



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

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

NAIC Group Code	0140 <small>(Current Period)</small>	0140 <small>(Prior Period)</small>	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 <small>(Street and Number)</small>			Columbus, OH 43215-2220 <small>(City or Town, State and Zip Code)</small>		
Main Administrative Office	Columbus, OH 43215-2220 <small>(City or Town, State and Zip Code)</small>			One Nationwide Plaza <small>(Street and Number)</small> 800-882-2822 <small>(Area Code) (Telephone Number)</small>		
Mail Address	One Nationwide Plaza <small>(Street and Number or P.O. Box)</small>			Columbus, OH 43215-2220 <small>(City or Town, State and Zip Code)</small>		
Primary Location of Books and Records	Columbus, OH 43215-2220 <small>(City or Town, State and Zip Code)</small>			One Nationwide Plaza <small>(Street and Number)</small> 800-882-2822-97952 <small>(Area Code) (Telephone Number)</small>		
Internet Website Address	www.nationwide.com					
Statement Contact	John A. Reese <small>(Name)</small>			800-882-2822-97952 <small>(Area Code) (Telephone Number) (Extension)</small> 614-677-6688 <small>(FAX Number)</small>		
Policyowner Relations Contact	Columbus, OH 43215-2220 <small>(City or Town, State and Zip Code)</small>			One Nationwide Plaza <small>(Street and Number)</small> 800-882-2822-96408 <small>(Area Code) (Telephone Number) (Extension)</small>		

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 ofOhio.....} ss
County ofFranklin.....}

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

Joseph John Gasper President	Glenn Warren Soden Assistant Secretary	David Allen Jacoby Controller
---------------------------------	---	----------------------------------

Subscribed and sworn to before me this
30th day of April, 2002

Patricia 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

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)		
3. Liability for deposit-type contracts (including \$ Modco Reserve)	4,285,103	
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		
9.4 Interest Maintenance Reserve	2,360,228	2,226,181
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		
24.8 Payable for securities	6,883,270	
24.9 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	498,922	4,999,238
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 \$)		
36.2 shares preferred (value included in Line 30 \$)		
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		
3. Considerations for supplementary contracts with life contingencies		
4. Net investment income	50,697,757	145,044,315
5. Commissions and expense allowances on reinsurance ceded	284,128,294	1,393,403,560
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts	6,999,693	28,613,542
7. Aggregate write-ins for miscellaneous income	2,795,363	7,029,497
8. Total (Lines 1 to 7)	453,867,711	2,103,536,102
9. Death Benefits	785,475	556,835
10. Matured endowments		
11. Annuity Benefits	65,932,279	238,906,618
12. Disability benefits and benefits under accident and health contracts		
13. Coupons, guaranteed annual pure endowments and similar benefits		
14. Surrender benefits and withdrawals for life contracts	3,446,052	7,942,059
15. Group conversions		
16. Interest and adjustments on contract or deposit-type contract funds	1,552	43,409
17. Payments on supplementary contracts with life contingencies		
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		
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		
25. Total (Lines 18 to 24)	138,345,497	683,727,553
26. Dividends paid to policyholders		
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		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		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	
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		
33.3 Mortgage loans	77,561,332	360,970,757
33.4 Real estate	215	1,905
33.5 Other invested assets		
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	25,000,000	75,000,000
36.2 Borrowed money \$0 less amounts repaid \$0		
36.3 Capital notes \$0 less amounts repaid \$0		
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies		
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		
37.2 Interest on indebtedness		
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies		1,309,955
37.4 Other applications (net)	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
0702. MISCELLANEOUS INCOME RECEIVED	2,795,363	7,029,497
0703.		
0798. Summary of remaining write-ins for Line 7 from overflow page		
0799. TOTALS (Lines 0701 thru 0703 plus 0798) (Line 7 above)	2,795,363	7,029,497
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. TOTALS (Lines 2401 thru 2403 plus 2498) (Line 24 above)		

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	(6,109,017)	(10,851,384)
(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)

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	-		
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

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 of 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 [X] 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:
.....

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

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.			1
	Report the statement value of mortgage loans at the end of this reporting period for the following categories:		Amount
1.1	Long-Term Mortgages In Good Standing		
	1.11 Farm Mortgages	\$	
	1.12 Residential Mortgages	\$	
	1.13 Commercial Mortgages	\$	732,293,961
	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	\$	487,487
	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	\$	330,769
	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 committment 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	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals	8,890,084	XXX	9,002,101	1,584	

SCHEDULE DA - PART 2- Verification

Short-Term Investments Owned				
	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	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

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
1 Replication RSAT Number	2 Description	3 NAIC Designation or Other Description	4 Statement Value	5 Fair Value	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 Carribbean 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 Robuck 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

SCHEDULE DB - PART F - SECTION 2

	Reconciliation of Replicated (Synthetic) Assets Open									
	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-to-Date	
	1	2	3	4	5	6	7	8	9	10
	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	Total Replicated (Synthetic) Assets Statement Value	Number of Positions	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

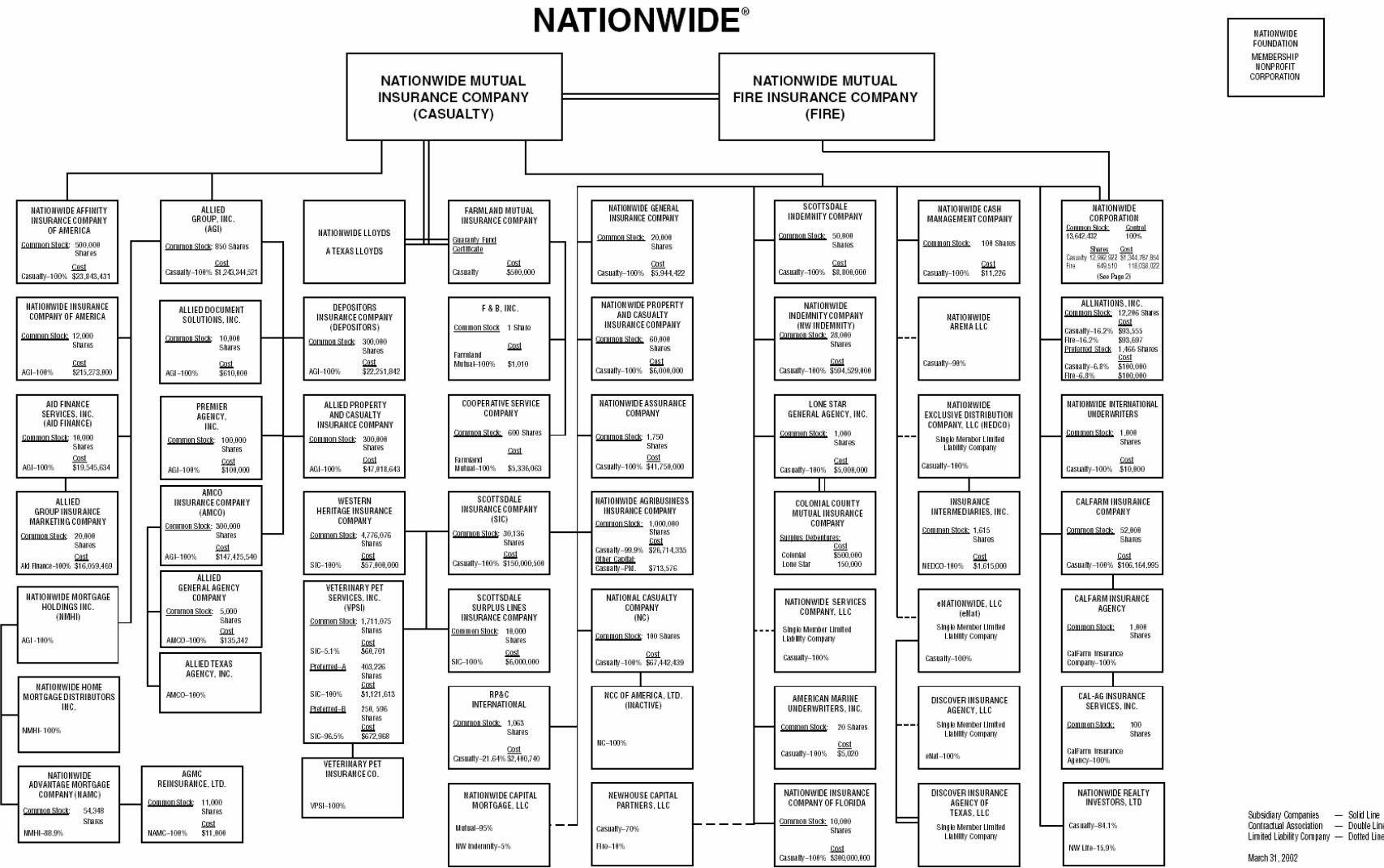
SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

