	2,019,200	1,950,000	Credit default swap on Royal Caribbean Cruises, 8.25%, 04/01/05.....	(279,480)	55264T-AC-5.....	MBNA Credit Card Master Note Trust 2001-A1.....	2,018,580	2,041,320	1.....
Legg Mason Inc., 0.00%, 06/06/31, (BBB) replicated by combining high quality (AAA) ABS with credit default swap.....	2PE.....	1,199,994	1,455,000	Credit default swap on Legg Mason Inc., 6.50%, 02/15/06.....	8,649	55262T-FR-9.....	MBNA Credit Card Master Note Trust 2000-I.....	3,166,380	3,178,350	1PE.....
Vodafone Group Plc, 7.75%, 02/15/10, (A) replicated by combining high quality (AAA) ABS with credit default swap.....	1.....	8,879,200	8,551,528	Credit default swap on Vodafone Group Plc, 7.75%, 02/15/10.....	59,620	14040K-CD-8.....	Capital One Master Trust 2001-8 A.....	7,981,174	7,771,600	1PE.....
AT&T Corp., 6.00%, 03/15/09, (BBB+) replicated by combining high quality (AAA) ABS with credit default swap.....	1.....	5,847,600	5,546,556	Credit default swap on AT&T Corp., 6.00%, 03/15/09.....	(77,016)	17303C-AY-7.....	Citibank Credit Card Master Trust I 1998-2 A.....	6,224,204	6,105,420	1.....
AT&T Corp., 6.00%, 03/15/09, (BBB+) replicated by combining high quality (AAA) ABS with credit default swap.....	1.....	1,949,200	1,848,852	Credit default swap on AT&T Corp., 6.00%, 03/15/09.....	(25,672)	14040K-CD-8.....	Capital One Master Trust 2001-8 A.....	1,995,294	1,942,900	1PE.....
Sears Roebuck Acceptance Corp., 7.00%, 02/01/11, (A-) replicated by combining high quality (AAA) ABS with credit default swap.....	1.....	3,990,800	4,047,324	Credit default swap on Sears Roebuck Acceptance Corp., 7.00%, 02/01/11.....	49,137	17303C-AY-7.....	Citibank Credit Card Master Trust I 1998-2 A.....	4,149,469	4,070,280	1.....
Merrill Lynch & Co., 6.00%, 02/17/09, (AA-) replicated by combining high quality (AAA) ABS with credit default swap.....	1.....	9,940,000	9,880,120	Credit default swap on Merrill Lynch & Co., 6.00%, 02/17/09.....	61,708	55264T-AQ-4.....	MBNA Master Credit Card Trust 2002-A1.....	9,998,865	9,815,400	1.....
9999999 Totals		49,118,941	47,489,863	XXX	(218,360)	XXX	XXX	50,586,449	49,848,485	XXX

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE DB - PART F - SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-to-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory .....	.11	49,118,941							.11	49,118,941
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replicated Asset Statement Value .....	XXX		XXX		XXX		XXX		XXX	
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value .....	XXX		XXX		XXX		XXX		XXX	
7. Ending Inventory	11	49,118,941							11	49,118,941

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE S—CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

NONE

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

During Current Year to Date - Allocated by States and Territories

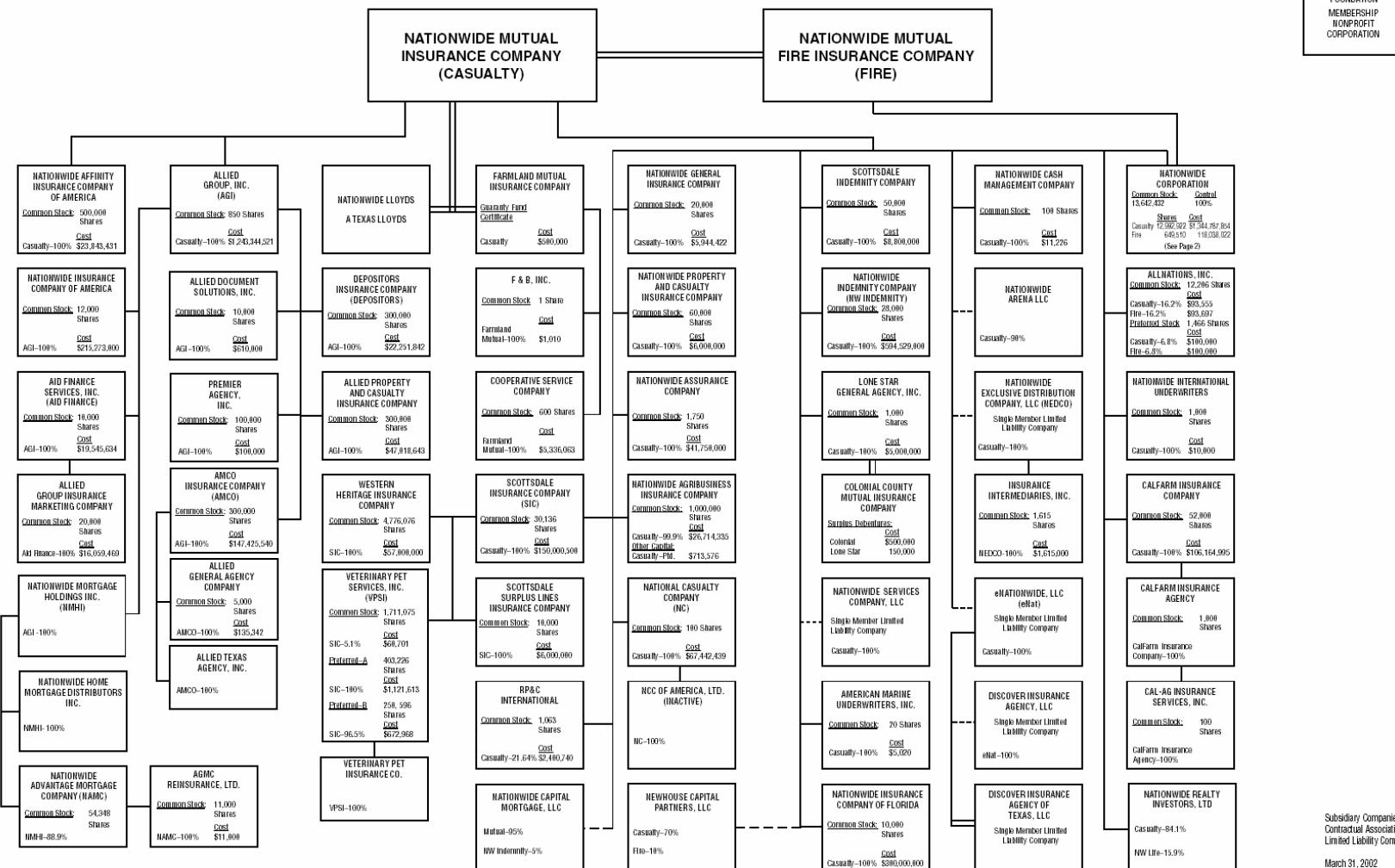
States, Etc.	Is Insurer Licensed? (Yes or No)	Life Contracts			Direct Business Only		
		1	2	3	4	5	6
States, Etc.	Is Insurer Licensed? (Yes or No)	1	2	3	4	5	6
1. Alabama	AL	Yes .....	.0	0			15,173,734
2. Alaska	AK	Yes	0	0			0
3. Arizona	AZ	Yes	0	29,572			16,314,240
4. Arkansas	AR	Yes	0	0			5,328,872
5. California	CA	Yes	1,138,522	0			57,129,074
6. Colorado	CO	Yes	0	0			5,611,947
7. Connecticut	CT	Yes	0	0			1,238,491
8. Delaware	DE	Yes	0	0			2,275,035
9. District of Columbia	DC	Yes	0	0			1,095,447
10. Florida	FL	Yes	2,203,673	0			29,778,361
11. Georgia	GA	Yes	5,321,401	0			3,099,078
12. Hawaii	HI	Yes	0	0			20,501,300
13. Idaho	ID	Yes	0	0			1,183,702
14. Illinois	IL	Yes	0	22,816			40,551,810
15. Indiana	IN	Yes	0	31,414			13,155,622
16. Iowa	IA	Yes	0				1,571,018
17. Kansas	KS	Yes	0				7,539,781
18. Kentucky	KY	Yes	0				5,079,592
19. Louisiana	LA	Yes	7,111				10,421,088
20. Maine	ME	Yes	0				0
21. Maryland	MD	Yes	0				9,139,537
22. Massachusetts	MA	Yes	0				3,670,498
23. Michigan	MI	Yes	382,578				34,116,512
24. Minnesota	MN	Yes	3,795,604				3,847,669
25. Mississippi	MS	Yes	0				6,009,711
26. Missouri	MO	Yes	1,780,391				7,914,906
27. Montana	MT	Yes	0				513,481
28. Nebraska	NE	Yes	0				461,924
29. Nevada	NV	Yes	0				4,903,464
30. New Hampshire	NH	Yes	0				324,493
31. New Jersey	NJ	Yes	1,074,980				6,744,585
32. New Mexico	NM	Yes	0				1,098,102
33. New York	NY	No	0				0
34. North Carolina	NC	Yes	0				2,777,894
35. North Dakota	ND	Yes	0				304,444
36. Ohio	OH	Yes	3,312,188	76,943			22,049,965
37. Oklahoma	OK	Yes	69,013				10,915,515
38. Oregon	OR	Yes	0				4,567,306
39. Pennsylvania	PA	Yes	0				27,657,887
40. Rhode Island	RI	Yes	0				354,720
41. South Carolina	SC	Yes	1,196,819				4,361,331
42. South Dakota	SD	Yes	0				299,533
43. Tennessee	TN	Yes	0				7,769,959
44. Texas	TX	Yes	0				28,272,050
45. Utah	UT	Yes	0				1,944,015
46. Vermont	VT	Yes	0				4,887
47. Virginia	VA	Yes	0				1,980,398
48. Washington	WA	Yes	0				3,882,003
49. West Virginia	WV	Yes	0				3,909,190
50. Wisconsin	WI	Yes	1,316,000	29,761			9,845,956
51. Wyoming	WY	Yes	0				331,718
52. American Samoa	AS	No	0				0
53. Guam	GU	No	0				0
54. Puerto Rico	PR	No	0				0
55. US Virgin Islands	VI	No	0				0
56. Canada	CN	No	0				0
57. Aggregate Other Alien	OT	XXX					
58. Subtotal		(a) 50	21,598,280	190,506			447,021,845
59. Reporting entity contributions for employee benefit plans		XXX					
60. Dividends or refunds applied to purchase paid-up additions and annuities		XXX					
61. Dividends or refunds applied to shorten endowment or premium paying period		XXX					
62. Premium or annuity considerations waived under disability or other contract provisions		XXX					
63. Aggregate of other amounts not allocable by State		XXX					
64. Totals (Direct Business)		XXX	21,598,280	190,506			447,021,845
65. Plus Reinsurance Assumed		XXX					
66. Totals (All Business)		XXX	21,598,280	190,506			447,021,845
67. Less Reinsurance Ceded		XXX	352,447				359,211,582
68. Totals (All Business) less Reinsurance Ceded		XXX	21,245,833	190,506			87,810,263
DETAILS OF WRITE-INS							
5701. Alien(01)		XXX					
5702.		XXX					
5703.		XXX					
5798. Summary of remaining write-ins for Line 57 from overflow page		XXX					
5799. Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above)		XXX					
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX					
9499. Totals (Lines 9401 thru 9403 plus 9498)(Line 94 above)		XXX					

(a) Insert the number of yes responses except for Canada and Other Alien.

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

NATIONWIDE®



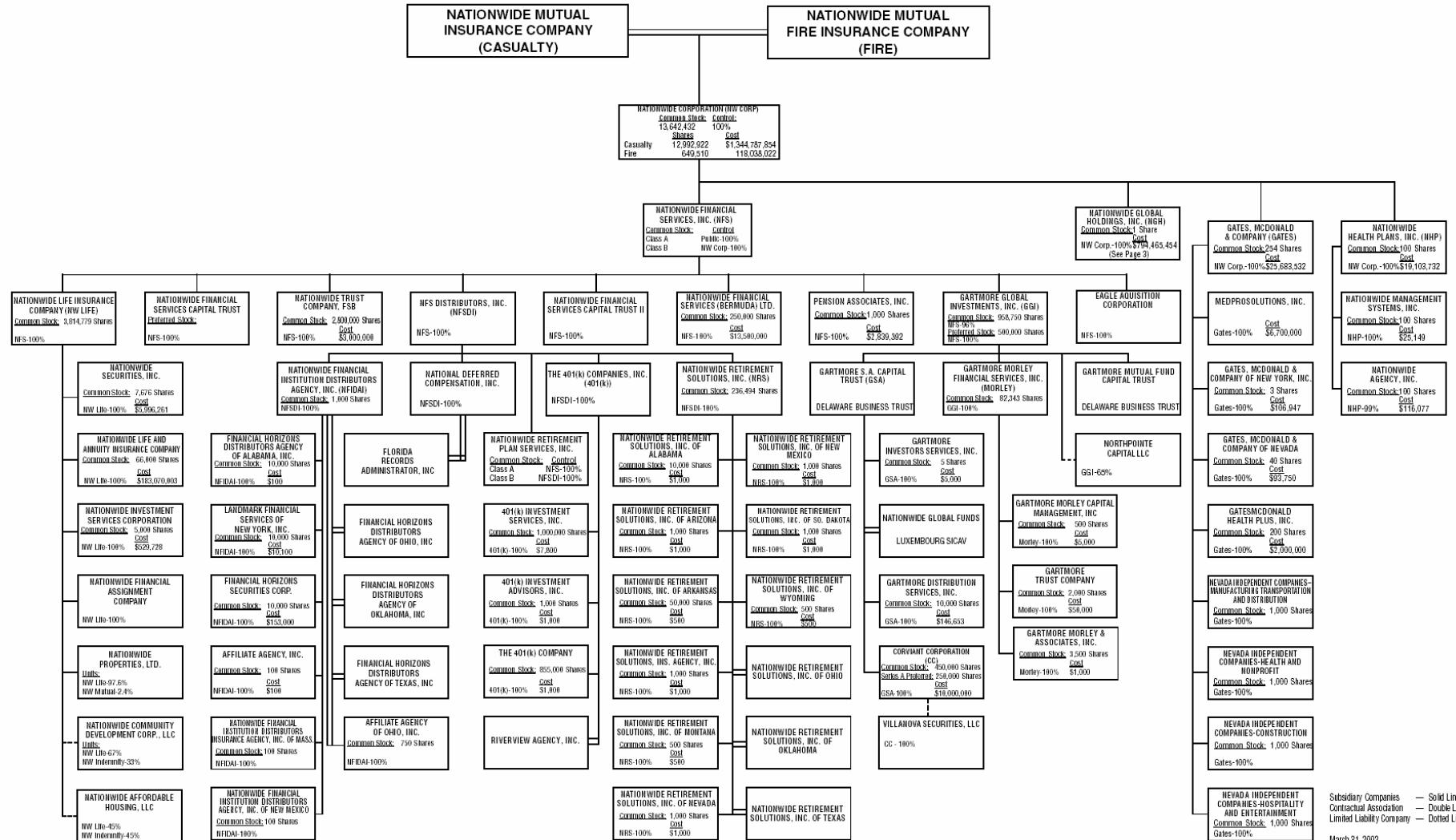
Subsidiary Companies — Solid Line
Contractual Association — Double Line
Limited Liability Company — Dotted Line

