



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 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
Kathleen Dunbar Ricord	Douglas Craig Robinette	John Stephen Skubik
Mark Raymond Thresher	Richard Michael Waggoner	Susan Ackerman Wolken

DIRECTORS OR TRUSTEES

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

State of _____Ohio_____ }
County of _____Franklin_____ } ss

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

Joseph John Gasper President	Glenn Warren Soden Assistant Secretary	David Allen Jacoby Controller
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Subscribed and sworn to before me this
31st day of October, 2002

STATEMENT AS OF SEPTEMBER 30, 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	3,684,740,399	0	3,684,740,399	2,465,217,458
2. Stocks:				
2.1 Preferred stocks	5,581,114	0	5,581,114	
2.2 Common stocks	0	0	0	
3. Mortgage loans on real estate:				
3.1 First liens	852,793,785	0	852,793,785	664,115,238
3.2 Other than first liens	0	0		
4. Real estate:				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0		
4.2 Properties held for the production of income (less \$0 encumbrances)	679,231	0	679,231	1,223,436
4.3 Properties held for sale (less \$0 encumbrances)	139,440	0	139,440	
5. Policy loans	538,146	0	538,146	485,476
6. Premium notes, including \$0 for first year premiums	0	0		
7. Cash (\$(5,038,647)) and short-term investments (\$5,902,272)	863,625	0	863,625	12,368,946
8. Other invested assets	0	0		
9. Receivable for securities	979,791	0	979,791	1,743,683
10. Aggregate write-ins for invested assets	3,094,187		3,094,187	1,326,469
11. Subtotals, cash and invested assets (Lines 1 to 10)	4,549,409,718	0	4,549,409,718	3,146,480,706
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers	0	0		218,354
12.2 Commissions and expense allowances due	30,844,002	0	30,844,002	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		
14. Federal and foreign income tax recoverable and interest thereon (including \$40,638,762 net deferred tax asset)	40,638,762	31,694,073	8,944,689	4,362,869
15. Guaranty funds receivable or on deposit	996	0	996	1,628
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$0 loading)	0	0		
17. Accident and health premiums due and unpaid	0	0		
18. Investment income due and accrued	51,080,681	22,020	51,058,661	34,011,741
19. Net adjustment in assets and liabilities due to foreign exchange rates	0	0		
20. Receivable from parent, subsidiaries and affiliates	5,687,778	0	5,687,778	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	(19,304)	(19,304)	0	
24. Aggregate write-ins for other than invested assets	6,340,948	2,727,977	3,612,971	3,056,962
25. Total assets excluding Separate Accounts business (Lines 11 to 24)	4,683,983,581	34,424,766	4,649,558,815	3,222,276,351
26. From Separate Accounts Statement	1,913,855,184	0	1,913,855,184	2,312,919,419
27. Total (Lines 25 and 26)	6,597,838,765	34,424,766	6,563,413,999	5,535,195,770
DETAILS OF WRITE-INS				
1001. DERIVATIVES	3,094,187	0	3,094,187	1,326,469
1002.	0	0	0	0
1003.	0	0	0	
1098. Summary of remaining write-ins for Line 10 from overflow page				
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)	3,094,187		3,094,187	1,326,469
2401. ACCOUNTS RECEIVABLE & OTHER ASSETS	3,612,971	0	3,612,971	3,056,962
2402. DEFERRED SOFTWARE COSTS	2,727,977	2,727,977	0	0
2403.	0	0		
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	6,340,948	2,727,977	3,612,971	3,056,962

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for Life contracts \$4,402,859,882 less \$0 included in Line 6.3 (including \$4,260,291,664 Modco Reserve)	4,402,859,882	3,112,218,533
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	0	
3. Liability for deposit-type contracts (including \$0 Modco Reserve)	4,646,057	
4. Contract claims:		
4.1 Life	55,506	
4.2 Accident and health	0	
5. Policyholders' dividends \$0 and coupons \$0 due and unpaid	0	
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment to (including \$0 Modco Reserve)	0	
6.2 Dividends not yet apportioned (including \$0 Modco Reserve)	0	
6.3 Coupons and similar benefits (including \$0 Modco Reserve)	0	
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$0 discount; including \$0 accident and health premiums	0	
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	
9.2 Provision for experience rating refunds, including \$0 accident and health experience rating refunds	0	
9.3 Other amounts payable on reinsurance including \$0 assumed and \$0 ceded	0	
9.4 Interest Maintenance Reserve	2,075,965	2,226,181
10. Commissions to agents due or accrued—life and annuity contracts \$325,744 accident and health \$0 and deposit-type contract funds \$4,386,511	4,712,254	3,457,230
11. Commissions and expense allowances payable on reinsurance assumed	0	
12. General expenses due or accrued	1,058,815	930,441
13. Transfers to Separate Accounts due or accrued (net) (Including \$(33,004,629) accrued for expense allowances recognized in reserves)	(58,133,728)	(61,136,626)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	1,070,955	(33,801)
15. Federal and foreign income taxes, including \$998,776 on realized capital gains (losses) (including \$0 net deferred tax liability)	4,641,688	10,475,594
16. Unearned investment income	13,367	15,787
17. Amounts withheld or retained by company as agent or trustee	94,641	92,555
18. Amounts held for agents' account, including \$0 agents' credit balances	0	
19. Remittances and items not allocated	1,298,960	2,008,174
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	
21. Liability for benefits for employees and agents if not included above	0	
22. Borrowed money \$0 and interest thereon \$0	0	
23. Dividends to stockholders declared and unpaid	0	
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve	17,480,174	14,058,614
24.2 Reinsurance in unauthorized companies	0	
24.3 Funds held under reinsurance treaties with unauthorized reinsurers	0	
24.4 Payable to parent, subsidiaries and affiliates	79,917,679	10,038,451
24.5 Drafts outstanding	0	
24.6 Liability for amounts held under uninsured accident and health plans	0	
24.7 Funds held under coinsurance	0	
24.8 Payable for securities	16,182,520	
24.9 Capital notes \$0 and interest thereon \$0	0	
25. Aggregate write-ins for liabilities	478,927	4,999,238
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	4,478,453,662	3,099,350,371
27. From Separate Accounts Statement	1,913,855,184	2,312,919,419
28. Total Liabilities (Lines 26 and 27)	6,392,308,846	5,412,269,790
29. Common capital stock	2,640,000	2,640,000
30. Preferred capital stock	0	
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes	0	
33. Gross paid in and contributed surplus	212,960,000	152,960,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(44,494,847)	(32,674,020)
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 29 \$0)	0	
36.20 shares preferred (value included in Line 30 \$0)	0	
37. Surplus (total Lines 31 + 32 + 33 + 34 + 35 - 36) (Including \$0 in Separate Accounts Statement)	168,465,153	120,285,980
38. Totals of Lines 29, 30 and 37	171,105,153	122,925,980
39. Totals of Lines 28 and 38	6,563,413,999	5,535,195,770
DETAILS OF WRITE-INS		
2501. RESERVE FOR ESCHEAT FUNDS.....	478,927	509,381
2502. RESERVE FOR FULLY PURCHASED ANNUITIES (EXHIBIT 10, COLUMN 6, LN 14)	0	4,489,857
2503.	0	
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	478,927	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.	0	
3402.	0	
3403.	0	
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

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	323,275,031	428,787,377	529,445,187
2. Considerations for supplementary contracts with life contingencies	0		
3. Net investment income	187,324,800	109,948,811	160,988,361
4. Amortization of Interest Maintenance Reserve (IMR)	482,788	136,070	234,618
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0		
6. Commissions and expense allowances on reinsurance ceded	81,598,720	48,992,748	78,161,306
7. Reserve adjustments on reinsurance ceded	1,060,348,359	950,300,669	1,326,711,735
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	21,320,578	21,505,953	28,613,542
8.2 Charges and fees for deposit-type contracts	0		
8.3 Aggregate write-ins for miscellaneous income	6,230,257	5,975,099	7,010,624
9. Totals (Lines 1 to 8.3)	1,680,580,534	1,565,646,726	2,131,165,373
10. Death benefits	1,211,002	559,020	556,835
11. Matured endowments (excluding guaranteed annual pure endowments)	0		
12. Annuity benefits	194,924,475	186,240,924	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	39,140,661	7,441,828	7,942,059
16. Group conversions	0		
17. Interest and adjustments on contract or deposit-type contract funds	220,215	43,409	43,409
18. Payments on supplementary contracts with life contingencies	0		
19. Increase in aggregate reserves for life and accident and health contracts	1,290,588,679	1,046,632,008	1,464,743,809
20. Totals (Lines 10 to 19)	1,526,085,032	1,240,917,189	1,712,192,731
21. Commissions on premiums, annuity considerations, and deposit-type contract funds(direct business only)	98,794,472	86,159,289	120,992,948
22. Commissions and expense allowances on reinsurance assumed	0		
23. General insurance expenses	18,921,947	16,065,548	22,013,036
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,696,514	3,010,809	3,645,147
25. Increase in loading on deferred and uncollected premiums	0		
26. Net transfers to or (from) Separate Accounts	34,824,865	240,651,908	287,153,330
27. Aggregate write-ins for deductions	0	691,116	895,475
28. Totals (Lines 20 to 27)	1,681,322,830	1,587,495,859	2,146,892,667
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(742,297)	(21,849,133)	(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)	(742,297)	(21,849,133)	(15,727,294)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	6,933,014	(2,863,395)	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)	(7,675,311)	(18,985,738)	(17,964,749)
34. Net realized capital gains or (losses) less capital gains tax of \$ (2,018,280) (excluding taxes of \$ (332,572) transferred to the IMR)	(4,207,636)	213,019	(1,236,724)
35. Net income (Line 33 plus Line 34)	(11,882,946)	(18,772,718)	(19,201,473)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	122,925,982	67,769,265	67,769,265
37. Net income (Line 35)	(11,882,946)	(18,772,718)	(19,201,473)
38. Change in net unrealized capital gains (losses)	(232,498)	487,655	611,086
39. Change in net unrealized foreign exchange capital gain (loss)	0		
40. Change in net deferred income tax	4,581,820	608,246	1,419,779
41. Change in non-admitted assets and related items	(42,597)	(255,718)	(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	(3,421,561)	(4,300,516)	(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	(466,588)	(1,718,630)
48. Change in surplus notes	0		
49. Cumulative effect of changes in accounting principles	0	3,190,042	3,190,042
50. Capital changes:			
50.1 Paid in	0		
50.2 Transferred from surplus (Stock Dividend)	0		
50.3 Transferred to surplus	0		
51. Surplus adjustment:			
51.1 Paid in	60,000,000	50,000,000	75,000,000
51.2 Transferred to capital (Stock Dividend)	0		
51.3 Transferred from capital	0		
51.4 Change in surplus as a result of reinsurance	0		
52. Dividends to stockholders	0		
53. Aggregate write-ins for gains and losses in surplus	(443,745)	(877,200)	(1,169,600)
54. Net change in capital and surplus for the year (Lines 37 through 53)	48,179,171	29,613,202	55,156,717
55. Capital and surplus, as of statement date (Lines 36 + 54)	171,105,153	97,382,467	122,925,982
DETAILS OF WRITE-INS			
08.301. MISCELLANEOUS INCOME	6,230,257	5,975,099	7,010,624
08.302.	0	0	0
08.303.	0		
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)	6,230,257	5,975,099	7,010,624
2701. INCREASE IN RESERVES FOR FULLY PURCHASED ANNUITIES	0	691,116	895,475
2702.	0		
2703.	0		
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	0	691,116	895,475
5301. PENSION ADJUSTMENT	(443,113)	0	0
5302. (DECREASE) INCREASE IN GUARANTY FUND	(632)	(150)	(150)
5303. ADJUSTMENT TO INITIAL COMMISSION AND EXPENSE ALLOWANCE	0	(877,050)	(1,169,450)
5398. Summary of remaining write-ins for Line 53 from overflow page	0		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	(443,745)	(877,200)	(1,169,600)