During Current Year to Date - Allocated by States and Territories

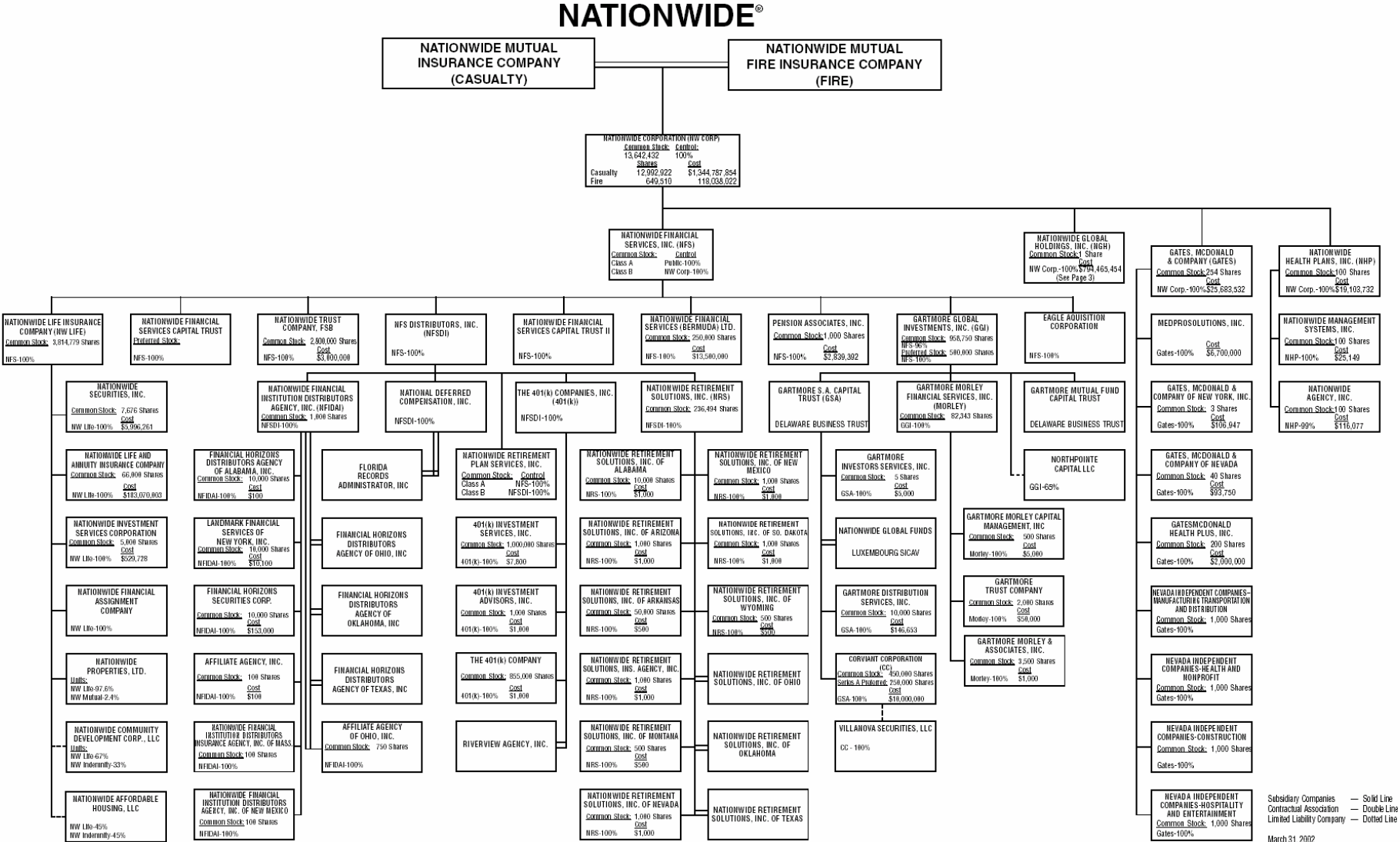
States, Etc.		1	Direct Business Only				
			Life Contracts		4	5	6
			2	3			
		Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contract Funds	Other Considerations
1. Alabama	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
90. Reporting entity contributions for employee benefit plans		XXX					
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX					
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX					
93. Premium or annuity considerations waived under disability or other contract provisions		XXX					
94. Aggregate of other amounts not allocable by State		XXX					
95. Totals (Direct Business)		XXX	21,598,280	190,506			447,021,845
96. Plus Reinsurance Assumed		XXX					
97. Totals (All Business)		XXX	21,598,280	190,506			447,021,845
98. Less Reinsurance Ceded		XXX	352,447				359,211,582
99. 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.