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STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

NATIONWIDE®



March 21, 2002

Part 1

T:\Pagemaker\NW Corp Org Charts\Corp Org Chart\2\bs

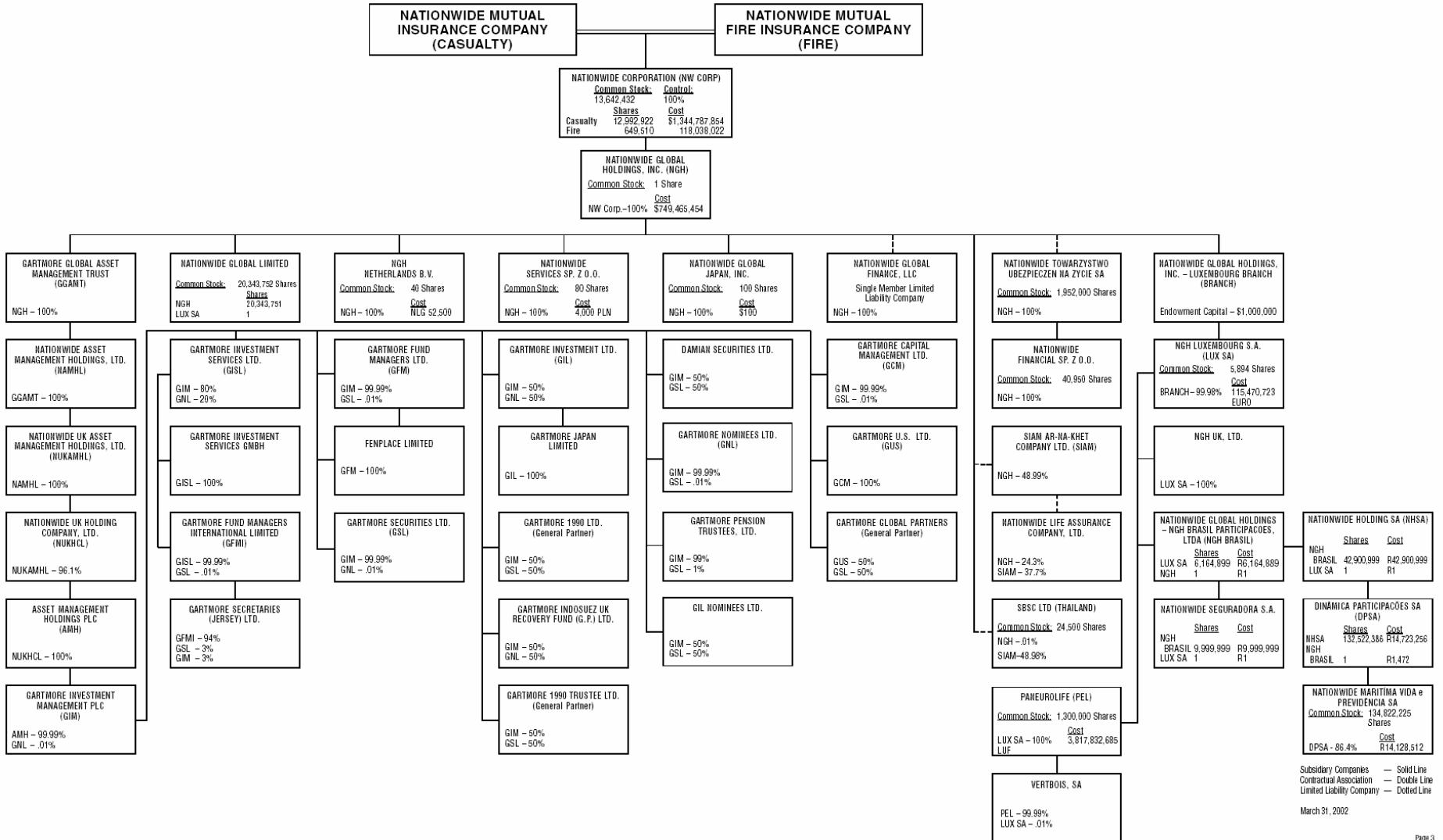
STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

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NATIONWIDE®



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Page

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplemental is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

RESPONSES

- | | |
|--|---------------|
| 1. Will the SVO Compliance Certification be filed with this statement? |Yes..... |
| 2. Will the Trusteed Surplus Statement be filed with the State of Domicile and the NAIC with this statement? |No..... |

Explanations:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) here:



OVERFLOW PAGE FOR WRITE-INS

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	2 City	3 State						
North Towne Shopping Center.....	Toledo.....	Ohio.....	03/01/2002.....	North Towne Shopping Center.....	330,985.....	0.....	330,985.....	330,985.....
0199999 - Acquired by purchase					330,985.....	0.....	330,985.....	330,985.....
9999999 - Totals					330,985.....	0.....	330,985.....	330,985.....

SCHEDULE A - PART 3

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

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
	2 City	3 State													
Fieldstone Marketplace.....	New Bedford.....	Massachusetts.....	02/07/2002.....	Fieldstone WP Associates, LLC.....	815,698.....	0.....	0.....	0.....	726,713.....	989,716.....	0.....	263,003.....	263,003.....	33,627.....	11,609.....
0199999 - Property Sold					815,698.....	0.....	0.....	0.....	726,713.....	989,716.....	0.....	263,003.....	263,003.....	33,627.....	11,609.....
9999999 Totals					815,698.....	0.....	0.....	0.....	726,713.....	989,716.....	0.....	263,003.....	263,003.....	33,627.....	11,609.....

E01

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1 Loan Number	Location			4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation
	2 City	3 State									
00-1000316...	Daytona Beach.....	FL.....			05/29/2001	4.430	417,512	0	0	6,437,869	07/01/2000
00-1000349...	Lower Providence.....	PA.....			01/29/2002	8.430	3,973,984	0	0	6,207,077	10/18/2000
00-1000563...	Dallas.....	TX.....			02/10/2002	7.250	4,388,543	0	0	6,950,000	03/15/2001
00-1000618...	Columbus.....	OH.....			01/16/2002	7.040	3,000,000	0	0	4,175,000	10/24/2001
00-1000663...	Austin.....	TX.....			01/15/2002	7.220	5,000,000	0	0	7,771,052	07/27/2001
00-1000692...	Cape Coral.....	FL.....			02/07/2002	7.350	3,000,000	0	0	4,033,613	10/03/2001
00-1000713...	Austin.....	TX.....			02/13/2002	7.220	3,000,000	0	0	7,290,000	07/27/2001
00-1000748...	Gurnee.....	IL.....			01/04/2002	6.350	2,300,000	0	0	4,750,000	11/01/2001
00-1000753...	Lewis Center.....	OH.....			01/16/2002	7.290	2,300,000	0	0	2,881,928	12/03/2001
00-1000778...	Chapel Hill.....	NC.....			01/31/2002	6.410	5,000,000	0	0	6,372,549	11/30/2001
00-1000796...	Kent.....	WA.....			01/31/2002	7.220	1,650,000	0	0	2,451,658	11/01/2001
00-1000799...	Tempe.....	AZ.....			02/01/2002	6.990	2,000,000	0	0	2,855,000	12/10/2001
00-1000803...	Lexington.....	KY.....			01/22/2002	6.970	2,300,000	0	0	4,575,000	10/22/2001
00-1000810...	Piscataway.....	NJ.....			03/01/2002	6.950	7,000,000	0	0	9,749,016	01/03/2002
00-1000826...	City of Industry.....	CA.....			01/16/2002	6.900	3,000,000	0	0	6,063,570	12/11/2001
00-1000840...	Marlborough.....	MA.....			03/11/2002	6.870	7,000,000	0	0	9,742,690	12/10/2001
00-1000841...	Bellevue.....	WA.....			03/05/2002	6.700	7,000,000	0	0	13,827,869	01/24/2002
00-1000870...	Piscataway.....	NJ.....			03/01/2002	6.950	2,050,000	0	0	2,757,521	01/03/2002
00-1000876...	Wall Township.....	NJ.....			02/15/2002	6.590	6,000,000	0	0	9,220,184	01/15/2002
00-1000881...	Indianapolis.....	IN.....			03/22/2002	6.760	4,750,000	0	0	8,800,000	02/14/2002
00-9000124...	Chico.....	CA.....			02/01/2002	7.375	245,000	0	0	499,800	01/15/2002
00-9000125...	Tucson.....	AZ.....			02/01/2002	7.375	245,000	0	0	436,100	01/15/2002
00-9000126...	Cumming.....	GA.....			03/01/2002	7.500	392,000	0	0	637,000	01/15/2002
00-9000127...	Marietta.....	GA.....			03/01/2002	7.250	612,500	0	0	906,500	01/16/2002
0599999 - Mortgages in good standing - Commercial Mortgages - All Other							76,624,538	0	0	129,390,996	XXX
0799999 - Total - Mortgages in Good Standing							76,624,538	0	0	129,390,996	XXX
9999999 Totals							76,624,538	0	0	129,390,996	XXX

SCHEDULE B - PART 2

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

1 Loan Number	Location			4 Loan Type	5 Date Acquired	6 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book Value/Recorded Investment Excluding Accrued Interest at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale	
	2 City	3 State												
00-1000174...	Cambridge.....	MA.....			03/16/2000	5,000,000	0	0	5,000,000	5,054,735				
03-4000054...	Washington.....	NC.....			12/01/1998	.974,177	0	0	.952,333	958,645				
03-4000105...	Indianapolis.....	IN.....			12/10/1998	.441,186	0	0	.407,319	408,408				
03-4000283...	Charlotte.....	NC.....			12/01/1998	1,845,456	0	0	1,839,104	1,844,647				
03-4000292...	Charlotte.....	NC.....			12/01/1998	1,845,456	0	0	1,839,104	1,849,794				
03-4002258...	Horsham.....	PA.....			07/28/1999	1,940,359	0	0	1,931,816	2,095,956	(7,171)	(7,171)		
0199999 - Mortgages closed by repayment							12,046,635	0	0	11,969,677	12,212,185	0	(7,171)	(7,171)
03-0302082...	Toledo.....	OH.....			12/15/1998	334,477	0	0	330,756	330,756		(75,679)	(75,679)	
0399999 - Mortgages transferred							334,477	0	0	330,756	330,756		(75,679)	(75,679)
9999999 Totals							12,381,112	0	0	12,300,433	12,542,941	0	(82,850)	(82,850)

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets ACQUIRED during the Current Quarter

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
NONE									
9999999 Totals									