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	323,275,031	529,445,187
2. Charges and fees for deposit-type contracts		
3. Considerations for supplementary contracts with life contingencies	0	
4. Net investment income	174,081,212	145,044,315
5. Commissions and expense allowances on reinsurance ceded	1,133,389,078	1,393,403,560
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts	21,320,578	28,613,542
7. Aggregate write-ins for miscellaneous income	6,244,364	7,029,497
8. Total (Lines 1 to 7)	1,658,310,263	2,103,536,102
9. Death Benefits	1,211,002	556,835
10. Matured endowments		
11. Annuity Benefits	194,924,475	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	39,140,661	7,942,059
15. Group conversions		
16. Interest and adjustments on contract or deposit-type contract funds	64,015	43,409
17. Payments on supplementary contracts with life contingencies		
18. Total (Lines 9 to 17)	235,340,153	247,448,922
19. Commissions on premiums, annuity considerations and deposit-type contract funds	97,539,447	115,183,622
20. Commissions and expense allowances on reinsurance assumed		
21. General insurance expenses	18,921,947	22,013,035
22. Insurance taxes, licenses and fees, excluding federal income taxes	2,696,514	3,645,147
23. Net transfers to or (from) Separate Accounts	31,821,967	295,436,828
24. Aggregate write-ins for deductions		
25. Total (Lines 18 to 24)	386,320,029	683,727,553
26. Dividends paid to policyholders		
27. Federal income taxes (excluding tax on capital gains)	10,748,640	(12,555,585)
28. Total (Lines 25 to 27)	397,068,669	671,171,968
29. Net cash from operations (Line 8 minus Line 28)	1,261,241,594	1,432,364,134
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds	408,963,011	398,413,697
30.2 Stocks		10,000
30.3 Mortgage loans	29,790,433	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	447,046	157
30.7 Miscellaneous proceeds	0	(377,000)
30.8 Total investment proceeds (Lines 30.1 to 30.7)	440,190,206	477,410,343
31. Net tax on capital gains (losses)	0	
32. Total (Line 30.8 minus Line 31)	440,190,206	477,410,343
33. Cost of investments acquired (long-term only):		
33.1 Bonds	1,638,456,128	1,680,536,145
33.2 Stocks	5,581,114	
33.3 Mortgage loans	218,663,397	360,970,757
33.4 Real estate	2,302	1,905
33.5 Other invested assets		
33.6 Miscellaneous applications	1,767,716	645,394
33.7 Total investments acquired (Lines 33.1 to 33.6)	1,864,470,657	2,042,154,201
34. Net increase (or decrease) in policy loans and premium notes	52,670	(1,031,544)
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34)	(1,424,333,122)	(1,563,712,313)
Cash from Financing and Miscellaneous Sources		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in	60,000,000	75,000,000
36.2 Borrowed money \$ less amounts repaid \$		
36.3 Capital notes \$ less amounts repaid \$		
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies		
36.5 Other cash provided	91,586,207	12,388,648
36.6 Total (Lines 36.1 to 36.5)	151,586,207	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)	151,586,207	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)	(11,505,321)	(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)	863,625	12,368,946
DETAILS OF WRITE-INS		
0701. MISCELLANEOUS INCOME RECEIVED	6,244,364	7,029,497
0702.		0
0703.		
0798. Summary of remaining write-ins for Line 7 from overflow page		
0799. TOTALS (Lines 0701 thru 0703 plus 0798) (Line 7 above)	6,244,364	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			
2. Ordinary Life Insurance	68,214,514	104,787,405	120,970,077
3. Ordinary Individual Annuities	1,593,586,106	2,376,150	1,852,373,711
4. Credit Life (Group & Individual)			
5. Group Life Insurance			
6. Group Annuities	97,906,559		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		1,435,753,218	
11. Subtotal	1,759,707,179	1,542,916,773	2,127,276,797
12. Deposit-Type Contracts			
13. Total	1,759,707,179	1,542,916,773	2,127,276,797
DETAILS OF WRITE-INS			
1001. OTHER CONSIDERATIONS		1,435,753,218	
1002. DEPOSIT - TYPE FUNDS		0	
1003.		0	
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 thru 1003 plus 1098)(Line 10 above)		1,435,753,218	

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 (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, which approximates fair value.
- (2) Issuer obligations are stated at amortized cost using the modified scientific method.
- (3) Common stocks are stated at market.
- (4) Preferred stocks are stated at market, except for redeemable preferred stocks which are stated at cost.
- (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 September 30 are as follows:

	9/30/02	12/31/01
(1) Total of all deferred tax assets (admitted and nonadmitted)	50,165,570	37,660,567
(2) Total of all deferred tax liabilities	(9,526,808)	(10,851,384)
(3) Total deferred tax assets nonadmitted	31,694,073	22,446,314
(4) Increase (decrease) in deferred tax assets non admitted	9,247,759	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:

	9/30/02	12/31/01
1. Current year expense	5,610,648	2,542,773
2. Tax credits	-	-
3. Current year equity tax	-	-
4. Prior year over/under accrual	(695,914)	(1,078,498)
5. Current income tax incurred	4,914,734	1,464,275

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

DTAs	Statutory	Tax	Difference	Tax Effect
6. Reserves	4,407,563,087	4,389,463,708	18,099,379	6,334,783
7. DAC	-	110,552,434	110,552,434	38,693,352
8. None	-	-	-	-
9. Total DTAs	1,136,897,012	993,566,810	143,330,202	50,165,570
10. DTAs nonadmitted	31,694,073	-	31,694,073	31,694,073

DTLs	Statutory	Tax	Difference	Tax Effect
11. Reserves	-	(134,875)	(134,875)	(47,206)
12. Bonds	3,684,740,399	3,664,607,784	(20,132,615)	(7,046,415)
13. Ceding commission	-	-	-	-
14. Internally developed software costs	2,869,792	-	(2,869,792)	(1,004,427)
15. Total DTLs	3,701,560,324	3,674,340,872	(27,219,452)	(9,526,808)

NOTES TO FINANCIAL STATEMENTS

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

DTAs	9/30/02	12/31/01	Change
16. Reserves	6,334,783	3,185,426	3,149,357
17. DAC	38,693,352	32,312,818	6,380,534
18. None	-	-	-
19. Total DTAs	50,165,570	37,660,567	12,505,004
20. DTAs nonadmitted	31,694,073	22,446,314	9,247,759

DTLs	9/30/02	12/31/01	Change
21. Reserves	(47,206)	(58,100)	10,894
22. Bonds	(7,046,415)	(3,296,419)	(3,749,996)
23. Ceding commission	-	(6,022,450)	6,022,450
24. Internally developed software costs	(1,004,427)	(879,463)	(124,964)
25. Total DTLs	(9,526,808)	(10,851,384)	1,324,576

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

	Amount	Tax Effect
1. Income before taxes	(7,118,428)	(2,491,450)
2. Dividends received deduction	(912,867)	(319,503)
3. Reserves	8,602,170	3,010,760
4. DAC	16,903,399	5,916,189
5. Ceding commission	-	-
6. Investments	(1,031,937)	(361,178)
7. Accrued deferred comp	-	-
8. None	-	-
9. None	-	-
10. All other	(411,912)	(144,169)
11. Taxable income	16,030,424	5,610,648

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

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

Current year	5,610,648
2001	2,542,773
2000	-
1999	5,094,161

- F.
- (1) On October 1, 2002 Nationwide Financial Services, Inc. (NFS) closed on a series of transactions that resulted in the aquisition of 100 percent of Provident Mutual Life Insurance Company and affiliated companies. The transactions decreased Nationwide Corporation’s economic ownership in NFS from 80% to 63% and as a result the Company no longer qualifies to file a consolidated federal income tax return as a member of the Nationwide Mutual consolidated group. As of October 1, 2002 the Company will only file a consolidated return with Nationwide Life Insurance Company (NLIC).
- (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.

NOTES TO FINANCIAL STATEMENTS

(10) Information Concerning Parent, Subsidiaries, and Affiliates

The Company is a wholly owned subsidiary of NLIC. NLIC is a wholly owned subsidiary of NFS, a public holding company domiciled in the State of Delaware, which in turn, is a majority owned subsidiary of Nationwide Corporation (Corp). Corp is a subsidiary of Nationwide Mutual Insurance Company (NMIC) and Nationwide Mutual Fire Insurance Company.

During 2002, the Company received capital contributions from NLIC in the amount of \$60,000,000 (\$75,000,000 in 2001).

(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.....

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	\$	0	0
13.22 Preferred Stock	\$	0	0
13.23 Common Stock	\$	0	0
13.24 Short-term Investments	\$	0	0
13.25 Mortgages, Loans or Real Estate	\$	0	0
13.26 All Other	\$	0	0
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	\$	0	0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$	0	0

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)
SPX Corporation.....	Chase Manhattan.....	Term Loan.....
AMI Semiconductor.....	Credit Suisse First Boston.....	Term Loan.....
Collins & Aikman Floor Coverings.....	Credit Suisse First Boston.....	Term Loan.....
LTV Corp.	Credit Suisse First Boston.....	Term Loan.....
Resolution Performance Product.....	Morgan Stanley (Secd Loans).....	Term Loan.....
Yuasa Cap, Inc.	Morgan Stanley (Secd 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	\$	0
	1.12 Residential Mortgages	\$	0
	1.13 Commercial Mortgages	\$	849,497,859
	1.14 Total Mortgages in Good Standing	\$	849,497,859
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	\$	3,295,926
	1.44 Total Mortgages in Process of Foreclosure.....	\$	3,295,926
1.5	Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Col. 3, Lines 3.1 plus 3.2).....	\$	852,793,785
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter		
	1.61 Farm Mortgages	\$	
	1.62 Residential Mortgages	\$	
	1.63 Commercial Mortgages	\$	
	1.64 Total Mortgages Foreclosed and Transferred to Real Estate	\$	

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	825,051	822,790	1,822,560
2. Increase (decrease) by adjustment	(2,656)	(4,347)	(4,119)	(29,773)
3. Cost of acquired	330,769			538,462
4. Cost of additions to and permanent improvements	215	2,086		1,905
5. Total profit (loss) on sales	263,003			78,692
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales	989,716			1,188,409
8. Book/adjusted carrying value at end of current period	825,051	822,790	818,671	1,223,436
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	825,051	822,790	818,671	1,223,436
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	825,051	822,790	818,671	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	733,454,524	816,584,797	381,434,671
2. Amount loaned during period:				
2.1. Actual cost at time of acquisitions	77,143,820	89,924,702	51,177,364	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	103,115	(95,944)	92,937
4. Increase (decrease) by adjustment	76,923			(76,923)
5. Total profit (loss) on sale	(82,850)	4,213		382,928
6. Amounts paid on account or in full during the period	8,862,270	6,838,861	14,089,302	78,049,787
7. Amortization of premium	79,523	62,896	110,054	(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	816,584,797	853,466,862	664,788,313
10. Total valuation allowance	(673,077)	(673,077)	(673,077)	(673,077)
11. Subtotal (Lines 9 plus 10)	732,781,447	815,911,720	852,793,785	664,115,237
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	732,781,447	815,911,720	852,793,785	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	6,181	0	40,364
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	5,226	6,181	0	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				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of long-term invested assets at end of current period				