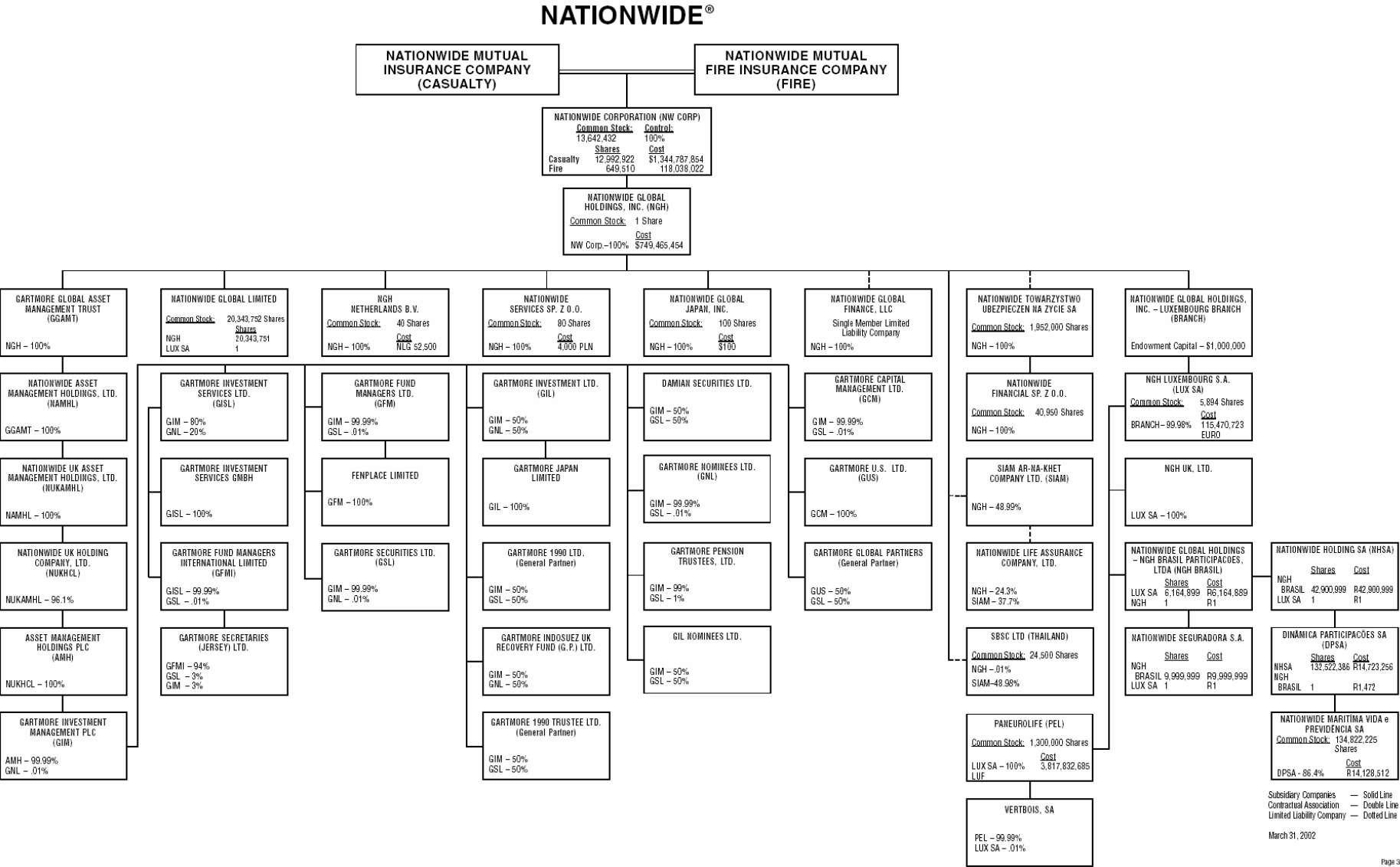
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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



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



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

EO1

Showing all Real Estate ACQUIRED During the Current Quarter

[illegible]

EO2

Showing all Mortgage Loans ACQUIRED during the Current Quarter

[illegible]