SCHEDULE BA - PART 2

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

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
9999999 Totals												

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

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	9 NAIC Designation (a)
BONDS								
Special Revenue & Assessment								
United States								
312913-ZE-9.....	FHLMC REMIC Ser 7.000% 12/15/22 1437-HD.....	03/01/2002.....	Interest Capitalization.....	73,072.....	73,072.....	73,072.....	73,072.....	1Z.....
312915-UF-6.....	FHLMC REMIC Ser 1504 Z 7.000% 05/15/23.....	02/26/2002.....	UBS, Warburg, Dillon Read.....	1,002,956.....	972,563.....	972,563.....	972,563.....	1.....
31339D-TJ-7.....	FHLMC REMIC Ser 2412 6.500% 02/15/09 PD.....	02/01/2002.....	UBS, Warburg, Dillon Read.....	10,282,813.....	10,000,000.....	10,000,000.....	10,000,000.....	1.....
31339W-BZ-8.....	FHLMC REMIC Ser 2423 7.000% 05/15/23 ME.....	03/20/2002.....	UBS, Warburg, Dillon Read.....	8,290,000.....	8,000,000.....	8,000,000.....	8,000,000.....	42,000.....
3133TT-WY-3.....	FHLMC REMIC Ser 2326 6.500% 11/15/29 PW.....	03/01/2002.....	Salomon Smith Barney.....	4,052,187.....	4,000,000.....	4,000,000.....	4,000,000.....	3,611.....
31358Q-L7-8.....	FNMA REMIC Ser 7.000% 02/25/20 1992-182 CI PZ.....	03/01/2002.....	Interest Capitalization.....	166,879.....	166,879.....	166,879.....	166,879.....	1.....
31358R-G5-6.....	FNMA REMIC Ser 6.850% 06/25/22 1992-214 Z.....	03/01/2002.....	Interest Capitalization.....	95,545.....	95,545.....	95,545.....	95,545.....	1Z.....
31358S-UU-3.....	FNMA Grantor Tr Ser 7.000% 05/25/07 2000-39 VB.....	02/27/2002.....	Raymond James & Assoc Inc.....	13,641,312.....	13,100,900.....	13,100,900.....	13,100,900.....	7,642.....
31358T-5U-9.....	FNMA REMIC Ser 7.500% 03/25/23 1993-23PZ.....	03/01/2002.....	Interest Capitalization.....	58,977.....	58,977.....	58,977.....	58,977.....	1Z.....
31392B-WQ-5.....	FNMA REMIC Ser 2002-4 6.500% 07/25/20 CI VB.....	02/13/2002.....	CS First Boston Corporation.....	9,996,875.....	10,000,000.....	10,000,000.....	10,000,000.....	32,500.....
383739-ZD-4.....	Government Natl Mtg 6.500% 09/16/30 Assn Ser 2001-7 CI OL.....	02/08/2002.....	Lehman Brothers Inc.....	10,071,875.....	10,000,000.....	10,000,000.....	10,000,000.....	21,667.....
911760-GT-7.....	Vendee Mtg Tr REMIC 7.250% 09/15/25 Ser 1995-3 1Z.....	01/30/2002.....	Greenwich Capital Markets Inc.....	16,493,993.....	15,936,225.....	15,936,225.....	15,936,225.....	9,628.....
911760-GT-7.....	Vendee Mtg Tr REMIC 7.250% 09/15/25 Ser 1995-3 1Z.....	03/01/2002.....	Interest Capitalization.....	96,281.....	96,281.....	96,281.....	96,281.....	1Z.....
Total United States						74,322,766.....	72,500,443.....	165,798.....
319999 - Total - Bonds - Special Revenue						74,322,766.....	72,500,443.....	165,798.....
Public Utilities (unaffiliated)								
United States								
172476-AA-1.....	Cinergy Global 6.200% 11/03/08 Resources Sr Nt.....	02/21/2002.....	Dain Rauschar Inc.....	1,024,590.....	1,000,000.....	1,000,000.....	1,000,000.....	19,461.....
283677-AU-6.....	El Paso Elec Co 1st 9.400% 05/01/11 Mtg Bond Ser E.....	02/26/2002.....	Salomon Smith Barney.....	2,216,100.....	2,000,000.....	2,000,000.....	2,000,000.....	62,667.....
293489-AA-8.....	Engex Inc Sr NT 8.125% 01/15/10.....	03/13/2002.....	McDonald & Co Sec Inc.....	1,043,590.....	1,000,000.....	1,000,000.....	1,000,000.....	14,219.....
49337E-AB-6.....	Keypspan Gas East MT Nt 6.900% 01/15/08.....	02/08/2002.....	Goldman Sachs & Company.....	3,186,210.....	3,000,000.....	3,000,000.....	3,000,000.....	16,100.....
594457-BH-5.....	Michigan Cons Gas Co 7.060% 05/01/12 1st Mtg Ser B.....	03/04/2002.....	ABN Amro Sec (USA) Inc.....	1,480,276.....	1,400,000.....	1,400,000.....	1,400,000.....	9,884.....
629377-AM-4.....	NRG Energy Inc Sr Nt 6.750% 07/15/06.....	02/15/2002.....	CS First Boston Corporation.....	1,953,840.....	2,000,000.....	2,000,000.....	2,000,000.....	13,500.....
637432-CQ-6.....	National Rural 6.000% 05/15/06 Utilities Coll Tr Nt.....	02/07/2002.....	Various.....	6,568,660.....	6,500,000.....	6,500,000.....	6,500,000.....	88,417.....
653522-CV-2.....	Niagara Mohawk Pwr 7.750% 05/15/06 Corp 1st Mtg.....	03/04/2002.....	UBS, Warburg, Dillon Read.....	2,749,855.....	2,540,000.....	2,540,000.....	2,540,000.....	61,242.....
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.....	1,000,000.....	1,000,000.....	31,556.....
668074-AF-4.....	Northwestern Corp Nt 7.875% 03/15/07.....	03/08/2002.....	CS First Boston Corporation.....	999,460.....	1,000,000.....	1,000,000.....	1,000,000.....	2PE.....
695114-BM-9.....	Pacificorp 1st Mtg Bd 5.650% 11/01/06.....	02/05/2002.....	Pressprich R W.....	4,075,506.....	4,050,000.....	4,050,000.....	4,050,000.....	63,563.....
723484-AB-7.....	Pinnacle West Cap Corp 6.400% 04/01/06 Sr Nt.....	02/26/2002.....	Salomon Smith Barney.....	5,702,621.....	5,610,000.....	5,610,000.....	5,610,000.....	149,600.....
826418-AY-1.....	Sierra Pacific Power 8.000% 06/01/08 Co Sec GNR Nt Ser A.....	02/01/2002.....	Tax Free Exchange.....	2,997,812.....	3,000,000.....	3,000,000.....	3,000,000.....	40,000.....
Total United States						34,983,040.....	34,100,000.....	570,207.....
Other Country								
05257H-AB-7.....	Australian Gas Lt Co 6.400% 04/15/08 Nt.....	02/06/2002.....	Dain Rauschar Inc.....	1,029,630.....	1,000,000.....	1,000,000.....	1,000,000.....	1PE.....

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

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	9 NAIC Designation (a)
125148-AB-2	CE Electric UK Funding 6.995% 12/30/07 Sr Nt 144A.....	02/25/2002	Various.....		3,109,680	3,000,000	17,876	2PE
126404-AB-8	CSW Investments Sr Nt 7.450% 08/01/06.....	01/15/2002	UBS, Warburg, Dillon Read.....		2,130,980	2,000,000	69,119	2
	Total Other Country				6,270,290	6,000,000	107,618	XXX
3899999 - Total - Bonds - Public Utilities					41,253,330	40,100,000	677,825	XXX
Industrial & Miscellaneous								
United States								
00077B-KS-1	ABN AMRO Mtg Corp Ser 7.000% 09/25/29 1999-6 Cl A7.....	03/14/2002	Piper Jaffray Inc.....		5,109,375	5,000,000	17,500	1PE
00253C-HS-9	Aames Mtg Tr Ser 6.972% 06/25/32 2002-1 Cl M1.....	03/14/2002	Greenwich Capital Markets Inc.....		2,000,000	2,000,000	10,458	1PE
02378J-AT-5	American Airlines AMR 7.377% 05/23/19 Enhanced ETC Ser 2001-1 Cl B.....	02/18/2002	Direct.....		2,492,882	2,458,191	42,817	2PE
02378J-AU-2	American Airlines AMR 7.379% 05/23/16 ETC Ser 2001-1C.....	02/18/2002	Direct.....		3,916,298	3,916,298	68,232	3
026609-AL-1	American Home Prods 6.250% 03/15/06 Corp Nt.....	02/22/2002	Pressprich R W.....		3,137,310	3,000,000	84,375	1
03937R-A*-3	Arch Chemicals Inc Sr 7.940% 03/20/07 Nt.....	03/20/2002	Morgan/JP/Securities Inc.....		3,917,522	4,000,000	27	
06050H-BL-1	Bank of America Mtg 6.500% 01/25/32 Sec Ser 2001-12 Cl 1A3.....	03/01/2002	Bank of America BISD Dealer.....		5,965,265	5,834,000	5,267	1PE
067383-AA-7	Bard (C R) Inc Nt 6.700% 12/01/26.....	02/28/2002	Legg Mason Wood Walker Inc.....		1,020,630	1,000,000	17,494	2PE
07274A-AA-9	Bayer 2002-A Pass 6.100% 01/02/13 Through Tr PTC.....	01/24/2002	Salomon Smith Barney.....		13,800,000	13,800,000		1PE
07384Y-AW-6	Bear Stearns ABS Inc 7.430% 09/25/31 Ser 2001-AC1 Ser IA5.....	03/11/2002	Raymond James & Assoc Inc.....		7,234,063	7,000,000	26,005	1PE
075816-AA-6	Beckman Instruments 7.050% 06/01/26 Inc Nt.....	03/07/2002	UBS, Warburg, Dillon Read.....		3,182,160	3,000,000	59,338	2
097014-AC-8	Boeing Cap Corp Sr Nt 7.375% 09/27/10.....	02/04/2002	Various.....		3,397,829	3,180,000	83,239	1
103043-B*-5	Bowne & Co Inc Sr 7.310% 01/30/12 Unsec Nt.....	02/05/2002	Nesbitt-Burns Securities Inc.....		3,047,466	3,000,000	27	
14040K-AH-1	Capital One Master Tr 6.310% 06/15/11 Ser 1998-1 A.....	03/21/2002	Bank of America BISD Dealer.....		8,205,000	8,000,000	15,424	1PE
144285-AE-3	Carpenter Technology 7.625% 08/15/11 Corp Nt Ser C.....	01/03/2002	Dain Rauschar Inc.....		991,190	1,000,000	30,712	22
144285-AE-3	Carpenter Technology 7.625% 08/15/11 Corp Nt Ser C.....	01/23/2002	Tax Free Exchange.....		2,983,174	3,000,000	101,667	22
16162T-MT-0	Chase Mtg Fin Corp Ser 6.750% 08/25/29 1999-S10 Cl A13.....	03/22/2002	Salomon Smith Barney.....		7,063,438	7,000,000	34,125	1
172953-QH-7	Citicorp Mtg Sec Corp 6.250% 10/25/29 Ser 1999-8 A6.....	02/04/2002	First Tennessee Bank NA.....		5,050,000	5,000,000	5,208	1PE
17303C-BM-2	Citibank Master Cr 5.875% 03/10/11 Card Tr I Ser 1999-2 Cl A.....	03/20/2002	Morgan/JP/Securities Inc.....		8,000,000	8,000,000	19,583	1PE
17305E-AV-7	Citibank Cr Card 4.950% 02/09/09 Issuance Tr Ser 2002-A1 Cl A1.....	03/25/2002	Salomon Smith Barney.....		2,932,500	3,000,000	23,925	1PE
184502-AM-4	Clear Channel 6.000% 11/01/06 Communications Sr Sub Nt.....	02/27/2002	Bank of America BISD Dealer.....		4,890,710	5,000,000	106,667	2
20046F-AE-0	COMM Ser 2001-J2A Cl 6.096% 07/16/34 A2.....	03/22/2002	Dain Rauschar Inc.....		1,933,125	2,000,000	8,805	1PE
216831-AD-9	Co Nt.....	01/31/2002	Bank of America BISD Dealer.....		3,020,040	3,000,000	32,292	2PE
224051-AG-7	Cox Radio Inc Sr Nt 6.625% 02/15/06.....	01/04/2002	UBS, Warburg, Dillon Read.....		2,021,640	2,000,000	53,000	2
25468P-AY-2	Disney Walt Co MT Nt 5.620% 12/01/08.....	02/14/2002	Dain Rauschar Inc.....		2,914,230	3,000,000	36,998	1
25468P-BX-3	Disney Walt Co Nt 6.375% 03/01/12.....	02/21/2002	Morgan/JP/Securities Inc.....		997,810	1,000,000		1PE
257870-B#-1	Donnelly Corp Sr Nt 6.770% 04/01/09.....	03/07/2002	Direct.....		3,000,000	3,000,000	22	
257870-C*-4	Donnelly Corp Sr Nt 7.230% 04/01/12.....	03/07/2002	Direct.....		3,000,000	3,000,000	22	
294754-AS-5	Equity One ABS Inc Ser 6.28% 08/01/32 2002-1 Cl M1.....	02/15/2002	Wachovia Capital Markets Inc.....		4,999,995	5,000,000	22,685	1PE
343861-AK-6	Fluor Corp (Massey) 6.950% 03/01/07 Energy Co Nt.....	03/25/2002	Dain Rauschar Inc.....		976,610	1,000,000	5,213	2PE
38141G-BU-7	Goldman Sachs Group 6.600% 01/15/12 Inc Nt.....	02/01/2002	Goldman Sachs & Company.....		1,013,000	1,000,000	4,767	1
413086-AB-5	Harman Intl Sr Nt 7.320% 07/01/07.....	01/23/2002	Dain Rauschar Inc.....		1,636,016	1,600,000	8,459	2PE

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

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	9 NAIC Designation (a)
.413086-AC-3.	Harman Intl Sr Nt 7.125% 02/15/07	02/14/2002	CS First Boston Corporation		4,960,700	5,000,000		2PE
.440452-AD-2.	Hormel Foods Corp Nt 6.625% 06/01/11	01/14/2002	Tax Free Exchange		4,018,015	4,000,000	31,653	1PE
	Household Pvt Label Cr 5.500% 01/18/11							
.44183R-AE-7.	Cd Tr Ser 2002-1 CI A	03/22/2002	Banc One Capital		7,989,320	8,000,000		1PE
	IMPAC Secd Assets CMN 6.750% 04/25/32							
.45254T-KR-4.	Owner Tr Ser 2002-1 CI A15	01/29/2002	Bear Stearns Securities Corp		4,999,122	5,000,000	28,125	1PE
	Indymac Home Eq Mtg 6.372% 05/25/33							
.43708A-AD-4.	Ser SPMD 2002-A CI AF6	03/26/2002	CS First Boston Corporation		4,000,000	4,000,000	2,124	1PE
	Johnson Controls Inc 5.000% 11/15/06							
.478366-AK-3.	Nt	02/20/2002	Morgan/JP/Securities Inc		1,969,480	2,000,000	28,333	1PE
.484168-AA-7.	Kaneb Pipe Line Op 7.750% 02/15/12	02/15/2002	Bank of America BISD Dealer		2,000,000	2,000,000		2PE
	Ptnrsh LP Nt							
.524660-C#-2.	Leggett & Platt Inc MT 6.250% 09/09/08	02/12/2002	Dain Rauschar Inc		4,524,930	4,500,000	113,281	1
	Nt Ser C							
	Lennox Intl Inc Sr 7.060% 07/06/05							
.52610*-AJ-2.	Prm Nt	02/15/2002	Lehman Brothers Inc		5,072,250	5,000,000	72,561	2
	Lincoln Electric 6.360% 03/12/12							
.53354#-AC-1.	Holdings Sr Nt	03/12/2002	PNC Capital Markets		4,000,000	4,000,000		1Z
.549271-AC-8.	Lubrizol Corp Nt 5.875% 12/01/08	01/24/2002	Pressprich R W		1,988,160	2,000,000	18,931	1PE
	MBNA Master Credit 5.900% 08/15/11							
.55262T-EB-5.	Card Tr Ser 1999-B CI A	03/20/2002	Morgan/JP/Securities Inc		10,054,688	10,000,000	16,389	1PE
	MBNA Master Credit 4.950% 06/15/09							
.55264T-AQ-4.	Card Tr Ser 2002-A1 CI A	01/23/2002	CS First Boston Corporation		9,998,788	10,000,000		1
	Master Asset Sec Tr 6.750% 11/25/31							
.55265K-AE-9.	Ser 2001-1 CI A5	02/28/2002	Merrill Lynch		6,148,125	6,000,000	4,500	1PE
	MCI Communications 6.950% 08/15/06							
.552673-AV-7.	Corp Sr Nt	03/07/2002	Lehman Brothers Inc		1,911,280	2,000,000	10,425	1
	Marriott Intl Inc Nt 7.000% 01/15/08							
.571900-AU-3.	Ser E	03/15/2002	Direct		2,002,180	2,000,000	25,278	2PE
	Maytag Corp MT Nt Ser 6.875% 03/31/06							
.57859H-BS-2.	D	02/05/2002	Banc One Capital		2,595,425	2,500,000	60,634	2PE
	Merrill Lynch Mtg 6.550% 02/25/31							
.589929-XW-3.	Investors Ser 2002-AFC1 CI AF3	01/25/2002	Merrill Lynch		1,999,569	2,000,000	13,100	1PE
	Merrill Lynch Mtg 7.320% 09/25/32							
.589929-XZ-6.	Investors Ser 2002-AFC1 CI MF2	01/25/2002	Merrill Lynch		1,999,195	2,000,000	14,640	1PE
	Merrill Lynch Mtg 6.160% 12/25/31							
.589929-YM-4.	Investors Ser 2002-A1 CI 243	02/19/2002	Merrill Lynch		4,048,438	4,000,000	13,347	1PE
	Mohawk Inds Inc Nt 6.500% 04/15/07	03/25/2002	Wachovia Capital Markets Inc		2,493,650	2,500,000		2
.608190-AA-2.	Morgan Stanley TRACERS 4.426% 09/15/11							
	Nt	10/12/2001	Morgan Stanley & Co Inc		32,052,180	30,030,000	559,199	1
	Mutual Fund Fee Tr XIX 6.440% 12/01/09							
.62827G-AA-3.	Ser 2002-1 CI A	01/29/2002	Salomon Smith Barney		3,873,669	3,873,669		1Z
.65119Q-BE-2.	Newell Co MT Nt 6.350% 07/15/28	01/22/2002	Mesirow Financial Inc		1,995,760	2,000,000	3,528	2PE
	Origen Manufactured 6.170% 12/15/23							
.68619A-AN-7.	Hsg Ser 2002-A CI A3	03/06/2002	CS First Boston Corporation		1,999,359	2,000,000	8,912	1PE
.69362B-AC-6.	PS&G Power LLC Sr Nt 6.875% 04/15/06	02/21/2002	Morgan Stanley & Co Inc		1,284,989	1,245,000	31,147	2
	PepsiAmericas Inc MT 5.950% 02/15/06							
.71343X-AA-2.	Nt	01/06/2002	Dain Rauschar Inc		3,069,090	3,000,000	72,392	2PE
	Reinalt-Thomas Corp Sr 7.000% 03/28/12							
.75935@-AC-4.	Nt	03/28/2002	Banc One Capital		3,000,000	3,000,000		2Z
	Residential Asset Mtg 6.600% 03/25/32							
.760985-HX-2.	Prod Inc Ser 2002-RZ1 CI A5	02/14/2002	Direct		4,997,880	5,000,000	22,917	1PE
	Resecuritization Mtg 6.500% 06/19/13							
.761042-CM-0.	Tr Ser 2000-A CI A9	02/15/2002	Greenwich Capital Markets Inc		3,027,188	3,000,000	14,625	1PE
	Reynolds Metals Co MT 7.000% 05/15/09							
.76176L-FF-3.	Nt	03/01/2002	Pressprich R W		5,866,795	5,500,000	118,708	1PE
	River Fuel Trust #1 5.810% 03/15/06							
.76824*-AN-4.	Intermediate Term Sec Nt	03/15/2002	Merrill Lynch		2,000,000	2,000,000		2Z
.790148-A@-9.	St Joe Co Sr Sec Nt 6.660% 02/07/07	02/07/2002	First Union		6,088,665	6,000,000		2Z
	Salomon Bros Mtg Sec 7.250% 04/25/27							
.79548K-UG-1.	VII Inc Ser 1997-LB2 CI B1	01/31/2002	Dain Rauschar Inc		380,154	372,017	300	1PE
	Saxon Asset Securities 6.270% 02/25/16							
.805564-HX-2.	Tr Ser 2001-1 CI AF6	01/29/2002	Piper Jaffray Inc		3,052,031	3,000,000		1PE