STATEMENT AS OF SEPTEMBER 30, 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	2,060,327,402	1,447,815,902	962,834,688	(23,738,855)	1,844,308,721	2,060,327,402	2,521,569,761	1,651,637,759
2. Class 2	965,605,821	108,668,201	15,572,263	(1,257,436)	863,092,765	965,605,821	1,057,444,323	755,320,205
3. Class 3	63,057,282	9,738,178	9,112,495	5,909,467	66,654,396	63,057,282	69,592,432	49,598,419
4. Class 4	23,789,980	242,857	346,760	9,550,203	11,302,742	23,789,980	33,236,280	12,058,463
5. Class 5	6,284,556		1,822,057	2,489,416	3,038,014	6,284,556	6,951,915	4,227,957
6. Class 6	1,866,851	2,585,000	3,334,650	730,760	2,215,532	1,866,851	1,847,961	2,901,562
7. Total Bonds	3,120,931,892	1,569,050,138	993,022,913	(6,316,445)	2,790,612,170	3,120,931,892	3,690,642,672	2,475,744,365
PREFERRED STOCK								
8. Class 1	5,581,114					5,581,114	5,581,114	
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	5,581,114					5,581,114	5,581,114	
15. Total Bonds and Preferred Stock	3,126,513,006	1,569,050,138	993,022,913	(6,316,445)	2,790,612,170	3,126,513,006	3,696,223,786	2,475,744,365

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	5,902,272	xxx	5,902,272	5,152	

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	8,890,084	6,584,707	61,193,735
2. Cost of short-term investments acquired	606,168,731	572,291,530	907,722,146	2,229,564,968
3. Increase (decrease) by adjustment	34,467		112,017	(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	574,596,907	908,516,598	2,280,231,812
7. Book/adjusted carrying value, current period	8,890,084	6,584,707	5,902,272	10,380,407
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	8,890,084	6,584,707	5,902,272	10,380,407
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	8,890,084	6,584,707	5,902,272	10,380,407
12. Income collected during period	178,035	293,298	190,680	3,410,870
13. Income earned during period	172,714	294,051	178,851	3,404,593

STATEMENT AS OF SEPTEMBER 30, 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
347471A@3	Fixed rate note tied to Lowe's Companies Inc through a credit default swap	1Z	3,182,687	3,443,420	Credit default swap on Lowe's Companies Inc., 0%, 02/16/21	19,910	85333J-BE-6	Standard Cr Card Master 1994-2 A, 7.25%, 04/07/2006	3,153,026	3,423,510	1
	Fixed rate note tied to Fort James Corporation through a credit default swap	3	1,934,537	1,855,802	Credit default swap on Fort James Corp., 6.875%, 09/15/07	(364,599)	17303C-BM-2	CC1MT 1999-2 A, 5.875%, 03/10/2011	1,993,364	2,220,400	1PE
	Fixed rate note tied to Lowe's Companies Inc through a credit default swap	1Z	4,838,554	8,729,688	Credit default swap on Lowe's Companies Inc., 0%, 02/16/21	(7,816)	3133M6-Y4-4	Federal Home Loan Bank, 5.24%, 12/18/2008	7,803,796	8,737,504	1PE
	Fixed rate note tied to Verizon Global Fdg Corp through a credit default swap	1Z	7,030,656	4,936,933	Credit default swap on Verizon Global Funding Corp., 0%, 5/15/21	(313,067)	45254T-FQ-2	1MSA 2001-2 A5, 6.72%, 03/25/2031	5,015,378	5,250,000	1PE
	Fixed rate note tied to Royal Caribbean Cruises through a credit default swap	3Z	2,021,842	1,863,900	Credit default swap on Royal Caribbean Cruises, 8.25%, 04/01/05	(326,440)	55264T-AC-5	MBNAS 2001-A1 A1, 5.75%, 10/15/2008	2,016,543	2,190,340	1
	Fixed rate note tied to Legg Mason Inc through a credit default swap	2Z	3,187,023	3,382,326	Credit default swap on Legg Mason Inc., 0%, 06/06/31	33,156	55262T-FR-9	MBNAM 2000-I A, 6.9%, 01/15/2008	3,143,478	3,349,170	1PE
001957A#6	Fixed rate note tied to Vodafone Group Plc through a credit default swap	1Z	8,076,227	8,198,002	Credit default swap on Vodafone Group Plc, 7.75%, 02/15/10	(177,678)	14040K-CD-8	COMT 2001-8A A, 4.6%, 08/17/2009	7,983,058	8,375,680	1PE
	Fixed rate note tied to AT&T Corp through a credit default swap	2	6,202,053	5,935,469	Credit default swap on AT&T Corp., 6.00%, 03/15/09	(767,551)	17303C-AY-7	CC1MT 1998-2 A, 6.05%, 01/15/2010	6,207,357	6,703,020	1
	Fixed rate note tied to AT&T Corp through a credit default swap	2Z	1,984,790	1,838,070	Credit default swap on AT&T Corp., 6.00%, 03/15/09	(255,850)	14040K-CD-8	COMT 2001-8A A, 4.6%, 08/17/2009	1,995,764	2,093,920	1PE
812404C*0	Fixed rate note tied to Sears Roebuck Acceptance through a credit default swap	2	4,079,897	4,426,421	Credit default swap on Sears Robuck Acceptance Corp., 7.00%, 02/01/11	(42,259)	17303C-AY-7	CC1MT 1998-2 A, 6.05%, 01/15/2010	4,138,238	4,468,680	1
590188Z#8	Fixed rate note tied to Merrill Lynch & Co through a credit default swap	1	10,619,609	10,638,994	Credit default swap on Merrill Lynch & Co., 6.00%, 02/17/09	(109,706)	55264T-AQ-4	MBNAS 2002-A1 A1, 4.95%, 06/15/2009	9,998,969	10,748,700	1
	Fixed rate note tied to Fifth Third Bank through a credit default swap	1Z	7,990,328	8,717,415	Credit default swap on Fifth Third Bank Corp., 6.75%, 07/15/05	1,895	44183R-AE-7	HPLCC 2002-1 A, 5.5%, 01/18/2011	7,990,244	8,715,520	1PE
	Fixed rate note tied to Ocean Energy Inc through a credit default swap	2Z	2,010,427	2,162,182	Credit default swap on Ocean Energy Inc., 7.25%, 10/01/11	4,842	25466K-DY-2	DCMT 2002-2 A, 5.15%, 10/15/2009	1,997,512	2,157,340	1PE
	Fixed rate note tied to Horace Mann Educators through a credit default swap	2Z	1,001,837	1,055,459	Credit default swap on Horace Mann Educators Corp., 1.425%, 05/14/32	(23,211)	25466K-DY-2	DCMT 2002-2 A, 5.15%, 10/15/2009	998,756	1,078,670	1PE
	Fixed rate note tied to Horace Mann Educators through a credit default swap	2Z	5,042,193	5,434,947	Credit default swap on Horace Mann Educators Corp., 1.425%, 05/14/32	(116,053)	55262T-EB-5	MBNAM 1999-B A, 5.9%, 08/15/2011	5,025,672	5,551,000	1PE
	Fixed rate note tied to Ocean Energy Inc through a credit default swap	2Z	5,159,929	5,540,182	Credit default swap on Ocean Energy Inc., 7.25%, 10/01/11	15,882	14040K-AH-1	COMT 1998-1 A, 6.31%, 06/15/2011	5,118,904	5,524,300	1PE
	Fixed rate note tied to Medtronic Inc through a credit default swap	1Z	7,978,622	8,835,656	Credit default swap on Medtronic Inc., 1.25%, 09/15/21	(45,944)	17303C-BM-2	CC1MT 1999-2 A, 5.875%, 03/10/2011	7,973,456	8,881,600	1PE
	Fixed rate note tied to Medtronic Inc through a credit default swap	1Z	2,050,893	2,198,234	Credit default swap on Medtronic Inc., 1.25%, 09/15/21	(11,486)	14040K-AH-1	COMT 1998-1 A, 6.31%, 06/15/2011	2,047,562	2,209,720	1PE
	Fixed rate note tied to American Express through a credit default swap	1Z	5,028,202	5,568,644	Credit default swap on American Express., 5.50%, 09/12/06	17,644	55262T-EB-5	MBNAM 1999-B A, 5.9%, 08/15/2011	5,025,672	5,551,000	1PE
	9999999 Totals		89,420,306	94,761,744	XXX	(2,468,331)	XXX	XXX	89,626,749	97,230,074	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	19	82,605,391			11	49,118,941
2. Add: Opened or Acquired Transactions			8	33,486,450					8	33,486,450
3. Add: Increases in Replicated Asset Statement Value	XXX		XXX		XXX	6,814,915	XXX		XXX	6,814,915
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	19	82,605,391	19	89,420,306			19	89,420,306

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

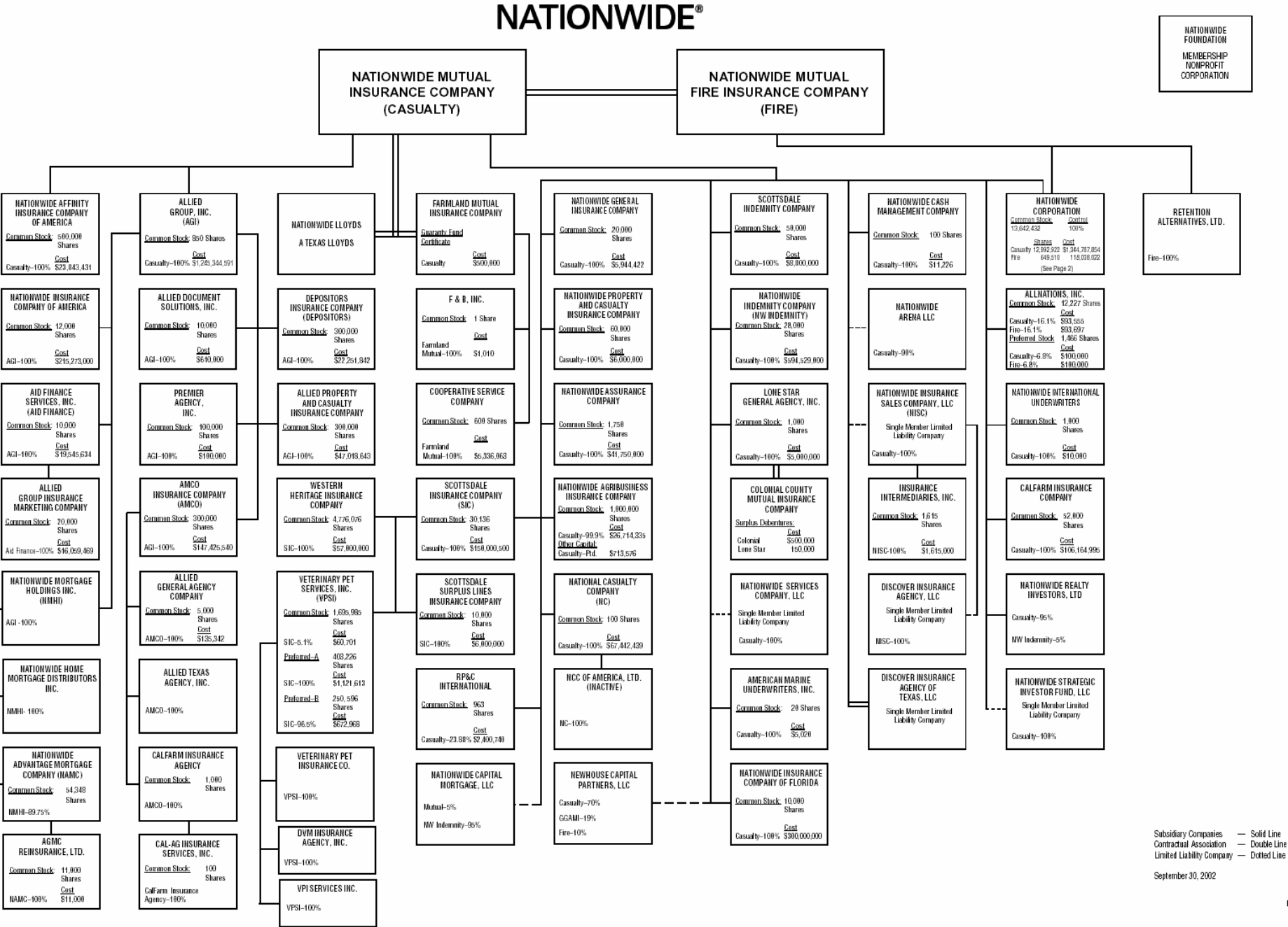
During Current Year to Date - Allocated by States and Territories