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

SCHEDULE BA - PART 1

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

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

SCHEDULE BA - PART 2

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

1	Location		4	5	6 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/ Adjusted Carrying Value Less Encum- brances 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	3										
Number of Units and Description	City	State	Name of Purchaser or Nature of Disposition	Date Acquired								
			NONE									
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		1Z
312915-UF-6	FHLMC REMIC Ser 1504 Z 7.000% 05/15/23 FHLMC REMIC Ser 2412 6.500% 02/15/09	02/26/2002	UBS, Warburg, Dillon Read		1,002,956	972,563		1
31339D-TJ-7	PD FHLMC REMIC Ser 2423 7.000% 05/15/23	02/01/2002	UBS, Warburg, Dillon Read		10,282,813	10,000,000	48,750	1
31339W-BZ-8	ME FHLMC REMIC Ser 2326 6.500% 11/15/29	03/20/2002	UBS, Warburg, Dillon Read		8,290,000	8,000,000	42,000	1
3133TT-WY-3	PW FNMA REMIC Ser 7.000% 02/25/20	03/01/2002	Salomon Smith Barney		4,052,187	4,000,000	3,611	1
31358Q-L7-8	1992-182 CI PZ FNMA REMIC Ser 6.850% 06/25/22	03/01/2002	Interest Capitalization		166,879	166,879		1
31358R-G5-6	1992-214 Z FNMA Grantor Tr Ser 7.000% 05/25/07	03/01/2002	Interest Capitalization		95,545	95,545		1Z
31358S-UU-3	2000-39 VB FNMA REMIC Ser 7.500% 03/25/23	02/27/2002	Raymond James & Assoc Inc.		13,641,312	13,100,900	7,642	1Z
31358T-5U-9	1993-23PZ FNMA REMIC Ser 2002-4 6.500% 07/25/20	03/01/2002	Interest Capitalization		58,977	58,977		1Z
31392B-WQ-5	CI VB Government Natl Mtg 6.500% 09/16/30	02/13/2002	CS First Boston Corporation		9,996,875	10,000,000	32,500	1
383739-ZD-4	Assn Ser 2001-7 CI OL Vendee Mtg Tr REMIC 7.250% 09/15/25	02/08/2002	Lehman Brothers Inc.		10,071,875	10,000,000	21,667	1Z
911760-GT-7	Ser 1995-3 1Z Vendee Mtg Tr REMIC 7.250% 09/15/25	01/30/2002	Greenwich Capital Markets Inc.		16,493,993	15,936,225	9,628	1Z
911760-GT-7	Ser 1995-3 1Z	03/01/2002	Interest Capitalization		96,281	96,281		1Z
Total United States					74,322,766	72,500,443	165,798	XXX
3199999 - Total - Bonds - Special Revenue					74,322,766	72,500,443	165,798	XXX
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	19,461	1
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	62,667	2PE
293489-AA-8	Enogex Inc Sr Nt 8.125% 01/15/10	03/13/2002	McDonald & Co Sec Inc.		1,043,590	1,000,000	14,219	2
49337E-AB-6	Keyspan Gas East MT Nt 6.900% 01/15/08 Michigan Cons Gas Co 7.060% 05/01/12	02/08/2002	Goldman Sachs & Company		3,186,210	3,000,000	16,100	1
594457-BH-5	1st Mtg Ser B	03/04/2002	ABN Amro Sec (USA) Inc.		1,480,276	1,400,000	9,884	1
629377-AM-4	NRG Energy Inc Sr Nt 6.750% 07/15/06 National Rural 6.000% 05/15/06	02/15/2002	CS First Boston Corporation		1,953,840	2,000,000	13,500	2
637432-CQ-6	Utilities Coll Tr Nt Niagara Mohawk Pwr 7.750% 05/15/06	02/07/2002	Various		6,568,660	6,500,000	88,417	1
653522-CV-2	Corp 1st Mtg Northern Border 7.100% 03/15/11	03/04/2002	UBS, Warburg, Dillon Read		2,749,855	2,540,000	61,242	2PE
664785-AF-9	Partners Nt	02/20/2002	Bank of America Bisd Dealer		984,520	1,000,000	31,556	2PE
668074-AF-4	Northwestern Corp Nt 7.875% 03/15/07	03/08/2002	CS First Boston Corporation		999,460	1,000,000		2PE
695114-BM-9	Pacificorp 1st Mtg Bd 5.650% 11/01/06 Pinnacle West Cap Corp 6.400% 04/01/06	02/05/2002	Pressprich R W		4,075,506	4,050,000	63,563	1
723484-AB-7	Sr Nt Sierra Pacific Power 8.000% 06/01/08	02/26/2002	Salomon Smith Barney		5,702,621	5,610,000	149,600	2
826418-AY-1	Co Sec GNR Nt Ser A	02/01/2002	Tax Free Exchange		2,997,812	3,000,000	40,000	2PE
Total United States					34,983,040	34,100,000	570,207	XXX
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	20,622	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	02/25/2002	Various		3,109,680	3,000,000	17,876	2PE
126404-AB-8	Sr Nt 144A	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	03/14/2002	Piper Jaffray Inc.		5,109,375	5,000,000	17,500	1PE
00253C-HS-9	1999-6 Cl A7	03/14/2002	Greenwich Capital Markets Inc.		2,000,000	2,000,000	10,458	1PE
02378J-AT-5	2002-1 Cl M1	02/18/2002	Direct		2,492,882	2,458,191	42,817	2PE
02378J-AU-2	American Airlines AMR 7.377% 05/23/19	02/18/2002	Direct		3,916,298	3,916,298	68,232	3
026609-AL-1	Enhanced ETC Ser 2001-1 Cl B	02/22/2002	Pressprich R W		3,137,310	3,000,000	84,375	1
03937R-A*-3	EETC Ser 2001-1C	03/20/2002	Morgan/JP/Securities Inc.		3,917,522	4,000,000		2Z
06050H-BL-1	American Airlines AMR 7.379% 05/23/16	03/01/2002	Bank of America Bisd Dealer		5,965,265	5,834,000	5,267	1PE
067383-AA-7	BEETC Ser 2001-1C	02/28/2002	Legg Mason Wood Walker Inc.		1,020,630	1,000,000	17,494	2PE
07274A-AA-9	American Home Prods 6.250% 03/15/06	01/24/2002	Salomon Smith Barney		13,800,000	13,800,000		1PE
07384Y-AW-6	Corp Nt	03/11/2002	Raymond James & Assoc Inc.		7,234,063	7,000,000	26,005	1PE
075816-AA-6	Arch Chemicals Inc Sr 7.940% 03/20/07	03/07/2002	UBS, Warburg, Dillon Read		3,182,160	3,000,000	59,338	2
097014-AC-8	Nt	02/04/2002	Various		3,397,829	3,180,000	83,239	1
103043-B*-5	Bank of America Mtg 6.500% 01/25/32	02/05/2002	Nesbitt-Burns Securities Inc.		3,047,466	3,000,000		2Z
14040K-AH-1	Sec Ser 2001-12 Cl 1A3	03/21/2002	Bank of America Bisd Dealer		8,205,000	8,000,000	15,424	1PE
144285-AE-3	Bard (C R) Inc Nt 6.700% 12/01/26	01/03/2002	Dain Rauschar Inc.		991,190	1,000,000	30,712	2Z
144285-AE-3	Bayer 2002-A Pass 6.100% 01/02/13	01/23/2002	Tax Free Exchange		2,983,174	3,000,000	101,667	2Z
16162T-MT-0	Through Tr PTC	03/22/2002	Salomon Smith Barney		7,063,438	7,000,000	34,125	1
172953-QH-7	Bear Stearns ABS Inc 7.430% 09/25/31	02/04/2002	First Tennessee Bank NA		5,050,000	5,000,000	5,208	1PE
17303C-BM-2	Ser 2001-AC1 Ser 1A5	03/20/2002	Morgan/JP/Securities Inc.		8,000,000	8,000,000	19,583	1PE
17305E-AV-7	Beckman Instruments 7.050% 06/01/26	03/25/2002	Salomon Smith Barney		2,932,500	3,000,000	23,925	1PE
184502-AM-4	Inc Nt	02/27/2002	Bank of America Bisd Dealer		4,890,710	5,000,000	106,667	2
20046F-AE-0	Boeing Cap Corp Sr Nt 7.375% 09/27/10	03/22/2002	Dain Rauschar Inc.		1,933,125	2,000,000	8,805	1PE
216831-AD-9	Bowne & Co Inc Sr 7.310% 01/30/12	01/31/2002	Bank of America Bisd Dealer		3,020,040	3,000,000	32,292	2PE
224051-AG-7	Unsec Nt	01/04/2002	UBS, Warburg, Dillon Read		2,021,640	2,000,000	53,000	2
25468P-AY-2	Capital One Master Tr 6.310% 06/15/11	02/14/2002	Dain Rauschar Inc.		2,914,230	3,000,000	36,998	1
25468P-BX-3	Ser 1998-1 A	02/21/2002	Morgan/JP/Securities Inc.		997,810	1,000,000		1PE
257870-B#-1	Carpenter Technology 7.625% 08/15/11	03/07/2002	Direct		3,000,000	3,000,000		2Z
257870-C*-4	Corp Nt Ser C	03/07/2002	Direct		3,000,000	3,000,000		2Z
294754-AS-5	Carpenter Technology 7.625% 08/15/11	02/15/2002	Wachovia Capital Markets Inc.		4,999,995	5,000,000	22,685	1PE