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

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	9 NAIC Designation (a)
807066-AE-5.	Scholastic Corp Nt 5.750% 01/15/07	02/07/2002	CS First Boston Corporation		4,987,940	5,000,000	9,104	2PE
80803@-AA-7.	Schott Corp Sr Nt 6.980% 03/20/12	03/20/2002	Deutsche Bank Securities		3,000,000	3,000,000		2Z
808510-CJ-1.	Schwab /Charles/ Corp 6.040% 04/29/04							
852060-AM-4.	MT Nt Ser A.....	02/27/2002	CS First Boston Corporation		3,109,530	3,000,000	1,510	1PE
863572-YX-5.	Sprint Cap Corp Nt 6.000% 01/15/07	03/11/2002	Tax Free Exchange		5,971,952	6,000,000	56,000	2
86765B-AA-7.	Structured Asset Sec 6.500% 03/25/29							
883199-AF-8.	Corp Ser 1999-1 Cl 247	02/25/2002	CS First Boston Corporation		1,017,188	1,000,000	4,875	1PE
892335-AG-5.	Sunoco Logistics Ptnrs 7.250% 02/15/12	02/04/2002	Lehman Brothers Inc		1,986,500	2,000,000		2PE
89615#-AF-3.	Op LP Nt.....	02/21/2002	Lazard Freres & Co		2,071,700	2,000,000	30,479	1PE
916906-AB-6.	Toys R Us Nt 6.875% 08/01/06	01/31/2002	Tax Free Exchange		5,983,542	6,000,000	214,271	2PE
92028K-AC-5.	Trident Seafoods Corp 7.320% 03/21/12							
92028K-AC-5.	Sr Sec Nt.....	03/21/2002	BA Securities		2,000,000	2,000,000		2Z
92028K-AC-5.	Trinity Industries 7.755% 02/15/09							
92028K-AC-5.	Leasing Co PTC Tr Ser 2002-1	02/15/2002	Morgan/JP/Securities Inc		5,000,000	5,000,000		2
92028K-AC-5.	Union Camp Corp Nt 7.000% 08/15/06	02/22/2002	Merrill Lynch		3,149,760	3,000,000	7,000	2PE
92028K-AC-5.	U S Freightways Corp 8.500% 04/15/10							
92028K-AC-5.	Nt.....	01/09/2002	Salomon Smith Barney		1,105,060	1,000,000	21,014	1PE
92028K-AC-5.	Whitman Corp Nt 6.000% 05/01/04	01/29/2002	Direct		5,407,943	5,205,000	78,075	2PE
92028K-AC-5.	Worthington Lnds Inc 6.700% 12/01/09							
92028K-AC-5.	Nt.....	02/04/2002	Lehman Brothers Inc		960,070	1,000,000	12,283	2PE
92028K-AC-5.	Xtra Inc MT Nt Ser C 6.875% 03/15/06	01/02/2002	UBS, Warburg, Dillon Read		2,080,580	2,000,000	36,667	2PE
Total United States						333,142,115	328,514,175	2,680,579
Canada								
82028K-AC-5.	Shaw Communications 8.250% 04/11/10							
82028K-AC-5.	Inc Sr Nt.....	01/28/2002	Dain Rauschar Inc		1,065,820	1,000,000	25,208	2
87971M-AB-9.	Telus Corp Nt 7.500% 06/01/07	03/04/2002	CS First Boston Corporation		4,166,040	4,000,000	80,000	2
C7078@-AA-5.	PPX Investment Corp Sr 7.590% 02/09/12							
C7078@-AA-5.	Unsec Nt							
C7078@-AA-5.	CD\$ Cost = 5,000,000.....	02/08/2002	Merrill Lynch		3,112,356	5,000,000		2Z
Total Canada						8,344,216	10,000,000	105,208
Other Country								
000000-00-0.	Intelsat Nt 8.375% 10/14/04	02/20/2002	Lehman Brothers Inc		3,764,145	3,500,000	106,665	1PE
000000-00-0.	TGNZ Fin LTD MT Nt 6.750% 12/14/11	02/11/2002	Goldman Sachs & Company		3,020,250	3,000,000	33,750	1PE
004408-AB-6.	ACE Ltd Nt 6.000% 04/01/07	03/19/2002	Morgan/JP/Securities Inc		3,993,240	4,000,000		1PE
03937S-AA-8.	Arcel Fin Ltd Sr Sec 5.984% 02/01/09							
049255-AC-6.	Nt Ser A.....	01/30/2002	Salomon Smith Barney		6,000,000	6,000,000		1Z
049255-AC-6.	Atlas Copco AB Nt 7.750% 09/01/09	02/08/2002	CS First Boston Corporation		1,085,370	1,000,000	35,090	1
71645W-AB-7.	Petrobras Intl Fin Co 9.750% 07/06/11							
69298#-AA-9.	Sr Nt.....	03/19/2002	Tax Free Exchange		3,990,395	4,000,000	79,083	2Z
69298#-AA-9.	Urenco Ltd Sr Nt 6.860% 03/27/12	03/27/2002	ABN Amro Sec (USA) Inc		2,500,000	2,500,000		
Total Other Country						24,353,400	24,000,000	254,589
459999 - Total - Bonds - Industrial, Misc.						365,839,731	362,514,175	3,040,376
Credit Tenant Loans								
United States								
02780*-AA-0.	American National Bank 7.500% 05/10/12							
02780*-AA-0.	& Tr Cr Tenant Lease.....	03/27/2002	Libra Investments		890,019	863,727	3,059	1
000000-00-0.	Calegari /Gregoire A/ 7.625% 11/15/13							
000000-00-0.	Cr Tenant Lease.....	03/27/2002	Libra Investments		1,388,534	1,342,941	3,413	1Z
29272#-AA-4.	Energy Plaza Lease 5.880% 02/14/14							
29272#-AA-4.	PassThru Tr Cr Tenant Lease Ser A1 Cl A.....	02/14/2002	Direct		6,000,000	6,000,000		2Z
000000-00-0.	Great Northern Inv 7.800% 12/15/13							
000000-00-0.	Manitowoc Cr Tenant Lease.....	03/27/2002	Libra Investments		1,278,385	1,227,221	3,191	1Z
51811#-AA-6.	Last Chance Inc Cr 8.125% 09/15/13							
51811#-AA-6.	Tenant Lease.....	03/27/2002	Libra Investments		1,500,314	1,416,594	3,837	1
59926#-AA-1.	Miles Corner Ltd Cr 7.700% 12/15/11							
59926#-AA-1.	Tenant Lease.....	03/27/2002	Libra Investments		1,931,224	1,856,589	4,765	1Z
Total United States						12,988,476	12,707,072	18,265
469999 - Total - Bonds - Credit Tenant Loans						12,988,476	12,707,072	18,265
609997 - Total - Bonds - Part 3						494,404,303	487,821,690	3,902,264
609998 - Total - Bonds - Part 5						127,555	127,529	1

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SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues 0

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STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)
BONDS																
US Governments																
United States																
36209W-YH-1	GNMA I PTC # 476012 6.500% 05/01/28	03/01/2002	Paydown			344,388	344,388	341,482	344,388	2,896					3,730	1
36209W-ND-0	GNMA PTC # 483788 6.500% 12/15/13	03/01/2002	Paydown			40,889	40,889	41,668	40,889	(639)					438	
36210A-4J-3	GNMA PTC # 486925 6.500% 02/15/14	03/01/2002	Paydown			154,202	154,202	156,274	154,202	(1,785)					1,669	1
36210D-BL-4	GNMA PTC # 488843 6.500% 01/15/14	03/01/2002	Paydown			33,735	33,735	34,384	33,735	(564)					367	
36210D-BQ-3	GNMA PTC # 488847 6.500% 01/15/14	03/01/2002	Paydown			137,569	137,569	140,213	137,569	(2,170)					1,678	
36225A-ZZ-6	GNMA PTC # 780760 6.000% 04/15/13	03/01/2002	Paydown			491,273	491,273	462,334	491,273	25,840					4,581	1
36225B-EW-4	GNMA PTC # 781049 6.500% 06/15/14	03/01/2002	Paydown			231,235	231,235	227,550	231,235	3,532					2,354	
36225B-GC-6	GNMA PTC # 781095 6.500% 08/15/14	03/01/2002	Paydown			147,603	147,603	144,374	147,603	3,125					1,664	
North Pacific Fishing	5.900%															
05/09/06	Inc Title XI	03/09/2002	Redemption	100,0000		96,937	96,937	92,700	96,937	2,292					1,430	1
Total United States						1,677,832	1,677,832	1,640,980	1,677,832	32,526	0	0	0	0	17,910	XXX
0399999 - Bonds - U.S. Governments						1,677,832	1,677,832	1,640,980	1,677,832	32,526	0	0	0	0	17,910	XXX
Special Revenue & Assessment																
United States																
Puerto Rico																
745160-FX-4	Puerto Rico Comml Aq & 6.000% 07/01/04 Swr Rev	01/01/2002	Call	100,0000		15,000	15,000	16,508	15,000	(428)					450	1
Total Puerto Rico						15,000	15,000	16,508	15,000	(428)	0	0	0	0	450	XXX
United States																
312904-AU-9	FHLMC REMIC Ser 181-E 7.000% 08/15/21	02/15/2002	Paydown			54,400	54,400	55,192	54,400	(1,581)					634	1
312905-KJ-0	FHLMC REMIC Ser 1060-X 7.250% 03/15/21	03/01/2002	Paydown			155,365	155,365	158,782	155,365	(2,945)					1,885	1
312907-3M-8	FHLMC REMIC Ser 1181-I 7.000% 12/15/06	03/01/2002	Paydown			835,907	835,907	845,050	835,907	(872)					9,978	1
312910-05-4	FHLMC REMIC Ser 1319-G 7.750% 07/15/07	03/01/2002	Paydown			253,348	253,348	259,840	253,348	(2,007)					3,429	12
312910-X6-4	FHLMC REMIC Ser 1317-H 7.000% 01/15/07	03/01/2002	Paydown			721,267	721,267	726,564	721,267	1,615					8,505	1
312911-4W-7	FHLMC REMIC Ser 1364-I 6.500% 07/15/07	03/01/2002	Paydown			258,864	258,864	249,521	258,864	1,024					2,731	1
312911-CZ-1	FHLMC REMIC Ser 1334-Z 7.000% 07/15/07	03/01/2002	Paydown			1,439,111	1,439,111	1,458,400	1,439,111	3,001					.17,193	1
312911-N3-0	FHLMC REMIC Ser 1366-H 6.000% 08/15/07	03/01/2002	Paydown			385,338	385,338	369,503	385,338	4,331					3,800	1
312912-RN-0	FHLMC REMIC Ser 1387-E 7.000% 10/15/07	03/01/2002	Paydown			374,789	374,789	374,233	374,789	.874					4,324	1
312912-VP-0	FHLMC REMIC Ser 1399-T 7.000% 10/15/02	03/01/2002	Paydown			312,911	312,911	324,107	312,911	(11)					3,658	12
312913-U3-8	FHLMC REMIC Ser 1445-K 7.000% 10/15/07	03/01/2002	Paydown			614,737	614,737	.620,500	614,737	.303					6,991	12
312914-VD-3	FHLMC REMIC Ser 1465-G 7.000% 12/15/07	03/01/2002	Paydown			1,438,031	1,438,031	1,458,702	1,438,031	(1,392)					.17,350	12
312914-YL-2	FHLMC REMIC Ser 1472-H 7.000% 07/15/07	03/01/2002	Paydown			984,394	984,394	.997,160	984,394	.896					.13,424	12
312915-P4-7	FHLMC REMIC Ser 1524-G 6.250% 10/15/06	03/01/2002	Paydown			182,596	182,596	.166,990	182,596	1,042					1,996	1
312915-SQ-5	FHLMC REMIC Ser 1509-C 6.500% 03/15/05	03/01/2002	Paydown			361,430	361,430	.364,874	361,430	.858					3,508	1