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					43,885,724
2. Alaska	AK	Yes					255,991
3. Arizona	AZ	Yes		161,394			65,979,928
4. Arkansas	AR	Yes					24,412,718
5. California	CA	Yes	7,735,439	167,284			213,880,813
6. Colorado	CO	Yes					15,794,795
7. Connecticut	CT	Yes	6,000,000				8,274,743
8. Delaware	DE	Yes					6,313,107
9. District of Columbia	DC	Yes					3,858,458
10. Florida	FL	Yes	16,960,973				112,554,224
11. Georgia	GA	Yes	5,388,541				13,258,994
12. Hawaii	HI	Yes					56,581,449
13. Idaho	ID	Yes					3,009,192
14. Illinois	IL	Yes	44,640	74,999			153,103,332
15. Indiana	IN	Yes		148,964			46,505,703
16. Iowa	IA	Yes					4,039,905
17. Kansas	KS	Yes					22,676,856
18. Kentucky	KY	Yes		8,009			20,652,804
19. Louisiana	LA	Yes	342,125	59,578			51,467,615
20. Maine	ME	Yes					974,802
21. Maryland	MD	Yes					33,831,871
22. Massachusetts	MA	Yes					12,459,502
23. Michigan	MI	Yes	847,973				136,148,528
24. Minnesota	MN	Yes	12,795,604				19,329,662
25. Mississippi	MS	Yes					17,666,154
26. Missouri	MO	Yes	3,978,285				20,249,663
27. Montana	MT	Yes					1,505,587
28. Nebraska	NE	Yes					5,047,382
29. Nevada	NV	Yes					15,009,179
30. New Hampshire	NH	Yes					2,358,349
31. New Jersey	NJ	Yes	5,011,080				31,919,072
32. New Mexico	NM	Yes					2,531,419
33. New York	NY	No					
34. North Carolina	NC	Yes					24,472,077
35. North Dakota	ND	Yes					1,394,229
36. Ohio	OH	Yes	4,146,166	136,801			97,414,310
37. Oklahoma	OK	Yes	1,992,886				35,687,536
38. Oregon	OR	Yes		216,115			24,919,178
39. Pennsylvania	PA	Yes		35,179			95,505,048
40. Rhode Island	RI	Yes					2,243,250
41. South Carolina	SC	Yes	1,196,819				18,349,984
42. South Dakota	SD	Yes					1,204,053
43. Tennessee	TN	Yes					34,163,588
44. Texas	TX	Yes		158,436			92,519,271
45. Utah	UT	Yes		52,801			6,290,456
46. Vermont	VT	Yes					150,500
47. Virginia	VA	Yes	457,983				20,084,054
48. Washington	WA	Yes					16,962,472
49. West Virginia	WV	Yes		12,299			18,855,457
50. Wisconsin	WI	Yes	1,316,000	163,738			32,842,039
51. Wyoming	WY	Yes					1,502,045
52. American Samoa	AS	No					
53. Guam	GU	No					
54. Puerto Rico	PR	No					
55. US Virgin Islands	VI	No					
56. Canada	CN	No					
57. Aggregate Other Alien	OT	XXX					
58. Subtotal	(a)	50	68,214,514	1,395,597			1,690,097,068
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	0				
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	68,214,514	1,395,597			1,690,097,068
96. Plus Reinsurance Assumed		XXX					
97. Totals (All Business)		XXX	68,214,514	1,395,597			1,690,097,068
98. Less Reinsurance Ceded		XXX	2,790,749				1,433,641,399
99. Totals (All Business) less Reinsurance Ceded		XXX	65,423,765	1,395,597			256,455,669
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.

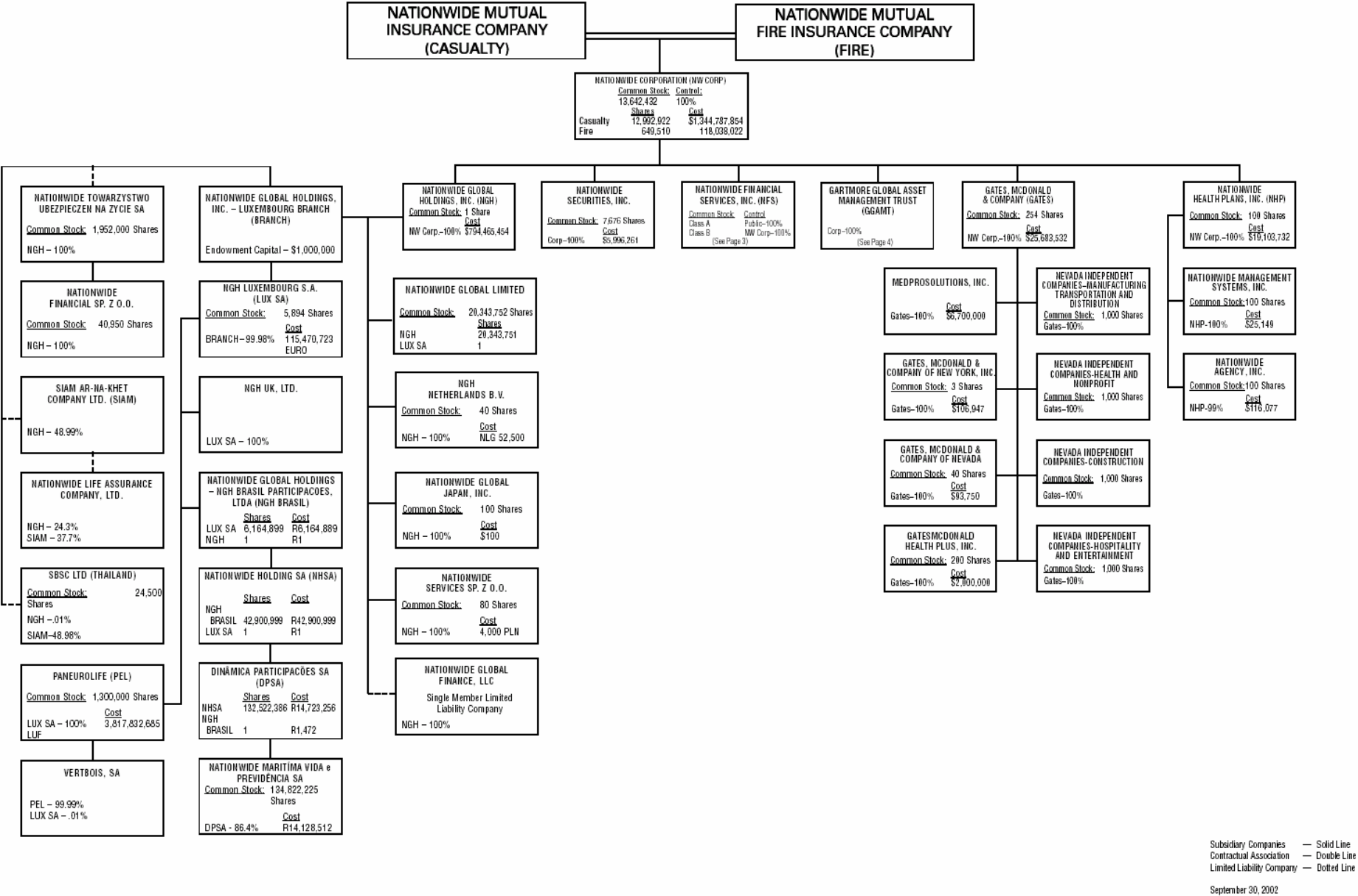
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

18



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

NATIONWIDE®



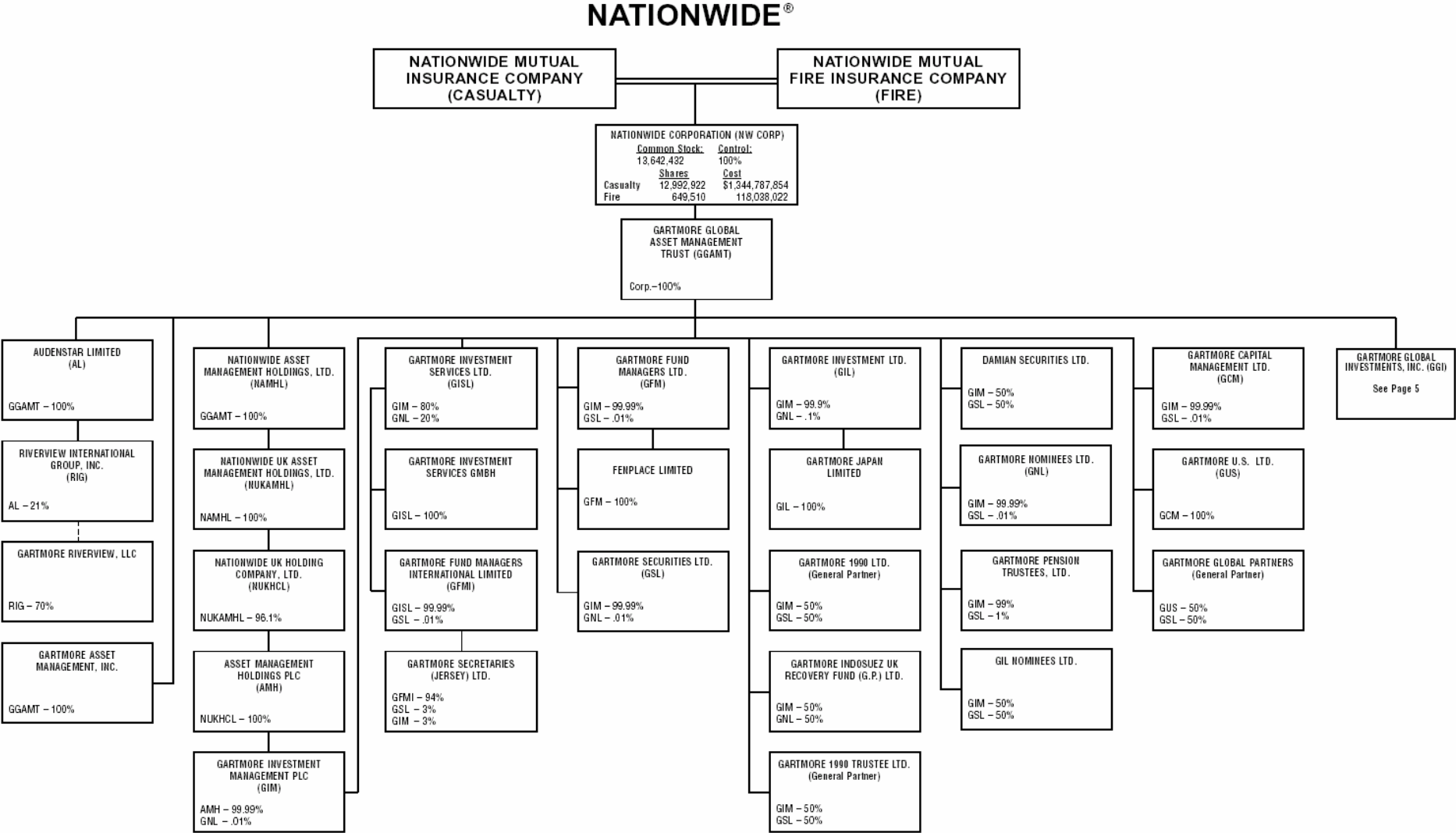
Subsidiary Companies — Solid Line
Contractual Association — Double Line
Limited Liability Company — Dotted Line
September 30, 2002