343861-AK-6	Chase Mtg Fin Corp Ser 6.750% 08/25/29	03/25/2002	Dain Rauschar Inc.		976,610	1,000,000	5,213	2PE
38141G-BU-7	1999-S10 Cl A13	02/01/2002	Goldman Sachs & Company		1,013,000	1,000,000	4,767	1
413086-AB-5	Citicorp Mtg Sec Corp 6.250% 10/25/29	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
44183R-AE-7	Household Pvt Label Cr 5.500% 01/18/11							
	Cd Tr Ser 2002-1 Cl A	03/22/2002	Banc One Capital		7,989,320	8,000,000		1PE
45254T-KR-4	IMPAC Secd Assets CMN 6.750% 04/25/32							
	Owner Tr Ser 2002-1 Cl A15	01/29/2002	Bear Stearns Securities Corp		4,999,122	5,000,000	28,125	1PE
43708A-AD-4	Indymac Home Eq Mtg 6.372% 05/25/33							
	Ser SPMD 2002-A Cl AF6	03/26/2002	CS First Boston Corporation		4,000,000	4,000,000	2,124	1PE
478366-AK-3	Johnson Controls Inc 5.000% 11/15/06							
	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							
	Ptnrshp LP Sr Nt	02/15/2002	Bank of America Bisd Dealer		2,000,000	2,000,000		2PE
524660-C#-2	Leggett & Platt Inc MT 6.250% 09/09/08							
	Nt Ser C	02/12/2002	Dain Rauschar Inc		4,524,930	4,500,000	113,281	1
52610*-AJ-2	Lennox Intl Inc Sr 7.060% 07/06/05							
	Prom Nt	02/15/2002	Lehman Brothers Inc		5,072,250	5,000,000	72,561	2
53354#-AC-1	Lincoln Electric 6.360% 03/12/12							
	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
55262T-EB-5	MBNA Master Credit 5.900% 08/15/11							
	Card Tr Ser 1999-B Cl A	03/20/2002	Morgan/JP/Securities Inc		10,054,688	10,000,000	16,389	1PE
55264T-AQ-4	MBNA Master Credit 4.950% 06/15/09							
	Card Tr Ser 2002-A1 Cl A	01/23/2002	CS First Boston Corporation		9,998,788	10,000,000		1
55265K-AE-9	Master Asset Sec Tr 6.750% 11/25/31							
	Ser 2001-1 Cl A5	02/28/2002	Merrill Lynch		6,148,125	6,000,000	4,500	1PE
552673-AV-7	MCI Communications 6.950% 08/15/06							
	Corp Sr Nt	03/07/2002	Lehman Brothers Inc		1,911,280	2,000,000	10,425	1
571900-AU-3	Marriott Intl Inc Nt 7.000% 01/15/08							
	Ser E	03/15/2002	Direct		2,002,180	2,000,000	25,278	2PE
57859H-BS-2	Maytag Corp MT Nt Ser 6.875% 03/31/06							
	D	02/05/2002	Banc One Capital		2,595,425	2,500,000	60,634	2PE
589929-XW-3	Merrill Lynch Mtg 6.550% 02/25/31							
	Investors Ser 2002-AFC1 Cl AF3	01/25/2002	Merrill Lynch		1,999,569	2,000,000	13,100	1PE
589929-XZ-6	Merrill Lynch Mtg 7.320% 09/25/32							
	Investors Ser 2002-AFC1 Cl MF2	01/25/2002	Merrill Lynch		1,999,195	2,000,000	14,640	1PE
589929-YM-4	Merrill Lynch Mtg 6.160% 12/25/31							
	Investors Ser 2002-A1 Cl 2A3	02/19/2002	Merrill Lynch		4,048,438	4,000,000	13,347	1PE
608190-AA-2	Mohawk Inds Inc Nt 6.500% 04/15/07	03/25/2002	Wachovia Capital Markets Inc		2,493,650	2,500,000		2
61744A-AD-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
62827G-AA-3	Mutual Fund Fee Tr XIX 6.440% 12/01/09							
	Ser 2002-1 Cl 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
68619A-AN-7	Origen Manufactured 6.170% 12/15/23							
	Hsg Ser 2002-A Cl A3	03/06/2002	CS First Boston Corporation		1,999,359	2,000,000	8,912	1PE
69362B-AC-6	PSEG 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
71343X-AA-2	PepsiAmericas Inc MT 5.950% 02/15/06							
	Nt	01/08/2002	Dain Rauschar Inc		3,069,090	3,000,000	72,392	2PE
75935@-AC-4	Reinalt t-Thomas Corp Sr 7.000% 03/28/12							
	Nt	03/28/2002	Banc One Capital		3,000,000	3,000,000		2Z
760985-HX-2	Residential Asset Mtg 6.600% 03/25/32							
	Prod Inc Ser 2002-RZ1 Cl A5	02/14/2002	Direct		4,997,880	5,000,000	22,917	1PE
761042-CM-0	Resecuritization Mtg 6.500% 06/19/13							
	Tr Ser 2000-A Cl A9	02/15/2002	Greenwich Capital Markets Inc		3,027,188	3,000,000	14,625	1PE
76176L-FF-3	Reynolds Metals Co MT 7.000% 05/15/09							
	Nt	03/01/2002	Pressprich R W		5,866,795	5,500,000	118,708	1PE
76824*-AN-4	River Fuel Trust #1 5.810% 03/15/06							
	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
79548K-UG-1	Salomon Bros Mtg Sec 7.250% 04/25/27							
	VII Inc Ser 1997-LB2 Cl B1	01/31/2002	Dain Rauschar Inc		380,154	372,017	300	1PE
805564-HX-2	Saxon Asset Securities 6.270% 02/25/16							
	Tr Ser 2001-1 Cl 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
80851Q-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
	Sprint Cap Corp Nt 6.000% 01/15/07	03/11/2002	Tax Free Exchange		5,971,952	6,000,000	56,000	2
	Structured Asset Sec 6.500% 03/25/29							
863572-YX-5	Corp Ser 1999-1 Cl 2A7	02/25/2002	CS First Boston Corporation		1,017,188	1,000,000	4,875	1PE
	Sunoco Logistics Ptnrs 7.250% 02/15/12							
86765B-AA-7	Op LP Nt	02/04/2002	Lehman Brothers Inc.		1,986,500	2,000,000		2PE
883199-AF-8	Textron Fin Corp Nt 7.125% 12/09/04	02/21/2002	Lazard Freres & Co.		2,071,700	2,000,000	30,479	1PE
892335-AG-5	Toys R Us Nt 6.875% 08/01/06	01/31/2002	Tax Free Exchange		5,983,542	6,000,000	214,271	2PE
	Trident Seafoods Corp 7.320% 03/21/12							
89615#-AF-3	Sr Sec Nt	03/21/2002	BA Securities		2,000,000	2,000,000		2Z
	Trinity Industries 7.755% 02/15/09							
89652P-AA-6	Leasing Co PTC Tr Ser 2002-1	02/15/2002	Morgan/JP/Securities Inc.		5,000,000	5,000,000		2
905530-AM-3	Union Camp Corp Nt 7.000% 08/15/06	02/22/2002	Merrill Lynch		3,149,760	3,000,000	7,000	2PE
	U S Freightways Corp 8.500% 04/15/10							
916906-AB-6	Nt	01/09/2002	Salomon Smith Barney		1,105,060	1,000,000	21,014	1PE
96647K-AJ-1	Whitman Corp Nt 6.000% 05/01/04	01/29/2002	Direct		5,407,943	5,205,000	78,075	2PE
	Worthington Inds Inc 6.700% 12/01/09							
981811-AC-6	Nt	02/04/2002	Lehman Brothers Inc.		960,070	1,000,000	12,283	2PE
98413T-DC-2	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	XXX
Canada								
82028K-AC-5	Shaw Communications 8.250% 04/11/10							
	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
	PPX Investment Corp Sr 7.590% 02/09/12							
	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	XXX
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	TCNZ 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
	ArceI Fin Ltd Sr Sec 5.984% 02/01/09							
03937S-AA-8	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
	Petrobras Intl Fin Co 9.750% 07/06/11							
71645W-AB-7	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		2Z
Total Other Country					24,353,400	24,000,000	254,589	XXX
4599999 - Total - Bonds - Industrial, Misc.					365,839,731	362,514,175	3,040,376	XXX
Credit Tenant Loans								
United States								
02780*-AA-0	American National Bank 7.500% 05/10/12							
	& Tr Cr Tenant Lease	03/27/2002	Libra Investments		890,019	863,727	3,059	1
	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
	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
	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
	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
	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	XXX
4699999 - Total - Bonds - Credit Tenant Loans					12,988,476	12,707,072	18,265	XXX
6099997 - Total - Bonds - Part 3					494,404,303	487,821,690	3,902,264	XXX
6099998 - Total - Bonds - Part 5					127,555	127,529	1	XXX