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312915-V4-0...	FHLMC REMIC Ser 7.000% 05/15/03 1503-VB	03/01/2002	Paydown		227,527	227,527	238,192	227,527	(685)						2,660	1
312916-XM-6...	FHLMC REMIC Ser 7.000% 08/15/02 1548-VB	03/01/2002	Paydown		167,053	167,053	172,796	167,053	.93						1,953	1
3133T1-S2-9...	FHLMC REMIC Ser 1616-C 6.500% 05/15/08	03/01/2002	Paydown		2,610,516	2,610,516	2,528,506	2,610,516	12,015						28,503	1
3133T5-U7-6...	FHLMC REMIC Ser 6.500% 09/17/16 G-43-PE	03/01/2002	Direct		2,714,673	2,653,172	2,441,240	2,616,497	2,949			98,176	98,176	.43,114	1	
3133T5-U7-6...	FHLMC REMIC Ser 6.500% 09/17/16 G-43-PE	03/01/2002	Paydown		451,526	451,526	415,458	451,526	.6,743						4,891	1
3133T6-H7-9...	FHLMC REMIC Ser 6.500% 03/15/06 1829-VL	03/01/2002	Paydown		104,273	104,273	105,536	104,273	(413)						1,132	1
	FHLMC REMIC Ser T-6 A7 6.860% 09/25/28															
3133TA-TV-4...	PT Ctf	03/01/2002	Paydown		342,357	342,357	345,758	342,357	(1,624)						3,728	1
3133TE-NR-1...	FHLMC REMIC Ser 6.500% 01/15/07 2074-VA	03/01/2002	Paydown		28,091	28,091	28,130	28,091	.4						305	1
3133TK-5S-5...	FHLMC REMIC Ser 2136-A 6.000% 03/15/29	03/01/2002	Paydown		130,144	130,144	122,031	130,144	.7,107						1,296	1
3133TK-VE-7...	FHLMC REMIC Ser 6.500% 10/15/06 2159-VA	03/01/2002	Paydown		62,966	62,966	63,653	62,966	(371)						683	1
31340Y-DB-2...	11/15/19	02/15/2002	Paydown		13,804	13,804	14,486	13,804	(484)						.182	1
31340Y-HG-7...	FHLMC REMIC Ser 24-B 9.500% 01/15/05	02/15/2002	Paydown		9,067	9,067	9,506	9,067	(91)						.141	1
31340Y-QS-1...	FHLMC REMIC Ser 46-B 7.800% 09/15/20	02/15/2002	Paydown		21,291	21,291	19,588	21,291	.763						.297	.12
31358E-GS-5...	FNMA REMIC Ser 9.000% 05/25/20 1990-56D	03/01/2002	Paydown		95,971	95,971	92,059	95,971	.660						1,619	1
31358E-RK-0...	FNMA REMIC Ser 9.000% 07/25/20 1990-72B	03/01/2002	Paydown		40,286	40,286	39,336	40,286	.541						.619	1
31358G-4P-9...	FNMA REMIC Ser 8.500% 06/25/06 1991-64H	03/01/2002	Paydown		95,382	95,382	102,804	95,382	(1,327)						1,298	1
31358H-GT-6...	FNMA REMIC Ser 8.000% 07/25/21 1991-73A	03/01/2002	Paydown		213,680	213,680	205,266	213,680	.4,083						2,580	1
31358J-HU-8...	FNMA REMIC Ser 7.500% 09/25/21 1991-113 ZE	03/01/2002	Paydown		96,696	96,696	99,507	96,696	(2,615)						1,205	.12
31358M-RN-6...	FNMA REMIC Ser 7.000% 04/25/07 1992-48HB	03/01/2002	Paydown		1,205,264	1,205,264	1,214,919	1,205,264	.936						.13,525	1
31358N-4F-6...	FNMA REMIC Ser 7.500% 07/25/22 1992-123 Z	03/01/2002	Paydown		426,301	426,301	428,142	426,301	(871)						.5,134	1
31358P-NR-4...	FNMA REMIC Ser 7.500% 09/25/21 1992-138E	03/01/2002	Direct		1,940,521	1,893,690	1,941,033	1,889,822	(941)			.50,699	.50,699	.35,507	1	
31358P-NR-4...	FNMA REMIC Ser 7.500% 09/25/21 1992-138E	03/01/2002	Paydown		360,991	360,991	370,015	360,991	.558						.4,490	1
31358R-TJ-2...	FNMA REMIC Ser 7.000% 11/25/07 1992-190PJ	03/01/2002	Paydown		339,521	339,521	338,075	339,521	.1,544						.3,895	1
31358T-PW-3...	FNMA REMIC Ser 6.500% 04/25/06 1993-10PG	02/01/2002	Paydown		161,358	161,358	150,618	161,358	.883						.1,166	1
31358U-3T-1...	FNMA REMIC Ser 6.500% 08/25/06 1993-63PG	03/01/2002	Paydown		325,281	325,281	302,511	325,281	.2,309						.3,494	1
31359B-AQ-0...	FNMA REMIC Ser 6.000% 02/25/02 1993-109NA	02/01/2002	Paydown		124,039	124,039	122,431	124,039	.549						.930	1
31359B-RR-0...	FNMA REMIC Ser 6.500% 02/25/07 1993-135PE	03/01/2002	Paydown		536,023	536,023	491,131	536,023	.4,863						.5,767	1
31359G-6B-7...	FNMA REMIC Ser 5.500% 06/25/07 1994-48CD	03/01/2002	Paydown		219,657	219,657	206,787	219,657	.2,178						.2,002	1
31359N-HA-2...	FNMA REMIC Ser 6.500% 12/18/06 1996-68VB	03/01/2002	Paydown		305,002	305,002	294,851	305,002	.4,339						.3,310	1

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31359T-HK-7...	FNMA REMIC Ser 7.000% 10/20/04 1998-29VA	03/01/2002	Paydown.....		140,538	140,538	143,788	140,538	(1,040)						1,643	1	
313602-2S-2...	FNMA REMIC Ser 9.000% 10/25/19 1989-6E	03/01/2002	Paydown.....		51,638	51,638	51,161	51,638	.324						676	1Z	
313602-3E-2...	FNMA REMIC Ser 9.000% 10/25/19 1989-67D	03/01/2002	Paydown.....		39,337	39,337	39,208	39,337	.200						637	1	
313602-DV-3...	FNMA REMIC Ser 9.000% 06/25/18 1988-15A	03/01/2002	Paydown.....		52,217	52,217	53,070	52,217	(422)						796	1	
313602-EK-6...	FNMA REMIC Ser 9.400% 07/25/03 1988-18B	03/01/2002	Paydown.....		7,930	.7,930	8,275	7,930	(21)						120	1Z	
313602-GQ-1...	FNMA REMIC Ser 9.250% 10/25/18 1988-25B	03/01/2002	Paydown.....		15,094	15,094	16,011	15,094	(652)						239	1Z	
313602-QA-5...	FNMA REMIC Ser 10.300% 04/25/19 1989-19A	03/01/2002	Paydown.....		67,566	67,566	71,144	67,566	(1,107)						879	1Z	
313602-W4-2...	FNMA REMIC Ser 8.600% 10/25/19 1989-62C	03/01/2002	Paydown.....		43,015	43,015	41,388	43,015	.732						546	1	
313603-GW-6...	FNMA REMIC Ser 8.750% 11/25/19 1989-86E	03/01/2002	Paydown.....		35,840	35,840	35,806	35,840	.135						462	1	
313603-JJ-2...	FNMA REMIC Ser 8.700% 12/25/19 1989-90E	03/01/2002	Paydown.....		26,015	26,015	28,356	26,015	(901)						327	1Z	
31371H-FZ-6...	FNMA Pool # 252284 6.500% 06/25/28 Government Natl Mtg 7.000% 03/16/05	03/01/2002	Paydown.....		368,566	368,566	366,608	368,566	1,944						3,447	1	
3837H0-ND-1...	Assn REMIC PT Ser 1996-5 H	03/01/2002	Paydown.....		480,224	480,224	475,497	480,224	2,029						5,613	1	
31377L-UM-3...	FNMA DUS Pool #380488 6.100% 07/01/08	03/01/2002	Paydown.....		10,290	10,290	10,247	10,290	.43						105	1	
3837H1-SP-7...	Government Natl Mtg 6.500% 07/20/05 Assn REMIC Ser 1998-18 VH	03/01/2002	Paydown.....		178,137	.178,137	.181,575	178,137	(1,545)						1,933	1	
Total United States						23,273,159	23,164,827	22,872,426	23,124,283	48,124	0	0	148,875	148,875	292,703	XXX	XXX
3199999 - Bonds - Special Revenues						23,273,159	23,164,827	22,872,426	23,124,283	48,124	0	0	148,875	148,875	292,703	XXX	XXX
Public Utilities (unaffiliated)																	
United States																	
16371*-AE-7...	Chemical Bk (OE Pwr) 7.930% 03/21/02 Sec Tr Nt	03/21/2002	Redemption 100,0000.....		44,110	44,110	44,110	44,110							584		2
209111-CB-7...	Consolidated Edison Co 6.625% 02/01/02	02/01/2002	Maturity.....		2,000,000	2,000,000	.1,922,660	2,000,000	1,194						.66,250		1PE
283695-BB-9...	NY Inc Deb Ser 1993C El Paso Nat Gas Co Nt 7.750%	01/15/2002	Maturity.....		2,000,000	2,000,000	.2,077,560	2,000,000	(545)						.77,500		2PE
826418-AW-5...	Sierra Pacific Power 8.000% 06/01/08 Co Sec GNR Nt Ser A	02/01/2002	Tax Free Exchange.....		2,997,812	3,000,000	.2,997,540	2,997,812	.23						.40,000		2PE
93936K-AH-2...	Washington Natural Gas 7.530% 01/09/02 WA Secd MT Nt	01/09/2002	Maturity.....		1,250,000	1,250,000	.1,285,088	1,250,000	(152)						.37,650		2PE
Total United States						8,291,922	8,294,110	8,326,958	8,291,922	521	0	0	0	0	221,984	XXX	XXX
3899999 - Bonds - Public Utilities						8,291,922	8,294,110	8,326,958	8,291,922	521	0	0	0	0	221,984	XXX	XXX
Industrial & Miscellaneous																	
United States																	
00077B-AZ-6...	ABN AMRO Mtg Corp PTC 6.400% 05/25/05	03/01/2002	Paydown.....		138,422	.138,422	.138,422	138,422							1,479		1PE
00204X-AA-9...	ARE-ORS Corp Ctf of 7.165% 01/15/14 Participation.....	01/15/2002	Redemption 100,0000.....		167,885	.167,885	.167,885	167,885							6,014		1
00755W-CW-4...	Advanta Mtg Loan Tr 7.650% 05/25/27 1997-1 CI M1F	03/01/2002	Paydown.....		181,765	.181,765	.185,059	181,765	(1,835)						2,252		1PE
007773-AA-2...	Aerofreighter Fin Tr 7.850% 12/15/09 CI A Fixed Rate Nt	03/15/2002	Paydown.....		157,831	.157,831	.157,807	157,831	.12						2,061		1
007773-AB-0...	Aerofreighter Fin Tr 9.690% 12/15/14 CI B Fixed Rate Nt	03/15/2002	Paydown.....		28,160	28,160	.28,151	.28,160	.7						604		3

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00915X-AM-3	Air Prods & Chems Inc 6.080% 08/26/03	03/01/2002	Nationwide Life...		1,029,565	1,000,000	.996,490	.998,840	.133			.30,725	.30,725	.12,836		1PE
01365#-AC-7	MT N Ser B Albuquerque Plaza 7.400% 07/01/15 Assoc 1st Mtg Nt	03/01/2002	Redemption 100.0000		56,343	56,343	56,343	56,343							.430	2Z
02378J-AH-1	Enhanced ETC Ser 2001-1 CI B American Airlines AMR 7.379% 05/23/19	02/18/2002	Direct		2,492,882	2,458,191	2,494,425	2,492,882	(463)						.42,817	2PE
02378J-AJ-7	ETC Ser 2001-1C Appalachian NPI LLC Sr 7.760% 02/28/16	02/18/2002	Direct		3,916,298	3,916,298	3,916,298	3,916,298						.68,232	3	
037705-AA-8	Secd Nt	02/28/2002	Redemption 100.0000		119,600	.119,600	.122,265	119,600	(2,484)					.4,640	2Z	
038777-AA-6	Arby's Franchise Tr 7.440% 12/20/20 Ser 1A CI 1	03/20/2002	Paydown		32,167	32,167	32,163	32,167	.4					.400	1	
042476-AD-3	Armstrong World Inds 6.500% 08/15/05 Inc Sr Nt	03/05/2002	Bear Stearns Securities Corp		597,500	1,000,000	.500,000	.500,000				.97,500	.97,500		.6	
045424-CA-4	Asset Securitization 7.210% 10/13/26 Corp REMIC Ser 1996-D3 A1B	03/11/2002	Paydown		145,475	.145,475	.145,907	.145,475	(.93)					.1,686	1	
045424-EG-9	Asset Securitization 7.320% 01/13/30 Corp REMIC Ser 1997-MD7 A-A1	03/11/2002	Paydown		136,745	.136,745	.138,582	.136,745	(.712)					.1,752	1	
045903-V7-3	Associates Corp North 6.330% 08/18/03 America St MT Nt	03/01/2002	Nationwide Life...		1,558,509	1,500,000	.1,430,400	.1,483,022	.1,805			.75,487	.75,487	.31,650	1PE	
049164-AM-8	Atlas Air Inc Eq 8.010% 01/02/10 Enhanced Tr Cft Ser 98 CI C	01/02/2002	Paydown		90,628	90,628	.85,047	.90,628	.4,208					.3,630	3	
060506-W6-5	Bank of America Mtg 6.750% 09/25/31 Sec Ser 2001-9 CI 1A5	03/01/2002	Paydown		55,924	55,924	.56,404	.55,924	(.466)					.630	1PE	
064059-A*-9	Bank of New York Sr 6.520% 02/01/04 Secd Nt	02/01/2002	Redemption 100.0000		136,133	.136,133	.137,003	.136,133	(.325)					.2,219	1	
06606F-AF-8	BankAmerica Mfd Hsg 6.470% 04/10/15 Contract 1997-2 A6	03/10/2002	Paydown		653,557	.653,557	.658,459	.653,557	(1,076)					.7,702	1PE	
07171J-AD-8	Bausch & Lomb Inc MT 5.950% 09/08/03 Nt	03/01/2002	Nationwide Life...		4,471,011	4,500,000	.4,260,690	.4,435,244	.6,609			.35,767	.35,767	.168,088	2	
07383U-AA-3	Bear Stearns Struct 6.300% 11/30/13 Prod Inc Ser 1999-1 CI A	02/01/2002	Paydown		105,484	.105,484	.103,770	.105,484	.1,651					.1,135	1PE	
08967#-AA-8	Big Three Inds Corp DE 7.320% 01/04/03 Sr Nt	01/04/2002	Redemption 100.0000		285,714	.285,714	.285,714	.285,714						.10,399	1	
09658#-AB-8	Brd of Trade City of 6.810% 03/31/07 Chicago Sr Nt	03/31/2002	Redemption 100.0000		428,560	.428,560	.428,560	.428,560						.14,592	2	
126671-BJ-4	CWABS Inc 1998-1 AF4 6.390% 04/25/28	03/01/2002	Paydown		70,015	70,015	.67,609	.70,015	.2,170					.685	1PE	
126690-NK-8	CWMBs Inc CMO 1993-E 6.500% 01/25/24 A6	03/01/2002	Paydown		180,058	.180,058	.173,474	.180,058	.3,945					.2,793	1PE	
13187*-AE-8	Camas Funding Corp 6.090% 09/05/11 Collateral Nt	03/05/2002	Redemption 100.0000		24,081	.24,081	.24,081	.24,081						.277	2Z	
144285-AD-5	Carpenter Technology 7.625% 08/15/11 Corp MT Nt	01/23/2002	Tax Free Exchange		2,983,174	3,000,000	.2,982,630	.2,983,174	.74					.101,667	2	
171205-DH-7	Chrysler Financial LLC 6.950% 03/25/02 Nt	03/25/2002	Maturity		3,615,000	3,615,000	.3,731,945	.3,615,000	(8,171)					.125,621	2PE	
172953-03-8	Citicorp Mtg Sec Corp 6.500% 09/25/31 Ser 2001-10 CI 1A2	03/01/2002	Paydown		122,780	.122,780	.124,660	.122,780	(1,779)					.1,332	1PE	
210805-A#-4	Continental Airlines 7.490% 01/01/08 PTC Ser 1998-EMB2	01/01/2002	Redemption 100.0000		282,985	282,985	.282,985	.282,985						.5,299	1	