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



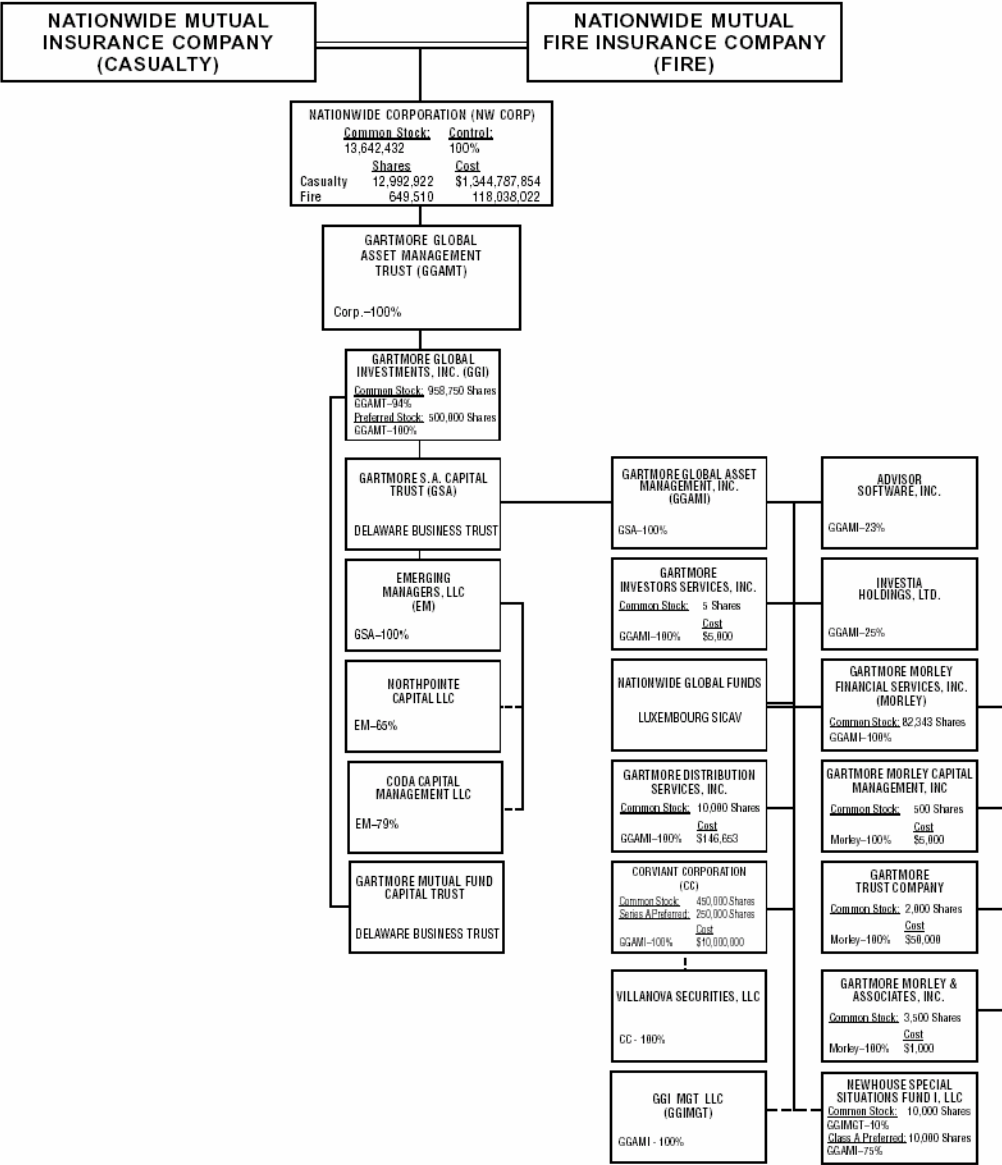
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

18.3



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

NATIONWIDE®



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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

RESPONSES

1.

Will the SVO Compliance Certification be filed with this statement?

.....Yes.....
2.

Will the Trusteed Surplus Statement be filed with the State of Domicile and the NAIC with this statement?

.....No.....

Explanations:

Bar Codes:

Trusteed Surplus Statement (Document Identifier 490) here:



OVERFLOW PAGE FOR WRITE-INS

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter								
1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	2 City	3 State						
				NONE				
9999999 - Totals								

SCHEDULE A - PART 3

Showing all Real Estate SOLD during the Current Quarter, including Payments during the Final Year on "Sales under Contract"															
1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/ Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
	2 City	3 State													

STATEMENT AS OF SEPTEMBER 30, 2002 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED during the Current Quarter

1	Location		4	5	6	7	8	9	10	11
	2	3								
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
00-1000894	Pittsburgh	PA		07/02/2002	6.890	3,600,000	0	0	6,420,000	03/08/2002
00-1000965	Simi Valley	CA		07/01/2002	7.390	2,500,000	0	0	6,200,000	04/17/2002
00-1000978	Burlington	KY		08/15/2002	6.750	2,250,000	0	0	3,613,636	04/26/2002
00-1001000	Denver	CO		08/08/2002	7.150	1,725,000	0	0	2,800,000	06/18/2002
00-1001010	Miramar	FL		09/05/2002	6.620	3,000,000	0	0	4,076,087	05/28/2002
00-1001014	Centennial	CO		08/05/2002	6.150	4,750,000	0	0	9,720,930	07/01/2002
00-1001024	Hyannis	MA		08/26/2002	5.390	4,000,000	0	0	5,774,933	06/28/2002
00-1001040	Waukegan	WI		09/13/2002	6.280	2,400,000	0	0	3,800,000	07/22/2002
00-1001057	Salt Lake City	UT		08/01/2002	6.130	2,200,000	0	0	3,032,432	07/22/2002
00-1001058	Salt Lake City	UT		09/03/2002	6.130	2,000,000	0	0	2,875,000	07/19/2002
00-1001084	Houston	TX		08/21/2002	5.610	6,600,000	0	0	10,560,000	08/02/2002
00-1001100	Nashville	TN		09/05/2002	5.550	8,000,000	0	0	11,190,476	07/10/2002
00-1001107	Towson	MD		09/30/2002	4.910	6,000,000	0	0	10,384,616	09/03/2002
00-9000143	Los Angeles	CA		08/01/2002	7.000	367,500	0	0	882,000	06/16/2002
0599999 - Mortgages in good standing - Commercial Mortgages - All Other						49,392,500	0	0	81,330,111	XXX
0799999 - Total - Mortgages in Good Standing						49,392,500	0	0	81,330,111	XXX
9999999 Totals						49,392,500	0	0	81,330,111	XXX

SCHEDULE B - PART 2

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

[illegible]

SCHEDULE BA - PART 1

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

1	Location		4	5	6	7	8	9	10
	2	3							
Number of Units and Description	City	State	Name of Vendor	Date Acquired	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment
			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	7	8	9	10	11	12	13
	2	3										
Number of Units and Description	City	State	Name of Purchaser or Nature of Disposition	Date Acquired	Book/ Adjusted Carrying Value Less Encum-brances, Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book/ Adjusted Carrying Value Less Encum-brances at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
			NONE									
9999999 Totals												

STATEMENT AS OF SEPTEMBER 30, 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)
Special Revenue & Assessment United States								
312913-ZE-9	FHLMC REMIC Ser 7.000% 12/15/22 1437-HD	09/01/2002	Interest Capitalization		75,668	75,668		1
312915-PK-1	FHLMC REMIC Ser 7.500% 04/15/23 1494-PZ	09/01/2002	Interest Capitalization		95,515	95,515		1
312915-UF-6	FHLMC REMIC Ser 1504 Z 7.000% 05/15/23 FHLMC REMIC Ser 2412 6.500% 08/15/30	09/01/2002	Interest Capitalization		17,421	17,421		1
31339D-TT-5	PT	07/10/2002	Merrill Lynch		6,192,188	6,000,000	15,167	1
31339G-5B-3	FHLMC REMIC Ser 2374 6.000% 04/15/27 QE	07/11/2002	UBS, Warburg, Dillon Read		7,208,906	7,000,000	17,500	1Z
31339G-BZ-3	FHLMC REMIC Ser 2369 6.500% 04/15/30 ZH	08/16/2002	UBS Warburg-CMO		6,503,238	6,333,037	22,869	1
31339G-BZ-3	FHLMC REMIC Ser 2369 6.500% 04/15/30 ZH	09/01/2002	Interest Capitalization		34,304	34,304		1
31339L-F4-7	FHLMC REMIC Ser 2394 6.000% 05/15/30 GD	08/06/2002	UBS, Warburg, Dillon Read		2,032,500	2,000,000	2,667	1
31339L-H6-0	FHLMC REMIC Ser 2392 6.000% 08/15/27 PG	08/01/2002	Countrywide Securities		8,280,000	8,000,000	6,667	1Z
31339M-4Q-8	FHLMC REMIC Ser 2388 6.000% 07/15/30 LE	08/05/2002	Various		17,338,438	17,000,000	30,833	1
31339M-DT-2	FHLMC REMIC Ser 2389 6.000% 07/15/27 EG	08/01/2002	CS First Boston Corporation		15,541,406	15,000,000	12,500	1Z
31339M-RS-9	FHLMC REMIC Ser 2401 6.500% 01/15/19 VF	07/10/2002	Greenwich Capital Markets Inc.		1,304,942	1,266,166	3,201	1Z
31339W-NF-9	FHLMC REMIC Ser 2439 6.000% 08/15/27 LF	07/25/2002	CS First Boston Corporation		8,257,500	8,000,000	38,667	1Z
31339W-RC-2	FHLMC REMIC Ser 2442 6.000% 07/15/28 PE	07/18/2002	UBS Warburg-CMO		3,077,813	3,000,000	11,000	1Z
3133T3-KF-4	FHLMC REMIC Ser 6.250% 12/15/23 1628-KZ	09/23/2002	Nomura Securities Int'l Inc.		1,099,939	1,035,237	4,493	1Z
3133T6-IM-0	FHLMC REMIC Ser 1837-Z 6.500% 04/15/26	07/23/2002	Greenwich Capital Markets Inc.		4,139,375	4,000,000	18,056	1Z
3133T6-IM-0	FHLMC REMIC Ser 1837-Z 6.500% 04/15/26	09/01/2002	Interest Capitalization		43,451	43,451		1Z
3133TJ-GX-5	FHLMC REMIC Ser 2129 6.000% 10/15/20 ZD	07/17/2002	Greenwich Capital Markets Inc.		2,863,580	2,944,556	10,306	1
3133TJ-GX-5	FHLMC REMIC Ser 2129 6.000% 10/15/20 ZD	09/01/2002	Interest Capitalization		29,519	29,519		1
3133TU-LK-2	FHLMC REMIC Ser 2358 6.000% 05/15/27 OD	07/18/2002	Merrill Lynch		13,363,594	13,000,000	47,667	1Z
31358Q-L7-8	FNMA REMIC Ser 7.000% 02/25/20 1992-182 CI PZ	09/01/2002	Interest Capitalization		172,806	172,806		1
31358R-G5-6	FNMA REMIC Ser 6.850% 06/25/22 1992-214 Z	09/01/2002	Interest Capitalization		98,865	98,865		1
31358T-5U-9	FNMA REMIC Ser 7.500% 03/25/23 1993-23PZ	09/01/2002	Interest Capitalization		61,224	61,224		1
31359G-WW-2	FNMA REMIC Ser 1994-31 6.500% 03/25/23 ZB	09/01/2002	Interest Capitalization		35,754	35,754		1
31392A-P9-3	FNMA Ser 2001-69 CI QE 6.000% 07/25/28	07/19/2002	Greenwich Capital Markets Inc.		7,204,531	7,000,000	26,833	1Z
31392A-SM-1	FNMA Ser 2001-74 CI PC 6.000% 01/25/27	07/19/2002	CS First Boston Corporation		12,992,718	12,631,535	48,421	1Z
31392C-N7-5	FNMA REMIC Ser 2002-34 6.000% 07/25/19 CI VB	09/25/2002	Legg Mason Wood Walker Inc.		2,068,125	2,000,000	9,667	1Z
31392D-E8-1	FNMA REMIC Ser 2002-W6 5.350% 07/25/36 CI 1A4	07/01/2002	Nomura Securities Int'l Inc.		4,277,304	4,269,000	19,033	1Z
31392D-U9-1	FHLMC REMIC Ser 6.000% 04/25/30 2002-48 CI AD	08/02/2002	Lehman Brothers Inc.		4,077,500	4,000,000	4,000	1Z
31392E-EU-0	FNMA REMIC Ser 2002-55 5.500% 08/25/12 CI QB	08/15/2002	UBS, Warburg, Dillon Read		10,426,563	10,000,000	44,306	1Z