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

[illegible]

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues0 .

E04.4

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Desig- nation (a)
BONDS																
US Governments																
United States																
36209M-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		1
36210A-AJ-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		1
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		1
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		1
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		1
	North Pacific Fishing 5.900%															
	05/09/06															
66137#-AA-1	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	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	XXX
Special Revenue & Assessment																
United States																
Puerto Rico																
745160-FX-4	Puerto Rico Comwl 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	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-Q5-4	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		1Z
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		1Z
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		1Z
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		1Z
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		1Z
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

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Desig- nation (a)
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-VI	03/01/2002	Paydown		104,273	104,273	105,536	104,273	(413)					1,132		1
3133TA-TV-4	FHLMC REMIC Ser T-6 A7 6.860% 09/25/28 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-S5-5	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	FHLMC REMIC Ser 12-A 9.250% 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		1Z
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		1Z
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

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Desig- nation (a)
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 1989-64E	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 1989-62G	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 FNMA DUS Pool #380488 6.100%	03/01/2002	Paydown		480,224	480,224	475,497	480,224	2,029					5,613		1
31377L-UM-3	07/01/08 Government Natl Mtg 6.500% 07/20/05	03/01/2002	Paydown		10,290	10,290	10,247	10,290	43					105		1
3837H1-SP-7	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	El Paso Nat Gas Co Nt 7.750% 01/15/02	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	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	1998-2 CI 1A-4 ARE-QRS 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 MIF	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

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- ation (a)
00915X-AM-3	Air Prods & Chems Inc 6.080% 08/26/03 MT Nt Ser B	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	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	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	2,494,425	2,492,882	(463)					42,817		2PE
02378J-AJ-7	American Airlines AMR 7.379% 05/23/16 EETC Ser 2001-1C	02/18/2002	Direct		3,916,298	3,916,298	3,916,298	3,916,298						68,232		3
037705-AA-8	Appalachian NPI LLC Sr 7.760% 02/28/16 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 Cl 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-E6-9	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 Sr 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 Cl 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 Cl 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 Cl 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-Q3-8	Citicorp Mtg Sec Corp 6.500% 09/25/31 Ser 2001-10 Cl 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

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- ation (a)
21686@-AA-3	Coopers & Lybrand L L 6.890% 03/18/07 P Sr Nt Ser A	03/18/2002	Redemption	100.0000	357,143	357,143	357,143	357,143						12,235		1
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 CI 2M2 Crown Cork & Seal Fin 6.750% 12/15/03	03/01/2002	Paydown		174,303	174,303	170,217	174,303	3,513					2,258		1PE
22825M-AA-6	S A Nt Cyprus Amax Minerals 8.360% 07/02/05	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	Co Equip Nt Ser 1995-C DLJ Mtg Accept Corp 8.254% 06/25/20	01/02/2002	Redemption	100.0000	322,252	322,252	322,252	322,252						13,470		2
23323C-BL-8	Ser 2000-S4 CI 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 CI 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 Ser 98-1 CI 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 Delta Funding Home Eq 6.190% 02/15/31	01/21/2002	Maturity		2,000,000	2,000,000	2,152,440	2,000,000	(2,724)					58,520		1PE
24763L-ES-5	Ln Tr Ser 1998-4 CI A4F Disney Walt Co Sr Nt 7.020%	03/01/2002	Paydown		250,276	250,276	247,049	250,276	3,071					2,449		1PE
254687-AP-1	01/10/07 Dow Chemical Co PT Tr 7.600% 01/02/02	01/10/2002	Redemption	100.0000	143,361	143,361	143,361	143,361						5,032		1PE
26055H-AA-9	Ser 1992-A1 Empire Funding Corp 6.530% 02/25/19	01/02/2002	Redemption	100.0000	123,737	123,737	123,737	123,737						4,700		1PE
291701-CM-0	Home Ln Owner Tr 1998-2 A4 FIMAC Loan Receivables 7.350% 04/15/19	02/01/2002	Paydown		467,929	467,929	467,863	467,929	1,866					3,455		1PE
302471-AJ-6	Trust Nt Ser 1997-A CI A Falcon Auto Dealership 6.067% 01/05/23	03/01/2002	Paydown		30,376	30,376	30,827	30,376	(367)					363		1
30605A-AA-1	LLC Ser 2001-1 CI A1 Federal Express Corp 7.650% 01/15/14	03/01/2002	Paydown		125,880	125,880	125,883	125,880	(2)					1,344		1Z
31331F-AW-1	PTC Ser 1997-1C First Security Auto 6.000% 03/15/05	01/15/2002	Redemption	100.0000	142,035	142,035	146,831	142,035	(4,537)					5,433		2PE
336212-AJ-4	Owner Tr 1999-1 B Fremont Home Loan 7.280% 06/25/29	03/15/2002	Paydown		137,595	137,595	137,482	137,595	45					1,357		1PE
35729B-AB-7	Owner Tr Ser 1999-2 CI A1 GE Capital Mtg Serv 6.500% 04/25/24	03/01/2002	Paydown		245,375	245,375	244,832	245,375	631					3,467		1PE
36157L-L7-1	Inc Ser 1994-6 CI M GE Capital Mtg Serv 6.000% 10/25/08	03/01/2002	Paydown		374,571	374,571	374,864	374,571	(217)					3,838		1PE
36157L-SA-7	Inc Ser 1993-13 CI A5 GE Capital Mtg Serv 6.250% 10/25/28	03/01/2002	Paydown		532,994	532,994	531,329	532,994	1,959					5,221		1PE
36157R-QW-8	Inc Ser 1998-14 CI A1 GE Capital Mtg Serv 6.500% 04/25/13	03/01/2002	Paydown		293,688	293,688	295,064	293,688	539					3,054		1PE
36158G-AA-6	Inc REMIC PTC Ser 1998-7 CI A General Motors Corp 8.950% 07/02/09	03/01/2002	Paydown		658,132	658,132	657,660	658,132	1,538					6,111		1PE
37045G-AB-9	PTC Ser 1991-A2 General Parts Inc Sr 7.790% 08/13/11	01/02/2002	Redemption	100.0000	606,191	606,191	649,667	606,191	(17,391)					27,127		2PE
37048*-AE-6	Nt Global Franchise Tr 6.349% 06/01/18	02/13/2002	Redemption	100.0000	79,200	79,200	79,200	79,200						3,085		3
37934E-AA-0	1998-1 CI A1	03/01/2002	Paydown		185,239	185,239	186,164	185,239	(67)					1,965		1PE