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216860-AA-3...	Coopers & Lybrand L L 6.890% 03/18/07	03/18/2002	Redemption 100.0000.....		357,143	.357,143	.357,143	.357,143							.12,235	
21730#-AA-7...	Copelco Cap Residual 6.100% 08/09/04 Tr Nt Ser 1998-A	01/09/2002	Paydown.....		302,781	.302,781	.302,781	.302,781							1,539	1
219327-AG-8...	Corning Glass Works 8.250% 03/15/02 Deb.	03/15/2002	Maturity.....		1,000,000	.1,000,000	.1,070,060	.1,000,000	(4,109)						.41,250	2PE
22540A-CA-4...	CS First Boston Mtg 7.068% 01/27/25 Sec Corp CMO Ser 1997-1R Cl 2M2	03/01/2002	Paydown.....		174,303	.174,303	.170,217	.174,303	3,513						2,258	1PE
22825M-AA-6...	Crown Cork & Seal Fin 6.750% 12/15/03															
232809-AC-7...	S A Nt.....	03/27/2002	Direct.....		1,950,000	.2,500,000	.1,750,000	.1,750,000					200,000	.200,000	.50,156	5
232809-AC-7...	Cyprus Amax Minerals 8.360% 07/02/05 Co Equip Nt Ser 1995-C	01/02/2002	Redemption 100.0000.....		322,252	.322,252	.322,252	.322,252							.13,470	2
23323C-BL-8...	DLJ Mtg Accept Corp 8.254% 06/25/20 Ser 2000-S4 Cl B1	03/01/2002	Paydown.....		16,625	.16,625	.16,783	.16,625	(143)						333	1PE
23323C-DH-5...	DLJ Mtg Accept Corp 8.257% 11/25/30 Ser 2001-S3 Cl B1	03/01/2002	Paydown.....		.91,122	.91,122	.92,005	.91,122	(797)						1,815	1PE
23334H-AE-1...	DVI Receivables VI LLC 6.270% 04/10/06															
23334H-AE-1...	Ser 98-1 Cl C Asset Backed Nt Deere /John/ Cap Corp 8.360% 01/21/02	03/10/2002	Paydown.....		235,741	.235,741	.235,741	.235,741							2,705	1PE
24422E-FB-0...	MT Nt.....	01/21/2002	Maturity.....		2,000,000	.2,000,000	.2,152,440	.2,000,000	(2,724)						.58,520	1PE
24763L-ES-5...	Delta Funding Home Eq 6.190% 02/15/31	03/01/2002	Paydown.....		250,276	.250,276	.247,049	.250,276	3,071						2,449	1PE
254687-AP-1...	Ln Tr Ser 1998-4 Cl A4F Disney Walt Co Sr Nt 7.020%	01/10/2002	Redemption 100.0000.....		143,361	.143,361	.143,361	.143,361							5,032	1PE
26055H-AA-9...	Dow Chemical Co PT Tr 7.600% 01/02/02															
26055H-AA-9...	Ser 1992-A1.....	01/02/2002	Redemption 100.0000.....		.123,737	.123,737	.123,737	.123,737							.4,700	1PE
291701-CM-0...	Empire Funding Corp 6.530% 02/25/19 Home Ln Owner Tr 1998-2 A4	02/01/2002	Paydown.....		.467,929	.467,929	.467,863	.467,929	1,866						3,455	1PE
302471-AJ-6...	FMAC Loan Receivables 7.350% 04/15/19															
30605A-AA-1...	Trust Nt Ser 1997-A Cl A.....	03/01/2002	Paydown.....		.30,376	.30,376	.30,827	.30,376	(367)						363	1
30605A-AA-1...	Falcon Auto Dealership 6.067% 01/05/23															
31331F-AW-1...	LLC Ser 2001-1 Cl A1.....	03/01/2002	Paydown.....		.125,880	.125,880	.125,883	.125,880	(2)						1,344	1Z
31331F-AW-1...	Federal Express Corp 7.650% 01/15/14	01/15/2002	Redemption 100.0000.....		.142,035	.142,035	.146,831	.142,035	(4,537)						5,433	2PE
336212-AJ-4...	First Security Auto 6.000% 03/15/05 Owner Tr 1999-1 B	03/15/2002	Paydown.....		.137,595	.137,595	.137,482	.137,595	.45						1,357	1PE
35729B-AB-7...	Fremont Home Loan 7.280% 06/25/29 Owner Tr Ser 1999-2 Cl A1	03/01/2002	Paydown.....		.245,375	.245,375	.244,832	.245,375	.631						3,467	1PE
36157L-L7-1...	GE Capital Mtg Serv 6.500% 04/25/24 Inc Ser 1994-6 Cl M	03/01/2002	Paydown.....		.374,571	.374,571	.374,864	.374,571	(217)						3,838	1PE
36157L-SA-7...	GE Capital Mtg Serv 6.000% 10/25/08 Inc Ser 1993-13 Cl A5	03/01/2002	Paydown.....		.532,994	.532,994	.531,329	.532,994	1,959						5,221	1PE
36157R-QW-8...	GE Capital Mtg Serv 6.250% 10/25/28 Inc Ser 1998-14 Cl A1	03/01/2002	Paydown.....		.293,688	.293,688	.295,064	.293,688	.539						3,054	1PE
36158G-AA-6...	GE Capital Mtg Serv 6.500% 04/25/13 Inc REMIC PTC Ser 1998-7 Cl A	03/01/2002	Paydown.....		.658,132	.658,132	.657,660	.658,132	1,538						6,111	1PE
37045G-AB-9...	General Motors Corp 8.950% 07/02/09 PTC Ser 1991-A2	01/02/2002	Redemption 100.0000.....		.606,191	.606,191	.649,667	.606,191	(17,391)						.27,127	2PE
37048*-AE-6...	General Parts Inc Sr 7.790% 08/13/11 Nt	02/13/2002	Redemption 100.0000.....		.79,200	.79,200	.79,200	.79,200							3,085	3
37934E-AA-0...	Global Franchise Tr 6.349% 06/01/18 1998-1 Cl A1	03/01/2002	Paydown.....		.185,239	.185,239	.186,164	.185,239	(67)						1,965	1PE

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387328-A*-8...	Granite Construction 6.54% 03/15/10 Co Sr Nt.....	03/15/2002	Redemption 100,000.....		.333,333	.333,333	.328,283	.333,333	.4,464						.10,900	.2
HS Receivables Corp 9.60% 11/29/06																
40429N-AB-4...	Ltd Oblig Fxd Rate Nt Ser 99-3 A.....	03/29/2002	Redemption 100,000.....		.125,000	.125,000	.125,000	.125,000							.1,989	1
410763-AJ-5...	Hanover Cap Mtg CMO 7.000% 10/28/28 Ser 1998-A Cl 1A.....	03/01/2002	Paydown.....		.253,356	.253,356	.254,266	.253,356	.140						.3,206	1PE
Harborview Mtg Loan Tr 7.489% 08/19/30																
41161P-AD-5...	Ser 2000-1 Cl IIIA.....	03/01/2002	Paydown.....		.648,970	.648,970	.668,439	.648,970	.(18,164)						.6,717	1PE
Harborview Mtg Loan Tr 7.460% 12/19/30																
41161P-AU-7...	Ser 2000-2 Cl B1.....	03/01/2002	Paydown.....		.714,580	.714,580	.718,153	.714,580	.(2,990)						.8,497	1PE
Headlands Mtg Sec Inc 7.250% 11/25/27																
42209E-EJ-5...	CMO Ser 1997-5 Cl B1.....	03/01/2002	Paydown.....		.8,114	.8,114	.8,166	.8,114	.(30)						.98	1PE
Heller Financial Inc 7.000% 03/19/02																
42333H-GY-2...	MT Nt.....	03/19/2002	Maturity.....		.3,000,000	.3,000,000	.3,073,020	.3,000,000	.(5,139)						.105,000	1PE
Hormel Foods Corp Nt 6.625%																
440452-AC-4...	06/01/11.....	01/14/2002	Tax Free Exchange.....		.4,018,015	.4,000,000	.4,018,640	.4,018,015	.(50)						.31,653	1PE
IMC Home Equity Loan 7.080% 12/20/29																
449670-FB-9...	Tr Ser 1998-5 Cl M2.....	03/01/2002	Paydown.....		.214,796	.214,796	.203,318	.214,796	.9,568						.3,802	1PE
Indymac Home Eq Mtg 5.680% 10/25/16																
456606-CX-8...	Ser 2001-C Cl AFB4.....	03/01/2002	Paydown.....		.(46,287)	.(46,287)	.(46,280)	.(46,287)							.(18,933)	1PE
International Paper Co 8.170% 03/18/02																
46014H-BA-6...	MT Nt.....	03/18/2002	Maturity.....		.1,000,000	.1,000,000	.1,065,780	.1,000,000	.(2,748)						.55,148	2PE
Irwin Home Equity Ln 6.890% 06/15/29																
464126-AD-3...	Tr Ser 1999-2 Cl A4.....	03/01/2002	Paydown.....		.356,630	.356,630	.350,988	.356,630	.5,109						.3,951	1PE
Kern River Funding 6.676% 07/31/16																
49228R-AC-7...	Corp Sr Nt.....	03/31/2002	Redemption 100,000.....		.21,569	.21,569	.21,569	.21,569							.240	1
Key Auto Finance Tr 6.000% 01/15/07																
493063-AV-3...	Ser 1999-1 Cl B.....	03/15/2002	Paydown.....		.103,982	.103,982	.103,966	.103,982	.7						.1,027	1PE
LAI Vehicle Lease Sec 6.160% 12/15/03																
501717-AJ-1...	Tr Ser 1998-A Cl A.....	03/15/2002	Paydown.....		.261,965	.261,965	.261,965	.261,965							.3,461	1PE
Lehman ABS Corp PTC 6.770% 11/25/22																
525170-AW-6...	1997-P1 A.....	03/01/2002	Paydown.....		.15,171	.15,171	.15,178	.15,171	.(19)						.257	1PE
Lehman Structured Sec 7.175% 03/30/27																
52518R-AJ-5...	Corp CMO 1998-A Cl B1.....	02/01/2002	Paydown.....		.157,348	.157,348	.158,036	.157,348	.(589)						.2,300	1PE
Lehman Receivables IV 6.260% 10/15/06																
52519E-AA-2...	T&W Lease Backed Nt.....	03/15/2002	Paydown.....		.57,778	.57,778	.40,924	.57,778	.16,854						.585	4
MBNA Master Credit 6.500% 04/15/10																
55262T-FW-8...	Card Tr Ser 2000-L Cl A.....	01/23/2002	CS First Boston Corporation.....		.10,657,813	.10,000,000	.10,744,922	.10,707,156	.(10,272)			.(49,344)	.(49,344)	.83,056	1	
Master Finl Asset Sec 8.250% 04/20/29																
57634N-BA-0...	1998-A Cl B1.....	03/01/2002	Paydown.....		.191,236	.191,236	.190,265	.191,236	.950						.2,492	2PE
581557-AL-9...	McKesson Corp Nt 6.875% 03/01/02	03/01/2002	Maturity.....		.2,000,000	.2,000,000	.2,052,580	.2,000,000	.(3,024)						.68,750	2PE
Mellon Res Funding 7.01% 03/25/30																
585525-DU-9...	Corp 2000-TBC1 Cl A-3B.....	03/01/2002	Paydown.....		.1,031,886	.1,031,886	.1,008,418	.1,031,886	.18,154						.18,094	1PE
Meridian Tr Co Secd Ln 6.400% 01/01/07																
58983*-FD-6...	Cft.....	01/01/2002	Redemption 100,000.....		.69,502	.69,502	.69,502	.69,502							.2,224	1
Merrill Lynch Mtg 6.500% 03/25/12																
589929-XB-9...	Investors Ser 2001-S1 Cl 1A2.....	03/01/2002	Paydown.....		.44,283	.44,283	.44,560	.44,283	.(254)						.481	1PE
Metlife Cap Eq Loan Tr 6.850% 05/20/08																
591559-AA-7...	1997-A Cl A.....	03/20/2002	Paydown.....		.220,253	.220,253	.221,389	.220,253	.(507)						.2,593	1