STATEMENT AS OF SEPTEMBER 30, 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)
31392E-FP-0	FNMA REMIC Ser 2002-55 6.000% 05/25/31 CI ON	08/20/2002	UBS Warburg-CMO		2,027,500	2,000,000	9,667	1Z
31392E-LU-2	FNMA REMIC Ser 2002-58 6.000% 05/25/31 CI PE	08/08/2002	Salomon Smith Barney		5,032,422	5,000,000	24,167	1Z
31392E-UE-8	FNMA REMIC Ser 2002-59 5.500% 03/25/11 CI UM	08/15/2002	CS First Boston Corporation		14,630,001	14,000,001	62,028	1Z
31392K-FL-5	FHLMC REMIC Ser 2451 6.500% 01/15/28 JE	07/12/2002	Lehman Brothers Inc.		5,422,243	5,209,000	15,048	1
31392M-4W-9	FHLMC REMIC Ser 2448 6.500% 05/15/31 QM	07/22/2002	BB&T Capital Markets		3,110,156	3,000,000	13,000	1Z
31392M-5N-8	FHLMC REMIC Ser 2448 6.000% 10/15/27 TU	07/18/2002	UBS Warburg-CMO		1,684,073	1,644,000	6,028	1Z
31392M-KQ-4	FHLMC REMIC Ser 2461 6.500% 04/15/18 VD	07/23/2002	Merrill Lynch		3,120,000	3,000,000	13,542	1Z
31392M-TS-1	FHLMC REMIC Ser 2463 6.500% 08/15/19 VH	07/23/2002	Morgan/JP/Securities - Bonds		8,327,500	8,000,000	36,111	1Z
31392P-E6-8	FHLMC REMIC Ser 2456 6.000% 04/15/28 QF	07/18/2002	Bank of America-CMO		4,611,445	4,500,000	16,500	1Z
31392P-S3-0	FHLMC REMIC Ser 2484 6.000% 01/15/31 PD	08/02/2002	UBS, Warburg, Dillon Read		12,187,500	12,000,000	14,000	1Z
31392P-T7-0	FHLMC REMIC Ser 2476 6.000% 07/15/31 PD	07/25/2002	Morgan/JP/Securities - Bonds		11,211,969	11,110,000	53,698	1Z
31392R-3U-3	FHLMC REMIC Ser 2471 6.000% 08/15/27 EG	07/18/2002	Bank of America-CMO		4,678,960	4,576,000	22,117	1Z
31392R-4A-6	FHLMC REMIC Ser 2471 6.000% 02/15/31 EH	08/06/2002	Various		10,106,875	10,000,000	41,333	1Z
31392R-CF-6	FHLMC REMIC Ser 2469 6.000% 01/15/28 PC	07/26/2002	Goldman Sachs & Company		14,115,361	13,698,000	68,490	1Z
31392R-JJ-1	FHLMC REMIC Ser 2470 6.000% 10/15/30 QE	07/25/2002	UBS Warburg-CMO		3,028,125	3,000,000	14,500	1Z
31392R-TR-2	FHLMC REMIC Ser 2490 6.000% 02/15/14 VA	08/16/2002	Huntington Capital Corp.		7,284,471	6,964,538	33,662	1Z
31392T-AW-7	FHLMC REMIC Ser 2485 6.000% 12/15/27 WD	08/15/2002	Direct		5,737,460	5,530,082	26,729	1Z
31392T-HK-6	FHLMC REMIC Ser 2488 6.000% 01/15/31 ML	08/23/2002	CS First Boston Corporation		5,599,688	5,500,000	26,583	1Z
31392T-XA-0	FHLMC REMIC Ser 2478 6.000% 09/15/27 EG	08/07/2002	Bank of America-CMO		11,334,297	11,000,000	53,167	1Z
31392T-XB-8	FHLMC REMIC Ser 2478 6.000% 03/15/31 EH	08/08/2002	Bank of America-CMO		4,034,375	4,000,000	19,333	1Z
31392U-BQ-6	FHLMC REMIC Ser 2505 6.000% 06/15/31 KE	09/18/2002	Bank of America-CMO		6,675,430	6,481,000	31,325	1Z
31392U-DT-8	FHLMC REMIC Ser 2504 6.000% 04/15/18 VB	09/16/2002	Greenwich Capital Markets Inc.		5,232,400	5,080,000	24,553	1Z
31392U-KL-7	FHLMC REMIC Ser 2504 5.500% 09/15/17 N	09/25/2002	Greenwich Capital Markets Inc.		1,021,719	1,000,000	4,431	1Z
31392U-PY-4	FHLMC REMIC Ser 2501 6.000% 03/15/31 PD	09/04/2002	Morgan Stanley & Co Inc.		3,076,406	3,000,000	14,500	1Z
38373V-AB-6	GNMA Ser 2002-59 CI BE 6.000% 10/20/29 Government Natl Mtg	08/08/2002	Bank of America-CMO		4,109,375	4,000,000	19,333	1Z
38373W-4P-0	Assn Ser 2002-33 CI VH 6.500% 02/20/13 Government Natl Mtg	07/01/2002	UBS, Warburg, Dillon Read		7,218,756	6,893,471	21,159	1Z
38373W-Q7-6	Assn Ser 2002-30 CI VA 6.500% 02/20/13 GNMA REMIC Ser 2002-42	07/01/2002	First Tennessee Bank NA		6,867,686	6,552,842	20,114	1Z
38373X-GK-6	CI PD 6.000% 10/20/28 GNMA REMIC Ser 2002-46	08/01/2002	Greenwich Capital Markets Inc.		4,125,625	4,000,000	3,333	1Z
38373X-JY-3	CI PE 6.000% 05/20/29 GNMA REMIC Ser 2002-55	07/26/2002	Lehman Brothers CMO		15,450,000	15,000,000	75,000	1Z
38373X-K8-8	CI PC 6.000% 06/20/29 GNMA REMIC Ser 2002-55	07/26/2002	Greenwich Capital Markets Inc.		15,796,285	15,246,000	76,230	1Z

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SCHEDULE D - PART 3

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1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation ^(a)
38373X-P3-4	GNMA Ser 2002-48 CI V6 6.500% 12/16/12	07/12/2002	Huntington Capital Corp.		4,801,706	4,556,103	23,856	1Z
3837H1-JQ-5	Assn REMIC Ser 1998-9 ZA Government Natl Mtg 6.500% 04/20/28	07/23/2002	Morgan/JP/Securities - Bonds		8,197,500	8,000,000	36,111	1Z
3837H1-JQ-5	Assn REMIC Ser 1998-9 ZA Vendee Mtg Tr REMIC 7.250% 09/15/25	09/01/2002	Interest Capitalization		86,901	86,901		1Z
911760-GT-7	Ser 1995-3 1Z FHLMC Str Pass Thr Sec 3.251% 05/27/24	09/01/2002	Interest Capitalization		297,679	297,679		1
000000-00-0	Ser T50 CI A5	09/24/2002	Greenwich Capital Markets Inc.		4,950,000	5,000,000	17,158	1Z
Total United States					364,106,573	354,069,673	1,330,657	XXX
3199999 - Total - Bonds - Special Revenue					364,106,573	354,069,673	1,330,657	XXX
Public Utilities (unaffiliated) United States								
144141-BV-9	Carolina Pwr & Lt Co 7.875% 04/15/04 1st Mtg Nt	08/20/2002	Spear Leeds		1,372,560	1,290,000	36,120	2PE
202795-EC-0	Commonwealth Edison Co 8.250% 10/01/06 1st Mtg Nt Ser 76	08/20/2002	McDonald & Co Sec Inc.		1,296,958	1,130,000	36,772	1PE
209111-CX-9	Consolidated Edison Co 6.250% 02/01/08 NY Inc Deb Ser 98-A	07/30/2002	Various		1,610,466	1,520,000	29,778	1PE
209111-DE-0	Consolidated Edison Co 8.125% 05/01/10 NY Inc Deb	07/17/2002	SBC Warburg Dillon Read		2,299,580	2,000,000	36,563	1PE
293791-AB-5	Enterprise Products 7.500% 02/01/11 Ptnrs LP Nt	07/15/2002	Goldman Sachs & Company		4,213,110	4,000,000	137,708	2
49337E-AB-6	Keyspan Gas East MT Nt 6.900% 01/15/08 Niagara Mohawk Pwr 7.750% 05/15/06	07/08/2002	Morgan Stanley & Co Inc.		1,081,340	1,000,000	33,733	1
653522-CV-2	Corp 1st Mtg PPL Electric Utilities 6.250% 08/15/09	09/05/2002	Piper Jaffray Inc.		2,243,740	2,000,000	49,514	2PE
69351U-AB-9	1st Mtg Bd PSI Energy Inc 1st Mtg 6.370% 09/09/08	08/01/2002	Bank One Capital Markets		1,535,609	1,485,000	44,086	1PE
69363F-BJ-0	Bd Ser B Potomac Elec Pwr Co 6.250% 10/15/07	08/06/2002	RBC Dominion Securities		1,048,170	1,000,000	30,788	1PE
737679-CH-1	1st Mtg Bd Southwestern Elec 7.000% 09/01/07	09/04/2002	Merrill Lynch		2,176,800	2,000,000	50,000	1PE
845437-AR-3	Power 1st Mtg Bd Ser X Sunoco Logistics Ptnrs 7.250% 02/15/12	07/11/2002	Morgan Stanley & Co Inc.		3,217,140	3,000,000	78,750	2PE
86765B-AB-5	Op LP Nt UGI Utilities Inc MT 7.170% 06/15/07	08/12/2002	Tax Free Exchange		1,987,027	2,000,000	74,111	2PE
90269Q-AD-1	Nt Ser B UGI Utilities Inc MT 5.530% 09/25/12	09/25/2002	Raymond James & Assoc Inc.		1,096,410	1,000,000	26,888	2PE
90269Q-AH-2	Nt	09/20/2002	Wachovia Capital Markets Inc.		1,250,000	1,250,000		2PE
906548-BJ-0	Union Elec Co 1st Mtg 7.375% 12/15/04	08/06/2002	Lehman Brothers Inc.		2,175,620	2,000,000	22,125	1PE
Total United States					28,604,529	26,675,000	686,936	XXX
Other Country								
60369@-AC-0	Anglian Water Services 7.010% 07/25/08 Fin plc Sr Nt Ser C US\$	09/24/2002	Tax Free Exchange		10,000,000	10,000,000	114,886	1Z
Total Other Country					10,000,000	10,000,000	114,886	XXX
3899999 - Total - Bonds - Public Utilities					38,604,529	36,675,000	801,822	XXX
Industrial & Miscellaneous United States								
000759-CV-0	American Business Fin 5.402% 09/15/33 Svcs Inc Ser 2002-3 CI M1	09/19/2002	CS First Boston Corporation		4,999,955	5,000,000	18,757	1PE
003723-AA-1	ABN Amro NA Holding Co 6.523% 12/01/49 Bd	09/17/2002	Lehman Brothers Inc.		2,000,000	2,000,000		1PE
013068-AC-5	Alberto Culver Co Deb 6.375% 06/15/28	09/23/2002	First Albany Corporation		2,210,000	2,000,000	35,771	2PE
02635P-RD-7	American General Fin 5.910% 06/12/06 MT Nt Ser F	08/26/2002	CS First Boston Corporation		1,054,630	1,000,000	21,998	1PE