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- ation (a)
387328-A*-8	Granite Construction 6.540% 03/15/10 Co Sr Nt	03/15/2002	Redemption	100.0000	333,333	333,333	328,283	333,333	4,464					10,900		2
40429N-AB-4	HS Receivables Corp 9.600% 11/29/06 Ltd Oblig Fxd Rate Nt Ser 99-3 A	03/29/2002	Redemption	100.0000	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
41161P-AD-5	Harborview Mtg Loan Tr 7.489% 08/19/30	03/01/2002	Paydown		648,970	648,970	668,439	648,970	(18,164)					6,717		1PE
41161P-AU-7	Ser 2000-1 Cl IIIA Harborview Mtg Loan Tr 7.460% 12/19/30	03/01/2002	Paydown		714,580	714,580	718,153	714,580	(2,990)					8,497		1PE
42209E-EJ-5	Ser 2000-2 Cl B1 Headlands Mtg Sec Inc 7.250% 11/25/27	03/01/2002	Paydown		8,114	8,114	8,166	8,114	(30)					98		1PE
42333H-GY-2	CMO Ser 1997-5 Cl B1 Heller Financial Inc 7.000% 03/19/02	03/19/2002	Maturity		3,000,000	3,000,000	3,073,020	3,000,000	(5,139)					105,000		1PE
440452-AC-4	MT Nt Hormel Foods Corp Nt 6.625% 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
449670-FB-9	IMC Home Equity Loan 7.080% 12/20/29 Tr Ser 1998-5 Cl M2	03/01/2002	Paydown		214,796	214,796	203,318	214,796	9,568					3,802		1PE
456606-CX-8	Indymac Home Eq Mtg 5.680% 10/25/16 Ser 2001-C Cl AFB4	03/01/2002	Paydown		(46,287)	(46,287)	(46,280)	(46,287)						(18,933)		1PE
46014H-BA-6	International Paper Co 8.170% 03/18/02	03/18/2002	Maturity		1,000,000	1,000,000	1,065,780	1,000,000	(2,748)					55,148		2PE
464126-AD-3	MT Nt Irwin Home Equity Ln 6.890% 06/15/29	03/01/2002	Paydown		356,630	356,630	350,988	356,630	5,109					3,951		1PE
49228R-AC-7	Tr Ser 1999-2 Cl A4 Kern River Funding 6.676% 07/31/16	03/31/2002	Redemption	100.0000	21,569	21,569	21,569	21,569						240		1
493063-AV-3	Corp Sr Nt Key Auto Finance Tr 6.000% 01/15/07	03/15/2002	Paydown		103,982	103,982	103,966	103,982	7					1,027		1PE
501717-AJ-1	Ser 1999-1 Cl B LAI Vehicle Lease Sec 6.160% 12/15/03	03/15/2002	Paydown		261,965	261,965	261,965	261,965						3,461		1PE
525170-AW-6	Tr Ser 1998-A Cl A Lehman ABS Corp PTC 6.770% 11/25/22	03/01/2002	Paydown		15,171	15,171	15,178	15,171	(19)					257		1PE
52518R-AJ-5	1997-P1 A Lehman Structured Sec 7.175% 03/30/27	02/01/2002	Paydown		157,348	157,348	158,036	157,348	(589)					2,300		1PE
52519E-AA-2	Corp CMO 1998-A B1 Lehman Receivables IV 6.260% 10/15/06	03/15/2002	Paydown		57,778	57,778	40,924	57,778	16,854					585		4
55262T-FW-8	T&W Lease Backed Nt MBNA Master Credit 6.500% 04/15/10	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
57634N-BA-0	Card Tr Ser 2000-L Cl A Master Finl Asset Sec 8.250% 04/20/29	03/01/2002	Paydown		191,236	191,236	190,265	191,236	950					2,492		2PE
581557-AL-9	1998-A Cl B1 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
585525-DU-9	Mellon Res Funding 7.017% 03/25/30 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
58983*-FD-6	Meridian Tr Co Secd Ln 6.400% 01/01/07	01/01/2002	Redemption	100.0000	69,502	69,502	69,502	69,502						2,224		1
589929-XB-9	Cft Merrill Lynch Mtg 6.500% 03/25/12	03/01/2002	Paydown		44,283	44,283	44,560	44,283	(254)					481		1PE
591559-AA-7	Investors Ser 2001-S1 Cl 1A2 MetLife Cap Eq Loan Tr 6.850% 05/20/08	03/20/2002	Paydown		220,253	220,253	221,389	220,253	(507)					2,593		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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- ation (a)
591739-BS-5	Metropolitan Asset 6.382% 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 6.280% 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 4.426% 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 7.000% 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 7.350% 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 6.758% 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 9.060% 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 8.610% 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 7.330% 10/30/07 Nt	01/30/2002	Redemption	100.0000	46,511	46,511	46,511	46,511						852		6
65504#-AA-8	Noble Drilling/Paul 6.330% 12/20/03 Romano Inc Secd Nt	03/20/2002	Redemption	100.0000	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) 6.940% 05/12/11 (No2) LLC Sr Nt	03/12/2002	Redemption	100.0000	13,215	13,215	13,215	13,215						153		1
68240M-AH-1	125 Home Loan Owner 9.260% 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 6.370% 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 7.000% 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 7.500% 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 7.000% 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 3.670% 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 12.000% 03/10/30 C Sub Nt	02/15/2002	Redemption	100.0000	17,898	17,898	17,898	17,898						537		2Z
70467F-AA-3	Peachtree Franchise 6.680% 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 6.300% 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 6.550% 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 6.970% 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 5.780% 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 2.849% 02/01/06	02/01/2002	Redemption	100.0000	333,333	333,333	329,092	333,333	3,389					7,644		1Z