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591739-BS-5...	Metropolitan Asset 6.38% 04/20/13 Funding Inc 1999-A CI A2...	03/01/2002	Paydown.....		940,372	.940,372	.940,372	.940,372	.2,761						9,137	1PE	
59549R-AC-8...	Mid State Tr X Ser 10 6.28% 07/15/26 CI M1	03/15/2002	Paydown.....		72,065	.72,065	.72,034	.72,065	.32						748	1	
61744A-AD-2...	Morgan Stanley TRACERS 4.42% 09/15/11 Nt	01/01/2002	Morgan Stanley & Co Inc.....	32,611,379	.30,030,000	.32,611,379	.32,611,379	.49,012									1
619087-BC-2...	Morserv Inc Ser 1996-1 7.00% 11/25/11 CI A5	03/01/2002	Paydown.....		149,723	.149,723	.151,641	.149,723	-(63)						1,644	1PE	
61910D-BH-4...	Mortgage Capital 7.35% 06/15/28 Funding Inc Ser 1996-MC1 A2A	03/01/2002	Paydown.....		181,223	.181,223	.182,186	.181,223	.409						3,972	1	
61910D-BU-5...	Mortgage Capital 6.75% 12/21/26 Funding Inc Ser 1996-MC2 A1	03/01/2002	Paydown.....		660,349	.660,349	.666,952	.660,349	-(707)						8,190	1	
627914-AA-2...	Mutual Fund Fee Tr XI 9.06% 01/01/08 Ser 2000-1	03/30/2002	Paydown.....		23,007	.23,007	.21,661	.23,007	.1,346						339	2	
62827C-AB-0...	Mutual Fund Fee Tr XIV 8.61% 09/30/08 Ser 2000-4	03/30/2002	Paydown.....		44,020	.44,020	.41,331	.44,020	.2,689						356	2	
65141#-AA-7...	Newhall Funding Co Sr 7.33% 10/30/07 Nt	01/30/2002	Redemption 100,000.....		46,511	.46,511	.46,511	.46,511							852	6	
65504#-AA-8...	Noble Drilling/Paul 6.33% 12/20/03 Romano Inc Sec Nt	03/20/2002	Redemption 100,000.....		258,988	.258,988	.258,988	.258,988							2,737	2	
667294-AF-9...	Northwest Airlines 7.248% 07/02/14 Enhanced ETC Ser 1997- CI 1B	01/02/2002	Paydown.....		77,838	.77,838	.71,017	.77,838	.5,864						2,821	3	
68209#-AA-0...	Omega Leasing (US) 6.94% 05/12/11 (N62) LLC Sr Nt	03/12/2002	Redemption 100,000.....		13,215	.13,215	.13,215	.13,215							153	1	
68240M-AH-1...	125 Home Loan Owner 9.26% 02/15/29 Trust Ser 1998-1A CI B	03/01/2002	Paydown.....		180,047	.180,047	.169,188	.180,047	.-9,167						2,619	2	
693438-AA-1...	PMC Commercial Trust 6.37% 05/01/19 Ltd Ser 1998-1 CI A	03/01/2002	Paydown.....		10,853	.10,853	.10,885	.10,853	-(24)						.110	1	
69348L-UX-5...	PNC Mtg Sec Corp CMO 7.00% 03/25/28 Ser 1998-2 CI CB1	03/01/2002	Paydown.....		10,534	.10,534	.10,591	.10,534	-(34)						.158	1PE	
69348L-VG-1...	PNC Mtg Sec Corp Ser 6.625% 03/25/28 1998-2 CI 5B1	03/01/2002	Paydown.....		19,439	.19,439	.19,536	.19,439	-(90)						215	1PE	
69348R-A8-9...	PNC Mtg Sec Corp CMO 7.50% 05/25/40 Ser 2000-7 CI B1	03/01/2002	Paydown.....		626,357	.626,357	.616,962	.626,357	.8,914						7,358	1PE	
69348R-XW-1...	PNC Mtg Sec Corp CMO 7.00% 06/25/30 Ser 2000-4 CI 3A3	03/01/2002	Paydown.....		86,736	.86,736	.88,688	.86,736	-(2,303)						(13,160)	1PE	
69407Q-AD-8...	Pacific Coast CDO Ltd 3.67% 10/25/36 Ser 1A CI C2	01/25/2002	Paydown.....		5,254	.5,254	.5,149	.5,254	.101						.5	2Z	
69639@-AA-0...	Palisade Holdings L L 12.00% 03/10/30 C Sub Nt	02/15/2002	Redemption 100,000.....		17,898	.17,898	.17,898	.17,898							.537	2Z	
70467F-AA-3...	Peachtree Franchise 6.68% 01/15/21 Fin Ln LLC 1999-A CI A1 Nt	03/01/2002	Paydown.....		18,598	.18,598	.18,689	.18,598	-(53)						.208	1	
70556J-AA-7...	Pegasus Aviation Lease 6.30% 03/25/29 Secn Ser 1999-1 CI A1	03/25/2002	Paydown.....		2,105	.2,105	.2,083	.2,105	.13						.22	1PE	
71912G-AA-0...	Phoenix Receivables 6.55% 03/25/06 LLC Contract Bk Nt Ser 97-2 CI A	02/25/2002	Paydown.....		95,041	.95,041	.95,017	.95,041	-(33)						.803	2	
72449#-AA-2...	Pitney Structured 6.97% 01/15/10 Funding Inc Lease Rec Backed Nt CI A	02/15/2002	Paydown.....		128,433	.128,433	.128,433	.128,433							2,317	1	
74046R-FC-0...	Premier Auto Tr Ser 5.78% 04/08/03 1998-4 CI A4	03/08/2002	Paydown.....		845,000	.845,000	.844,807	.845,000	.21						.8,097	1PE	
74167#-AA-8...	Prime II Inc Nt 2.84% 02/01/06 Prime II Inc Nt	02/01/2002	Redemption 100,000.....		333,333	.333,333	.329,092	.333,333	.3,389						.7,644	1Z	

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74341*-AA-1...	ProLogis RACER I LLC 7.76% 08/16/09 Nt Ser 2000-1	03/16/2002	Redemption 100.0000		65,233	65,233	65,233	.65,233							845	1
743833-AH-8...	Provident Auto Lease 7.73% 01/14/12 Tr Asset Bkd PTC CI B	03/14/2002	Paydown		52,836	52,836	52,836	.52,836							684	1PE
74434U-CE-2...	Prudential Home Mtg 6.77% 04/28/24 Sec Co Ser 1994-A Cl 1B3	03/01/2002	Paydown		486,544	.486,544	.488,327	.486,544	(1,392)						5,339	1PE
75628*-AE-4...	Recreational Equipment 6.400% 02/01/09	03/01/2002	Redemption 100.0000		64,732	64,732	64,732	.64,732							692	2
75628*-AH-7...	Recreational Equipment 7.570% 03/08/10	03/08/2002	Redemption 100.0000		41,459	41,459	41,459	.41,459							524	2
76110Y-N3-2...	Residential Funding 6.750% 03/25/16 Mtg Sec I Ser 2001-S7 Cl A7	03/01/2002	Paydown		43,187	43,187	44,482	.43,187	(1,230)						491	1PE
76169P-BC-4...	Reynolds & Reynolds 6.100% 03/20/02 Inc MT Nt	03/20/2002	Maturity		2,000,000	2,000,000	.1,993,320	2,000,000	.305						.72,861	2PE
76824*-AM-6...	River Fuel Trust #1 6.520% 03/15/02 I-M Secd Nt Ser D	03/15/2002	Maturity		1,500,000	1,500,000	.1,500,000	1,500,000							.48,900	2Z
775741-A*-2...	Rollins Truck Leasing 8.270% 03/15/02	03/15/2002	Maturity		2,000,000	2,000,000	.2,000,000	2,000,000							.82,700	1
79548K-UH-9...	Corp Coll Tr Deb Ser N	03/15/2002	Maturity		6,617	6,617	6,127	6,617	.468						.81	1PE
79548K-ZK-7...	Salomon Bros Mtg Sec 7.250% 04/25/27 VII Inc Ser 1997-LB2 Cl B2	03/01/2002	Paydown		154,332	.154,332	.157,998	.154,332	(3,064)						1,940	1PE
79548K-ZL-5...	Salomon Bros Mtg Sec 7.930% 06/25/28 VII Inc Ser 1998-A01 Cl A7	03/01/2002	Paydown		6,798	6,798	6,414	6,798	.374						.82	1PE
80218*-AB-2...	Santa Fe Plaza Assoc 6.960% 07/01/10 1st Mtg Nt	01/01/2002	Redemption 100.0000		128,559	128,559	128,559	.128,559							.348	2Z
803111-BD-3...	Sara Lee Corp MT Nt 7.400% 03/22/02 Sauder Woodworking Co 8.760% 03/30/05	03/22/2002	Maturity		2,000,000	2,000,000	2,005,200	2,000,000	(265)						.76,878	1PE
80413#-AA-7...	Saxon Asset Securities 7.000% 03/25/27	03/30/2002	Redemption 100.0000		285,714	285,714	285,714	285,714							.12,514	2
805559-BK-6...	Tr Ser 1997-2 Cl AFT	03/01/2002	Paydown		128,340	128,340	.128,961	128,340	(356)						1,527	1PE
805559-CA-7...	Saxon Asset Securities 2.900% 04/25/27	03/25/2002	Paydown		245,758	245,758	.238,308	245,758	.1,155						1,026	2PE
834182-AJ-6...	Tr Ser 1997-3 Cl BV	01/27/19	Solectron Corp Liquid 0.000%		1,785,105	3,500,000	.1,585,115	1,585,115							199,990	3
844741-AL-2...	Yield Option Sr Nt	01/29/2002	Direct													
852060-AL-6...	Southwest Airlines Co 8.700% 07/01/11															
85430R-AA-9...	PTC Ser A3	01/01/2002	Paydown		48,405	48,405	.50,536	.48,405	(1,901)						2,106	1PE
87203R-AC-6...	Sprint Cap Corp Nt 6.000% 01/15/07 Stanfield CLO Ltd 9.000% 07/15/14 12/15/11	03/11/2002	Tax Free Exchange		5,971,952	6,000,000	.5,970,840	.5,971,952	.828						129,000	2PE
87215K-AA-1...	Combination Nt	01/15/2002	Call 100.0000		6,887	6,887	6,887	6,887							.155	1
872150-AA-8...	Systems 2001 Asset Tr 7.156% T&W Funding Co VII 6.070% 11/15/07 Lease Bkd Nt 1999-A Cl A	03/15/2002	Paydown		16,633	16,633	.17,284	.16,633	(655)						.298	1PE
	T&W Funding Co VII 6.460% 08/25/06 Lease Bkd Nt 1997-A Cl A	03/25/2002	Paydown		112,046	112,046	.76,318	.112,046	.35,728						1,196	4
					110,767	.110,767	.75,138	.110,767	.35,629						1,216	5

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Design- ation (a)	
87263C-AE-2...	TRI Funding III Inc 7.685% 08/15/10 Ser 1999-1 Cl C	03/01/2002	Paydown			36,720	36,720	36,720							470		1
87263C-AF-9...	TRI Funding III Inc 8.590% 08/15/10 Ser 1999-1 Cl D	03/01/2002	Paydown			36,721	36,721	36,721							526		2
87306#-AA-2...	TTX Lease 41 Tr Eq Tr 7.400% 01/27/06	01/27/2002	Redemption	100.0000		32,242	32,242	32,242							1,193		1
87306#-AC-8...	TTX Lease 41 Tr Eq Tr 7.400% 01/27/06	01/27/2002	Redemption	100.0000		26,723	26,723	26,723							989		1
87306#-AE-4...	TTX Lease 41 Tr Eq Tr 7.400% 01/27/06	01/27/2002	Call	100.0000		244	244	244							9		1
87306#-AE-4...	Ctf Ser C	01/27/2002	Redemption	100.0000		69,434	69,434	69,434							2,569		1
892335-AF-7...	Toys R Us Nt 6.875% 08/01/06 UCFC Ser 1998-1 Cl A2 6.280%	01/31/2002	Tax Free Exchange			5,983,542	6,000,000	5,981,820							214,271	2PE	
90263A-BQ-2...	10/15/14	03/01/2002	Paydown			310,540	310,540	310,481							3,108	1PE	
90338W-AA-1...	US Oncology Corp Sr 8.420% 11/24/06 Secd Nt	02/01/2002	Call	111.7308		1,117,308	1,000,000	.992,006							.15,671		4
905581-AV-6...	(Dow) Nt	01/04/2002	Morgan Stanley & Co Inc			3,099,690	3,000,000	.3,110,580							.54,717	1PE	
907832-AB-5...	Union Pacific RR PTC 6.290% 09/25/07 Ser 1995-B	03/25/2002	Redemption	100.0000		90,401	90,401	90,401							2,843	1PE	
909317-AR-0...	United Air Lines 7.783% 07/01/15 Enhanced ETC Ser 2000-1 Cl A1	01/01/2002	Paydown			432,413	.432,413	.436,014							.16,827		2
913458-A*-6...	Universal Credit Tr BB 9.360% 11/10/14																
913458-A*-6...	Royalty Bkd Nt Ser 1999-B	03/10/2002	Redemption	100.0000		28,918	28,918	28,918							475		2
913458-AA-3...	Universal Credit Tr 6.870% 05/05/09 Royalty Inc Loan Cft 1999-A	03/05/2002	Redemption	100.0000		36,105	36,105	36,105							620		1
91530L-AA-9...	Upjohn Co Employee Stk 9.790% 02/01/04																
91530L-AA-9...	Ownership Tr Deb	02/01/2002	Redemption	100.0000		317,818	317,818	.352,308							.31,114	1PE	
94860*-AU-6...	Wegmans Food Markets 7.280% 03/17/03 Inc Sr Nt	03/17/2002	Redemption	100.0000		285,714	285,714	285,714							5,200		1
94977G-AG-1...	Wells Fargo Mtg Backed 6.750% 02/25/15																
94977G-AG-1...	Sec Tr Ser 2001-17 Cl A7	03/01/2002	Paydown			35,279	35,279	35,163							398	1PE	
94977H-AF-1...	Wells Fargo Mtg Backed 6.750% 09/25/31																
94977H-AF-1...	Sec Tr Ser 2001-18 Cl A6	03/01/2002	Paydown			46,335	46,335	.46,776							.522	1PE	
960320-AA-7...	Westgate Resorts LLC 6.780% 07/15/13 Ser 1998-A Cl A1	03/01/2002	Paydown			82,568	82,568	82,548							.897		1
97181#-FB-4...	Wilmington Tr Co Sec 6.400% 01/02/07 Ln Cft	01/02/2002	Redemption	100.0000		62,905	62,905	62,905							2,013		1
97181#-FC-2...	Wilmington Tr Co Sec 6.400% 01/02/07 Ln Cft	01/02/2002	Redemption	100.0000		45,826	45,826	45,826							1,466		1
97181#-FD-0...	Wilmington Tr Co Sec 6.400% 01/02/03 Ln Cft	01/02/2002	Redemption	100.0000		47,298	47,298	47,298							1,514		1
97181#-FE-8...	Wilmington Tr Co Sec 6.400% 01/02/03 Ln Cft	01/02/2002	Redemption	100.0000		47,203	47,203	47,203							1,511		1
97181#-FF-5...	Wilmington Tr Co Sec 6.400% 01/02/08 Ln Cft	01/02/2002	Redemption	100.0000		18,702	18,702	18,702							.598		1
97181#-FG-3...	Wilmington Tr Co Sec 6.400% 01/02/08 Ln Cft	01/02/2002	Redemption	100.0000		18,702	18,702	18,702							.598		1
97181#-FH-1...	Wilmington Tr Co Sec 6.400% 01/02/08 Ln Cft	01/02/2002	Redemption	100.0000		18,702	18,702	18,702							.598		1