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03760A-AC-5	Apogent Technologies Inc Sr Nt Ser B 8.000% 04/01/11	09/26/2002	Morgan/JP/Securities - Bonds		2,555,479	2,225,000		2
038522-AC-2	Aramark Services Inc Nt 7.000% 07/15/06	09/04/2002	Morgan Stanley & Co Inc.		2,087,840	2,000,000	21,000	2
038522-AG-3	Aramark Services Inc Gtd Nt 6.375% 02/15/08	09/26/2002	Goldman Sachs & Company		1,021,140	1,000,000	6,552	2
040420-BF-7	Aristar Inc Sr Nt 7.250% 06/15/06	07/11/2002	McDonald & Co Sec Inc.		1,659,337	1,525,000	9,521	1
054303-AM-4	Avon Prods Inc Sr Nt 7.150% 11/15/09	09/23/2002	Dain Rauschar Inc.		1,736,160	1,500,000	39,027	1PE
057224-AJ-6	Baker Hughes Inc Sr Nt 6.250% 01/15/09	08/06/2002	Morgan/JP/Securities - Bonds		2,128,320	2,000,000	8,333	1PE
057224-AS-6	Baker Hughes Inc Sr Nt 6.000% 02/15/09	07/24/2002	McDonald & Co Sec Inc.		2,104,820	2,000,000	54,667	1PE
05947U-HN-1	Banc of America Comm Mtg Inc Ser 2002-2 Cl B 5.271% 07/11/43	08/26/2002	Bank of America-CMO		5,025,153	5,000,000	6,589	1PE
05947U-HP-6	Banc of America Comm Mtg Inc Ser 2002-2 Cl C 5.315% 07/11/43	08/26/2002	Bank of America-CMO		5,025,021	5,000,000	6,644	1PE
060506-AZ-5	Bank of America Mtg Sec Ser 1999-1 Cl A24 6.500% 03/25/29	08/02/2002	Bank of America BISD Dealer		3,088,594	3,000,000	3,250	1PE
071813-AS-8	Baxter Intl Inc Nt 5.250% 05/01/07	07/19/2002	Various		6,066,340	6,000,000	76,417	1
075887-AM-1	Becton Dickinson & Co Nt 6.900% 10/01/06	07/30/2002	Dain Rauschar Inc.		540,805	500,000	11,596	1PE
093662-AA-2	Block Financial Corp Sr Nt 6.750% 11/01/04	08/13/2002	Dain Rauschar Inc.		1,505,485	1,410,000	27,759	2
093662-AB-0	Block Financial Corp Sr Nt 8.500% 04/15/07	09/17/2002	Dain Rauschar Inc.		2,320,210	2,000,000	70,597	2
126410-LE-7	CSX Transportation Inc ETC 7.820% 04/01/11	07/24/2002	Dain Rauschar Inc.		2,195,754	1,900,000	48,701	1PE
12669C-TF-7	CWMBS Inc Ser 2002-3 Cl 2A2 6.000% 05/25/17	07/31/2002	Legg Mason Wood Walker Inc.		3,031,406	3,000,000	2,000	1
12680@-AD-2	Cabelas Inc Sr Nt Ser A 4.950% 09/05/09	09/05/2002	SPP Hambro		4,000,000	4,000,000		2Z
141749-AA-9	Carey Comm Mtg Tr Ser 2002-1 Cl A 5.970% 08/20/19	08/27/2002	Direct		11,000,000	11,000,000		1PE
141784-AH-1	Cargill Inc MT Nt 6.880% 03/05/07	07/15/2002	Dain Rauschar Inc.		1,599,900	1,500,000	18,060	1PE
15189@-AA-7	Centerpoint Anchorage Tr CTL Lease Bkd PTC 7.899% 09/15/22	09/18/2002	SPP Hambro		4,000,000	4,000,000		2Z
17248R-AC-0	Cingular Wireless Sr Nt 5.625% 12/15/06	09/11/2002	Tax Free Exchange		1,960,818	2,000,000	26,875	1PE
172850-BB-4	CIT RV Tr Ser 1999-A Cl B 6.440% 03/15/17	07/16/2002	Bank One Capital Markets		4,120,000	4,000,000	2,862	1PE
25247D-AB-7	Dial Corp Nt 7.000% 08/15/06	08/19/2002	Spear Leeds		1,059,730	1,000,000	1,361	2
270319-AC-0	Earthgrains Co Nt 8.500% 08/01/05	08/16/2002	Morgan Stanley & Co Inc.		4,430,400	3,900,000	18,417	1PE
291011-AH-7	Emerson Elec Co Nt 5.850% 03/15/09	07/17/2002	Morgan Stanley & Co Inc.		2,045,960	2,000,000	41,275	1
293562-AB-0	Enron Oil & Gas Co Nt 6.500% 09/15/04	09/18/2002	Pressprich R W		521,040	500,000	722	2PE
31746*-AL-8	Financial Federal Credit Inc Sr Nt Ser B2 5.920% 08/30/06	08/30/2002	BA Securities		3,000,000	3,000,000		2Z
319963-AE-4	First Data Corp Nt 4.700% 11/01/06	07/09/2002	Bear Stearns Securities Corp.		3,998,280	4,000,000	36,817	1
336294-AH-6	First Security Corp Sr Nt 6.875% 11/15/06	08/09/2002	CS First Boston Corporation		1,774,896	1,600,000	27,194	1PE
349631-AF-8	Fortune Brands Inc Nt 6.250% 04/01/08	09/23/2002	Merrill Lynch		2,225,700	2,000,000	60,764	1PE
42346#-AA-9	Helmerich/Payne Intl Drilling Sr Nt Ser A 5.510% 08/15/07	08/15/2002	Bankers Trust/BOCM		1,032,706	1,000,000		1Z
43708A-AC-6	Home Eq Mtg Ln Asset Bkd Tr Ser SPMD 2002-A Cl AF3 6.920% 05/27/33	07/30/2002	Merrill Lynch		5,001,309	4,832,000	929	1PE
459200-AW-1	International Bus Machs Corp Nt 4.875% 10/01/06	07/01/2002	Various		6,044,880	6,000,000	76,375	1
478366-AK-3	Johnson Controls Inc Nt 5.000% 11/15/06	07/16/2002	Goldman Sachs & Company		1,915,352	1,900,000	16,889	1
482620-AV-3	KN Energy Inc Sr Nt 6.800% 03/01/08	08/27/2002	CS First Boston Corporation		2,128,340	2,000,000	67,622	2
494550-AK-2	Kinder Morgan Energy Ptnrs LP Nt 7.125% 03/15/12	08/22/2002	Salomon Smith Barney		1,861,895	1,750,000	56,456	2
494553-AA-8	Kinder Morgan Inc Nt 6.500% 09/01/12	08/22/2002	Salomon Smith Barney		1,495,740	1,500,000		2PE
50026*-AA-3	Shelby Creek LLC Cr Tenant Lease 7.600% 12/15/22	09/11/2002	Blair William & Company		1,056,470	1,000,000		1Z