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Design- ation (a)
74341*-AA-1	Prologis RACER I LLC 7.760% 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 7.730% 01/14/12 Tr Asset Bkd PTC Cl B	03/14/2002	Paydown		52,836	52,836	52,836	52,836						684		1PE
74434U-CE-2	Prudential Home Mtg 6.776% 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 Inc Sr Nt	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 Inc Sr Nt	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 Corp Coll Tr Deb Ser N	03/15/2002	Maturity		2,000,000	2,000,000	2,000,000	2,000,000						82,700		1
79548K-UH-9	Salomon Bros Mtg Sec 7.250% 04/25/27 VII Inc Ser 1997-LB2 Cl B2	03/01/2002	Paydown		6,617	6,617	6,127	6,617	468					81		1PE
79548K-ZK-7	Salomon Bros Mtg Sec 7.930% 06/25/28 VII Inc Ser 1998-A01 Cl A7	03/01/2002	Paydown		154,332	154,332	157,998	154,332	(3,064)					1,940		1PE
79548K-ZL-5	Salomon Bros Mtg Sec 7.000% 06/25/28 VII Inc Ser 1998-A01 Cl B1	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
80311T-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	Sr Nt 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 AF7 Saxon Asset Securities 2.900% 04/25/27	03/01/2002	Paydown		128,340	128,340	128,961	128,340	(356)					1,527		1PE
805559-CA-7	Tr Ser 1997-3 Cl BV Solectron Corp Liquid 0.000% 01/27/19	03/25/2002	Paydown		245,758	245,758	238,308	245,758	1,155					1,026		2PE
834182-AJ-6	Yield Option Sr Nt Southwest Airlines Co 8.700% 07/01/11	01/29/2002	Direct		1,785,105	3,500,000	1,585,115	1,585,115				199,990	199,990			3
844741-AL-2	PTC Ser A3 Sprint Cap Corp Nt 6.000% 01/15/07	01/01/2002	Paydown		48,405	48,405	50,536	48,405	(1,901)					2,106		1PE
852060-AL-6	Stanfield CLO Ltd 9.000% 07/15/14	03/11/2002	Tax Free Exchange		5,971,952	6,000,000	5,970,840	5,971,952	828					129,000		2PE
85430R-AA-9	Combination Nt Systems 2001 Asset Tr 7.156% 12/15/11	01/15/2002	Call	100.0000	6,887	6,887	6,887	6,887						155		1
87203R-AC-6	PTC Ser 2001 Cl B T&W Funding Co VII 6.070% 11/15/07	03/15/2002	Paydown		16,633	16,633	17,284	16,633	(655)					298		1PE
87215K-AA-1	Lease Bkd Nt 1999-A Cl A T&W Funding Co VII 6.460% 08/25/06	03/15/2002	Paydown		112,046	112,046	76,318	112,046	35,728					1,196		4
87215Q-AA-8	Lease Bkd Nt 1997-A Cl A	03/25/2002	Paydown		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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	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	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	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	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	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	244						9		1
87306#-AE-4	TTX Lease 41 Tr Eq Tr 7.400% 01/27/06	01/27/2002	Redemption	100.0000	69,434	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	5,983,542	282					214,271		2PE
90263A-BQ-2	US Oncology Corp Sr 8.420% 11/24/06 10/15/14	03/01/2002	Paydown		310,540	310,540	310,481	310,540	674					3,108		1PE
90338W-AA-1	Secd Nt 6.700% 04/01/09 Union Carbide Corp	02/01/2002	Call	111.7308	1,117,308	1,000,000	992,006	1,117,308	122,428					15,671		4
905581-AV-6	(Dow) Nt 6.290% 09/25/07 Union Pacific RR PTC	01/04/2002	Morgan Stanley & Co Inc		3,099,690	3,000,000	3,110,580	3,107,237	(260)			(7,547)	(7,547)	54,717		1PE
907832-AB-5	Ser 1995-B 7.783% 07/01/15 United Air Lines	03/25/2002	Redemption	100.0000	90,401	90,401	90,401	90,401						2,843		1PE
909317-AR-0	Enhanced ETC Ser 2000-1 Cl A1 Universal Credit Tr BB 9.360% 11/10/14	01/01/2002	Paydown		432,413	432,413	436,014	432,413	(3,284)					16,827		2
913458-A*-6	Royalty Bkd Nt Ser 1999-B Universal Credit Tr 6.870% 05/05/09	03/10/2002	Redemption	100.0000	28,918	28,918	28,918	28,918						475		2
913458-AA-3	Royalty Inc Loan Cft 1999-A Upjohn Co Employee Stk 9.790% 02/01/04	03/05/2002	Redemption	100.0000	36,105	36,105	36,105	36,105						620		1
91530L-AA-9	Ownership Tr Deb Wegmans Food Markets 7.280% 03/17/03	02/01/2002	Redemption	100.0000	317,818	317,818	352,308	317,818	(12,133)					31,114		1PE
94860*-AU-6	Inc Sr Nt 6.750% 02/25/15	03/17/2002	Redemption	100.0000	285,714	285,714	285,714	285,714						5,200		1
94977G-AG-1	Sec Tr Ser 2001-17 Cl A7 Wells Fargo Mtg Backed 6.750% 09/25/31	03/01/2002	Paydown		35,279	35,279	35,163	35,279	117					398		1PE
94977H-AF-1	Sec Tr Ser 2001-18 Cl A6 Westgate Resorts LLC 6.780% 07/15/13	03/01/2002	Paydown		46,335	46,335	46,776	46,335	(427)					522		1PE
960320-AA-7	Ser 1998-A Cl A1 Wilmington Tr Co Sec 6.400% 01/02/07	03/01/2002	Paydown		82,568	82,568	82,548	82,568	47					897		1
97181#-FB-4	Ln Cft Wilmington Tr Co Sec 6.400% 01/02/07	01/02/2002	Redemption	100.0000	62,905	62,905	62,905	62,905						2,013		1
97181#-FC-2	Ln Cft Wilmington Tr Co Sec 6.400% 01/02/03	01/02/2002	Redemption	100.0000	45,826	45,826	45,826	45,826						1,466		1
97181#-FD-0	Ln Cft Wilmington Tr Co Sec 6.400% 01/02/03	01/02/2002	Redemption	100.0000	47,298	47,298	47,298	47,298						1,514		1
97181#-FE-8	Ln Cft Wilmington Tr Co Sec 6.400% 01/02/08	01/02/2002	Redemption	100.0000	47,203	47,203	47,203	47,203						1,511		1
97181#-FF-5	Ln Cft Wilmington Tr Co Sec 6.400% 01/02/08	01/02/2002	Redemption	100.0000	18,702	18,702	18,702	18,702						598		1
97181#-FG-3	Ln Cft Wilmington Tr Co Sec 6.400% 01/02/08	01/02/2002	Redemption	100.0000	18,702	18,702	18,702	18,702						598		1
97181#-FH-1	Ln Cft	01/02/2002	Redemption	100.0000	18,702	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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Desig- nation (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 Xerox Equip Lease 3.900% 02/15/08	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		1
98414F-AA-8	Owner Tr Ser 2001-1 Cl 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	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
02044@-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
06550#-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							1Z
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		1Z
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	Chrysler Meridian Corp 6.400% 08/31/05 1st Mtg Nt Ser A3.....	02/28/2002	Redemption	100.0000	101,367	101,367	101,367	101,367						3,244		1
52465#-AE-5	Legg Mason Mtg Cap 7.040% 09/09/08 Corp Ser 1998-CTL-5.....	03/09/2002	Redemption	100.0000	41,165	41,165	41,825	41,165	(466)					482		1
52465#-AM-7	Legg Mason Mtg Cap 6.225% 01/10/09 Corp Ser 1999-CTL-19.....	01/10/2002	Redemption	100.0000	45,589	45,589	44,048	45,589	1,191					1,419		2
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				(38,000)	(38,000)	34,067		3
981468-AA-9	World Finl Pty Fin 6.910% 09/01/13 Corp Tower B PTC.....	03/01/2002	Paydown.....		51,220	51,220	53,208	51,220	(1,934)					591		1

SCHEDULE D - PART 4

[illegible]

E05.10

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	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Acquisition	Exchange or Counterparty	Cost/Option Premium	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income
					NONE								
2599999 - Subtotal - Hedging Transactions								XXX					
2799999 - 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	2	3	4	5	6	7	8	9	10	11	12	13	14
Description	Number of Contracts or Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index	Date of Issuance/ Purchase	Exchange or Counterparty	Consideration Received	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis	Other Investment/ Miscellaneous Income
					NONE								
2599999 - Subtotal - Hedging Transactions								XXX					
2699999 - Subtotal - Income Generation Transactions								XXX					
2799999 - 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	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Description	Notional Amount	Date of Maturity, Expiry, or Settlement	Strike Price, Rate or Index Rec (Pay)	Date of Opening Position or Agreement	Exchange or Counterparty	Cost or (Consideration Received)	Book Value	*	Statement Value	Fair Value	Year to Date Increase/ (Decrease) by Adjustment	Used to Adjust Basis of Hedged Item	Other Investment/ Miscellaneous Income	Potential Exposure
Floating for Fixed Interest Rate Swap.....	2,000,000	01/15/2005	3mL+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 Roebuck 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	2	3	4	5	6	7	8	9	Variation Margin Information			13
									10	11	12	
Description	Number of Contracts	Maturity Date	Original Value	Current Value	Variation Margin	Date of Opening Position	Exchange or Counterparty	Cash Deposit	Recognized	Used to Adjust Basis of Hedged Item	Deferred	Potential Exposure
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						XXX	XXX					
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

[illegible]