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)	
97181#-FJ-7...	Wilmington Tr Co Sec 6.400% 01/01/05 Ln Ctf.....	01/01/2002...	Redemption 100.0000.....		49,763	49,763	49,763	49,763							1,592		1
97181#-FK-4...	Wilmington Tr Co Sec 6.400% 01/01/05 Ln Ctf.....	01/01/2002...	Redemption 100.0000.....		49,795	49,795	49,795	49,795							1,593		1
97181#-FL-2...	Wilmington Tr Co Sec 6.400% 01/01/05 Ln Ctf.....	01/01/2002...	Redemption 100.0000.....		35,263	35,263	35,263	35,263							1,128		1
97181#-FM-0...	Wilmington Tr Co Sec 6.400% 01/01/05 Ln Ctf.....	01/01/2002...	Redemption 100.0000.....		35,296	35,296	35,296	35,296							1,129		1
97181#-FN-8...	Wilmington Tr Co Sec 6.400% 01/01/05 Ln Ctf.....	01/01/2002...	Redemption 100.0000.....		35,231	35,231	35,231	35,231							1,127		1
98157D-AC-0...	WorldCom Inc Nt 8.000% 05/15/06.....	03/07/2002...	Lehman Brothers Inc.....	2,000,200	2,000,000	2,008,180	2,006,302	(246)				(6,102)	(6,102)	52,000			
98414F-AA-8...	Xerox Equip Lease 3.900% 02/15/08 Owner Tr Ser 2001-1 CI A.....	03/15/2002...	Paydown.....		452,770	452,770	452,770	452,770							2,753		1PE
	Total United States				130,276,685	129,437,231	129,866,155	129,700,209	250,720	0	0	576,476	576,476	2,194,114	XXX	XXX	
	Canada																
69830H-AA-1...	PanCanadian Petroleum 7.900% 01/24/02 Inc MT Nt Tr #00001.....	01/24/2002...	Maturity.....		3,000,000	3,000,000	3,237,570	3,000,000	(3,067)						54,642		1PE
	Total Canada				3,000,000	3,000,000	3,237,570	3,000,000	(3,067)	0	0	0	0	0	54,642	XXX	XXX
	Other Country																
022202-AA-3...	Alumina Enterprise Ltd 10.480% 07/15/10 Sr Nt.....	01/15/2002...	Redemption 100.0000.....		17,491	17,491	17,116	17,491	.309						458		2
069905-AA-5...	Bass North America Inc 8.125% 03/31/02 Gtd Nt.....	03/31/2002...	Maturity.....		2,000,000	2,000,000	2,124,880	2,000,000	(7,778)						.81,250		1PE
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	3,990,395	.136						274,083		2
G2044@-AB-1...	Compass Group PLC Sr 7.550% 09/17/03 Nt Ser A.....	03/01/2002...	Nationwide Life.....		2,114,083	2,000,000	2,000,000	2,000,000				114,083	.114,083	.68,789			2
G6550#-AB-6...	Noble Drilling Ltd Sr 6.500% 12/01/04 Sec Nt Ser B.....	03/01/2002...	Redemption 100.0000.....		226,906	226,906	226,906	226,906							3,687		2
	Total Other Country				8,348,875	8,244,397	8,358,862	8,234,792	(7,333)	0	0	114,083	114,083	428,268	XXX	XXX	
	4599996 - Bonds - Industrial and Misc - United States				0	(7,377,464)	(1,704,843)	(1,718,748)	(10,927)	0	0	1,718,748	1,718,748	21,884	XXX	XXX	
	4599999 - Bonds - Industrial and Miscellaneous				141,625,560	140,681,628	141,462,587	140,935,001	240,320	0	0	690,560	690,560	2,677,023	XXX	XXX	
	Credit Tenant Loans																
	United States																
055385-AA-6...	BFC Guaranty Corp 6.213% 12/01/17 Credit Tenant Lease.....	03/01/2002...	Redemption 100.0000.....		(118)	(118)	(114)	(118)	.3,616								12
12644@-AN-5...	CTL Cap Tr 2001-2 Cr 6.530% 01/15/09 Tenant Lease.....	03/15/2002...	Redemption 100.0000.....		59,585	59,585	59,585	59,585							650		12
17121#-AA-2...	Chrysler Meridian Corp 6.400% 08/31/05 1st Mtg Nt Ser A1.....	02/28/2002...	Redemption 100.0000.....		155,092	.155,092	.155,092	.155,092							4,963		1
17121#-AB-0...	Chrysler Meridian Corp 6.400% 08/31/05 1st Mtg Nt Ser A2.....	02/28/2002...	Redemption 100.0000.....		50,684	50,684	50,684	50,684							1,622		1
17121#-AC-8...	Legg Mason Mtg Cap 7.040% 09/09/08 Corp Ser 1998-CTL-5.....	02/28/2002...	Redemption 100.0000.....		101,367	.101,367	.101,367	.101,367							3,244		1
52465#-AE-5...	Legg Mason Mtg Cap 6.225% 01/10/09 Corp Ser 1999-CTL-19.....	03/09/2002...	Redemption 100.0000.....		41,165	41,165	41,825	41,165	(466)						482		1
839521-AA-9...	South Point Energy 8.400% 05/30/12 Center LLC Lease Obligation.....	03/14/2002...	Nationwide Life.....		962,000	1,000,000	.1,000,000	1,000,000							1,419		2
981468-AA-9...	World Finl Ppty Fin 6.910% 09/01/13 Corp Tower B PTC.....	03/01/2002...	Paydown.....		51,220	51,220	53,208	51,220	(1,934)						.34,067		3
															591		1

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues 0

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Owned at Current Statement Date

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/Option Premium	8 Book Value	*	9 Statement Value	10 Fair Value	11 Year to Date Increase/ (Decrease) by Adjustment	12 Used to Adjust Basis of Hedged Item	13 Other Investment/ Miscellaneous Income	14
259999 - Subtotal - Hedging Transactions									XXX					
279999 - Subtotal - Other Derivative Transactions									XXX					
9999999 - Totals									XXX					

SCHEDULE DB - PART B - SECTION 1

Showing all Options, Caps, Floors and Insurance Futures Options Written and In-Force at Current Statement Date

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Book Value	*	9 Statement Value	10 Fair Value	11 Year to Date Increase/ (Decrease) by Adjustment	12 Used to Adjust Basis	13 Other Investment/ Miscellaneous Income	14
259999 - Subtotal - Hedging Transactions									XXX					
269999 - Subtotal - Income Generation Transactions									XXX					
279999 - Subtotal - Other Derivative Transactions									XXX					
9999999 - Totals									XXX					

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE DB - PART C - SECTION 1

Showing all Collar, Swap and Forwards Open at Current Statement Date

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 Book Value	*	10 Statement Value	11 Fair Value	12 Year to Date Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income	15 Potential Exposure
Floating for Fixed Interest Rate Swap.	2,000,000	01/15/2005	3m+1.5%(3.0%)	01/14/2000	Morgan Stanley International				166,375				2,101	16,725
Fixed for Floating Interest Rate Swap.	5,000,000	04/05/2005	7.18%(1mL)	03/16/2000	Morgan Stanley Capital Svcs.				376,035				64,723	43,420
Floating for Fixed Interest Rate Swap.	2,000,000	10/01/2005	3mL(6.8025%)	09/28/2000	Deutsche Bank				178,473				23,980	18,727
Floating for Fixed Interest Rate Swap.	2,000,000	10/01/2005	3mL+1.8%(4.75%)	09/28/2000	Morgan Stanley International				101,091				(5,145)	18,727
Zero Coupon Swap on AOL Convertible Bond.	1,653,804	12/06/2004	3mL+1.65%(0%)	01/29/2001	Deutsche Bank				29,661				14,671	13,556
Fixed for Floating Interest and Currency Rate Swap.	2,022,984	02/02/2009	3mL+1.70%(GBP7.50%)	02/22/2001	Deutsche Bank				29,632	(337)			(79,880)	26,472
Fixed for Floating Interest Rate Swap.	2,500,000	02/05/2006	5.375%(3mL)	07/25/2001	Morgan Stanley Capital Svcs.				40,058				20,389	24,542
Zero Coupon Swap on Nabors Industries Convertible Bond.	2,433,640	02/05/2006	3mL+1.50%(0%)	07/25/2001	Morgan Stanley International				278,153				22,071	23,891
Fixed for Floating Interest Rate Swap.	7,400,000	11/01/2008	4.6025%(1mL)	12/21/2001	Bear Stearns International				(404,312)				49,801	95,015
Fixed for Floating Interest Rate Swap.	3,112,356	02/08/2012	5.37%(3mL)	02/08/2002	Goldman Sachs				(47,827)				15,628	48,879
Floating for Fixed Interest and Currency Rate Swap.	3,112,356	02/08/2012	3mL(CAD7.59%)	02/09/2002	Merrill Lynch				(22,644)	18,485			(14,969)	48,879
0599999 - Subtotal - Swaps - Hedging Transactions							0	XXX	6,988	735,855			113,370	378,833
Credit default swap on Lowe's Companies Inc., 0.00%, 02/16/21...	3,000,000	05/01/2006		05/01/2001	Salomon Smith Barney				94,306				5,866	30,327
Credit default swap on Fort James Corp., 6.875%, 09/15/07...	2,000,000	05/24/2006		05/24/2001	Morgan Stanley Capital Svcs.				(66,494)				9,925	20,373
Credit default swap on Lowe's Companies Inc., 0.00%, 02/16/21...	5,000,000	06/25/2006		06/25/2001	Merrill Lynch				(28,376)				7,334	51,468
Credit default swap on Verizon Global Funding Corp., 6.75%, 12/01/05...	5,000,000	06/25/2006		06/25/2001	Merrill Lynch				(14,742)				11,244	51,468
Credit default swap on Royal Caribbean Cruises, 8.25%, 04/01/05...	2,000,000	03/02/2005		06/27/2001	Merrill Lynch				(279,480)				15,155	17,098
Credit default swap on Legg Mason Inc., 6.50%, 02/15/06...	3,000,000	07/06/2005		08/21/2001	Merrill Lynch				8,649				8,067	27,118
Credit default swap on Vodafone Group Plc, 7.75%, 02/15/10...	8,000,000	09/21/2006		09/21/2001	Deutsche Bank				59,620				17,209	84,659
Credit default swap on AT&T Corp., 6.00%, 03/15/09...	6,000,000	09/21/2006		09/21/2001	Bear Stearns International				(77,016)				16,427	63,494
Credit default swap on AT&T Corp., 6.00%, 03/15/09...	2,000,000	09/21/2006		09/21/2001	Bear Stearns International				(25,672)				5,476	21,165
Credit default swap on Sears Robuck Acceptance Corp., 7.00%, 02/01/11...	4,000,000	09/21/2006		09/21/2001	JP Morgan				49,137				12,711	42,329
Credit default swap on Merrill Lynch & Co., 6.00%, 02/17/09...	10,000,000	09/24/2006		09/24/2001	Bear Stearns International				61,708				80,966	105,921
0799999 - Subtotal - Swaps - Other Derivative Transactions							XXX	0	(218,360)				190,380	515,420
0899999 - Subtotal - Swaps							0	XXX	6,988	517,495			303,750	894,253
2599999 - Subtotal - Hedging Transactions							0	XXX	6,988	735,855			113,370	378,833
2799999 - Subtotal - Other Derivative Transactions							XXX	0	(218,360)				190,380	515,420
9999999 - Totals							0	XXX	6,988	517,495			303,750	894,253

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE DB - PART D - SECTION 1

Showing all Futures Contracts and Insurance Futures Contracts Open at Current Statement Date

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Current Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Cash Deposit	Variation Margin Information			13 Potential Exposure
									10 Recognized	11 Used to Adjust Basis of Hedged Item	12 Deferred	
0199999 - Subtotal - Long Futures - Hedging Transactions			0	0	0	XXX	XXX	0	0	0	0	0
0499999 - Subtotal - Long Futures			0	0	0	XXX	XXX	0	0	0	0	0
June 02 CBT 5 YR Note...	531	06/15/2002	55,689,123	55,082,953	.606,170	02/27/2002	CBT...				.606,170	531,000
June 02 CBT 10 YR Note...	326	06/15/2002	33,828,125	33,399,719	.428,406	02/25/2002	CBT...				.428,406	456,400
Cash Deposits - Prudential								278,499				
0599999 - Subtotal - Short Futures - Hedging Transactions			89,517,248	88,482,672	1,034,576	XXX	XXX	278,499	0	0	1,034,576	987,400
0899999 - Subtotal - Short Futures			89,517,248	88,482,672	1,034,576	XXX	XXX	278,499	0	0	1,034,576	987,400
2599999 - Subtotal - Hedging Transactions			89,517,248	88,482,672	1,034,576	XXX	XXX	278,499	0	0	1,034,576	987,400
2799999 - Subtotal - Other Derivative Transactions			89,517,248	88,482,672	1,034,576	XXX	XXX	278,499	0	0	1,034,576	987,400
9999999 - Totals			89,517,248	88,482,672	1,034,576	XXX	XXX	278,499	0	0	1,034,576	987,400

STATEMENT AS OF MARCH 31, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *
				5 First Month	6 Second Month	7 Third Month	
Bank of New York.....New York, NY.....				169,131	10,418,775	141,243	
Bank One Corporation.....Chicago, IL.....	1.240	9,580		7,688,938	830,044	4,268,694	
First Interstate Bank of Nevada.....Phoenix, AZ.....				200,000	200,000	200,000	
Sandy Spring Bank.....Olney, MD.....				5,000	260,461	81,461	
0199998 Deposits in 3 depositories which do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX			37,162	35,580	(18,435)	XXX
0199999 Totals - Open Depositories	XXX	9,580		8,100,232	11,744,860	4,672,962	XXX
0399999 Total Cash on Deposit	XXX	9,580		8,100,232	11,744,860	4,672,962	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX				XXX
0599999 Total Cash	XXX	9,580		8,100,232	11,744,860	4,672,962	XXX