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501921-A*-1	LTV Corp Sr Secd Term 6.445% 10/31/04	09/30/2002	Tax Free Exchange		861,667	861,667	1,080	3
518439-AA-2	Loan	07/23/2002	SBC Warburg Dillon Read		2,534,811	2,435,000	4,464	1PE
571900-AQ-2	Estee Lauder Cos Sr Nt 6.000% 01/15/12	08/14/2002						
581557-AT-2	Marriott Intl Inc Nt 7.875% 09/15/09	09/17/2002	Dain Rauschar Inc.		1,132,420	1,000,000	33,688	2PE
608190-AE-4	Ser C		Dain Rauschar Inc.		6,264,270	6,000,000	161,600	2
61166W-AA-9	McKesson Corp Deb 6.400% 03/01/08	08/08/2002	McDonald & Co Sec Inc.		1,072,240	1,000,000	23,653	2
651190-BE-2	Mchawk Inds Inc Nt Ser 6.500% 04/15/07	08/09/2002	Salomon Smith Barney		1,988,300	2,000,000		2PE
654106-AB-9	C	09/30/2002	Various		1,643,095	1,500,000	20,638	2PE
66937R-PP-8	Monsanto Co Nt 7.375% 08/15/12	07/10/2002	Spear Leeds		2,070,188	1,998,000	45,788	1
670346-AC-9	Newell Co MT Nt 6.350% 07/15/28							
67982X-AB-4	Nike Inc Sr Nt 5.500% 08/15/06	07/23/2002	Legg Mason Wood Walker Inc.		1,935,063	1,883,273	8,501	1PE
68217H-AA-0	Norwest Asset 6.500% 04/25/29	09/26/2002	Wachovia Capital Markets Inc.		6,996,150	7,000,000		1PE
709631-AB-1	Securities Corp Ser 1999-8 Cl A3	08/01/2002	Goldman Sachs & Company		2,224,860	2,000,000	73,625	1PE
724477-AJ-3	Nucor Corp Sr Nt 4.875% 10/01/12	09/24/2002	Bank One Capital Markets		4,146,556	4,000,000		2PE
76110G-YD-7	Old Kent Bank Nt 7.750% 08/15/10	08/15/2002	Dain Rauschar Inc.		3,026,525	2,750,000	74,084	2PE
761695-AA-3	Omni Source Corp Sr Nt 6.750% 09/24/09							
78412D-AG-4	Pentair Inc Sr Nt 7.850% 10/15/09	08/26/2002	Merrill Lynch		1,860,489	1,585,000	61,736	1PE
80311T-BY-7	Pitney Bowes Cr Corp 8.550% 09/15/09							
806860-AA-0	Deb	07/10/2002	Salomon Smith Barney		2,061,250	2,000,000	4,667	1PE
808626-AA-3	Residential Accredit 6.000% 04/25/32	09/19/2002	Various		3,271,305	3,000,000	43,458	2PE
833034-AC-5	Loans Inc Ser 2002-QS5 Cl A5	09/16/2002	McDonald & Co Sec Inc.		2,000,000	2,000,000		2PE
835495-AE-2	Reynolds & Reynolds Sr 7.000% 12/15/06	07/23/2002	Spear Leeds		1,647,975	1,500,000	37,935	1PE
83754L-AA-5	Nt	09/20/2002	Morgan/JP/Securities - Bonds		1,392,825	1,250,000	37,014	1PE
85746*-DR-8	Science Applications 6.750% 02/01/08	08/22/2002	Dain Rauschar Inc.		3,225,210	3,000,000	14,625	1PE
86448#-AB-1	Intl Corp Nt	07/30/2002	Piper Jaffray Inc.		2,067,940	2,000,000	57,986	1
87538G-AY-8	Snap-On Inc Nt 6.250% 08/15/11	09/17/2002	McDonald & Co Sec Inc.		482,360	500,000	10,938	1PE
882508-AN-4	Sonoco Products Co Nt 7.000% 11/15/04	08/26/2002	Bear Stearns Securities Corp		4,997,955	5,000,000		1PE
886547-B*-8	South Dakota Ed Enh 6.720% 06/01/26							
893485-AM-4	Fund Corp Tobacco Setl Ser 2002-A Cl A	09/30/2002	Bankers Trust/BOCM		3,000,000	3,000,000		2Z
908064-AA-6	State Street Bk & Tr 6.840% 01/31/19	07/01/2002	First Union		5,500,000	5,500,000		2
91345H-AN-5	Co Sr Lev Lease Nt	08/07/2002	McDonald & Co Sec Inc.		1,072,690	1,000,000	26,564	2PE
916906-AB-6	Suburban Propane LP Sr 7.370% 07/01/12	08/05/2002	RBC Dominion Securities		1,074,000	1,000,000	33,639	1
91914C-AA-5	Nt	07/18/2002	Lehman Brothers Inc.		4,000,000	4,000,000		2Z
92239M-AC-5	Tandy Corp MT Nt Ser B 7.300% 08/09/04	08/09/2002	CS First Boston Corporation		1,072,920	1,000,000	16,688	1PE
929160-AB-5	Texas Instruments Inc 7.000% 08/15/04							
939640-AC-2	Sr Nt	08/09/2002	Morgan Keegan & Co Inc.		2,134,000	2,000,000	53,806	2
94860*-BH-4	Tiffany & Co Sr Nt Ser 6.150% 07/18/09	07/19/2002	UBS, Warburg, Dillon Read		2,212,160	2,000,000	3,063	2
94978#-AU-1	C	08/29/2002	Carolina Capital Markets		1,755,000	1,500,000	49,229	1PE
97164#-AD-6	Transamerica Corp Nt 6.750% 11/15/06	07/10/2002	Morgan/JP/Securities - Bonds		1,993,720	2,000,000		2PE
	Union Planters Bank 6.500% 03/15/08							
	Sub Nt	08/09/2002	Morgan Keegan & Co Inc.		2,134,000	2,000,000	53,806	2
	Universal Corp VA MT 7.875% 02/15/08							
	Nt Ser B	08/19/2002	UBS, Warburg, Dillon Read		2,212,160	2,000,000	3,063	2
	U S Freightways Corp 8.500% 04/15/10							
	Nt	08/29/2002	Carolina Capital Markets		1,755,000	1,500,000	49,229	1PE
	Valero Logistics LP Nt 6.875% 07/15/12	07/10/2002	Morgan/JP/Securities - Bonds		1,993,720	2,000,000		2PE
	Vectren Utility 6.625% 12/01/11							
	Holdings Inc Nt	07/10/2002	Bank One Capital Markets		2,089,500	2,000,000	16,194	1PE
	Vulcan Materials Co Nt 6.000% 04/01/09	07/03/2002	Dain Rauschar Inc.		517,736	505,000	8,248	1PE
	Washington Post Co Nt 5.500% 02/15/09	09/24/2002	Spear Leeds		2,130,680	2,000,000	12,833	1PE
	Wegmans Food Markets 4.430% 09/30/07							
	Inc Sr Nt Ser A	09/30/2002	Morgan/JP/Securities - Bonds		9,000,000	9,000,000		1Z
	Wells Fargo Bank 7.380% 05/15/32							
	Northwest NA MWRA Lease Backed Loan	07/30/2002	Direct		1,487,416	1,420,656	4,369	1Z
	Wilmington Investments 5.070% 08/30/07							
	Inc Sr Nt	08/30/2002	BA Securities		2,500,000	2,500,000		2Z

STATEMENT AS OF SEPTEMBER 30, 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)
97382#-AC-4	Wine Group Inc/The Sec 6.070% 08/30/12 Nt	08/30/2002	BA Securities		1,532,617	1,500,000		2Z
97382#-AD-2	Wine Group Inc/The Sec 6.330% 08/30/14 Nt	08/30/2002	BA Securities		1,500,000	1,500,000		2Z
976657-AB-2	Wisconsin Energy Corp 5.875% 04/01/06 Sr Nt	08/06/2002	UBS, Warburg, Dillon Read		4,227,880	4,000,000	83,556	1
981811-AB-8	Worthington Inds Inc 7.125% 05/15/06 Nt	09/16/2002	First Albany Corporation		533,900	500,000	12,271	2PE
986670-AB-3	York Intl Corp Sr Nt 6.625% 08/15/06	09/05/2002	BB&T Capital Markets		2,166,820	2,000,000	9,201	2
G9413#-AA-9	Wagon Plc Gtd Sr Nt 6.090% 09/10/09	09/10/2002	ABN Amro Sec (USA) Inc		6,140,137	6,000,000		2Z
Total United States					235,174,494	226,680,596	1,966,935	XXX
Canada								
013716-AM-7	Alcan Aluminum Ltd Deb 6.250% 11/01/08	07/18/2002	Various		3,177,560	3,000,000	40,972	1PE
068494-AA-1	Barrick Gold Fin Inc 7.500% 05/01/07 Deb	07/23/2002	SBC Warburg Dillon Read		3,361,290	3,000,000	53,125	1
Total Canada					6,538,850	6,000,000	94,097	XXX
Other Country								
386088-AB-4	Grand Metropolitan Inv 9.000% 08/15/11 Nt	08/14/2002	UBS, Warburg, Dillon Read		2,569,680	2,000,000	2,000	1PE
86789R-AA-4	Sunstar Cap 8.570% 08/13/09 (Luxembourg) SA Sr Nt	08/13/2002	Direct		7,000,000	7,000,000		2Z
G4551#-AF-1	Holcim Cap Corp Ltd Sr 5.930% 07/22/09 Gtd Nt	07/22/2002	Greenwich Capital Markets Inc		2,000,000	2,000,000		2Z
Q7788#-AA-9	Publishing & 5.340% 09/18/09 Broadcasting Ltd Sr Nt Ser A	09/18/2002	BA Securities		3,000,000	3,000,000		2Z
Total Other Country					14,569,680	14,000,000	2,000	XXX
4599999 - Total - Bonds - Industrial, Misc.					256,283,024	246,680,596	2,063,032	XXX
Credit Tenant Loans								
United States								
653240-AA-9	Newtown Cr Tenant 6.082% 12/15/23 Lease Ser 2002-CTL	08/08/2002	Lehman Brothers Inc		1,999,291	1,999,362		1Z
Total United States					1,999,291	1,999,362	0	XXX
4699999 - Total - Bonds - Credit Tenant Loans					1,999,291	1,999,362	0	XXX
6099997 - Total - Bonds - Part 3					660,993,417	639,424,630	4,195,511	XXX
6099998 - Total - Bonds - Part 5					334,575	319,228	1,159	XXX
6099999 - Total - Bonds					661,327,992	639,743,858	4,196,670	XXX
6599999 - Total - Preferred Stocks						XXX		XXX
7099999 - Total - Common Stocks						XXX		XXX
7199999 - Total - Preferred and Common Stocks						XXX		XXX
7299999 - Totals					661,327,992	XXX	4,196,670	XXX

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

STATEMENT AS OF SEPTEMBER 30, 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	09/01/2002	Paydown		951,649	951,649	943,620	943,661	7,988				.0	8,658		1
36209W-ND-0	GNMA PTC # 483788 6.500% 12/15/13	09/01/2002	Paydown		40,311	40,311	41,079	40,915	(604)				.0	439		1
36210A-AJ-3	GNMA PTC # 486925 6.500% 02/15/14	09/01/2002	Paydown		93,217	93,217	94,469	94,260	(1,043)				.0	1,010		1
36210D-BL-4	GNMA PTC # 488843 6.500% 01/15/14	09/01/2002	Paydown		167,491	167,491	170,710	170,205	(2,714)				.0	2,058		1
36210D-BQ-3	GNMA PTC # 488847 6.500% 01/15/14	09/01/2002	Paydown		164,803	164,803	167,970	167,296	(2,494)				.0	2,484		1
36225A-ZZ-6	GNMA PTC # 780760 6.000% 04/15/13	09/01/2002	Paydown		440,411	440,411	414,468	418,070	22,341				.0	4,683		1
36225B-EW-4	GNMA PTC # 781049 6.500% 06/15/14	09/01/2002	Paydown		216,612	216,612	213,160	213,349	3,264				.0	2,467		1
36225B-GC-6	GNMA PTC # 781095 6.500% 08/15/14	09/01/2002	Paydown		268,082	268,082	262,217	262,480	5,602				.0	2,828		1
	North Pacific Fishing 5.900%															
	05/09/06															
66137#-AA-1	Inc Title XI	09/09/2002	Redemption	100.0000	99,818	99,818	95,455	97,700	2,118				.0	1,472		1
Total United States					2,442,394	2,442,394	2,403,149	2,407,937	34,457	0	0	0	0	26,100	XXX	XXX
0399999 - Bonds - U.S. Governments					2,442,394	2,442,394	2,403,149	2,407,937	34,457	0	0	0	0	26,100	XXX	XXX
Special Revenue & Assessment																
United States																
Puerto Rico																
745160-FX-4	Puerto Rico Comwl Aq & 6.000% 07/01/04 Swr Rev	07/01/2002	Call	100.0000	30,000	30,000	33,016	30,692	(692)				.0	900		1
	Puerto Rico Comwl H & 6.500% 07/01/22															
745181-BG-0	T Rev Auth Hwy Ser T	07/01/2002	Redemption	101.5000	101,500	100,000	111,818	101,500					.0	3,250		1
Total Puerto Rico					131,500	130,000	144,834	132,192	(692)	0	0	0	0	4,150	XXX	XXX
United States																
312904-AU-9	FHLMC REMIC Ser 181-E 7.000% 08/15/21	08/15/2002	Paydown		39,416	39,416	39,990	40,734	(1,318)				.0	457		1
312905-KJ-0	FHLMC REMIC Ser 1060-X 7.250% 03/15/21	09/01/2002	Paydown		85,761	85,761	87,647	87,642	(1,881)				.0	1,063		1
312907-3M-8	FHLMC REMIC Ser 1181-I 7.000% 12/15/06	09/01/2002	Paydown		515,046	515,046	520,679	515,318	(272)				.0	5,914		1
312910-Q5-4	FHLMC REMIC Ser 1319-G 7.750% 07/15/07	09/01/2002	Paydown		149,459	149,459	153,288	150,714	(1,255)				.0	1,937		1
312910-X6-4	FHLMC REMIC Ser 1317-H 7.000% 01/15/07	09/01/2002	Paydown		459,189	459,189	462,561	458,256	933				.0	5,349		1
312911-4W-7	FHLMC REMIC Ser 1364-I 6.500% 07/15/07	08/01/2002	Paydown		108,812	108,812	104,885	106,998	1,814				.0	866		1
312911-N3-0	FHLMC REMIC Ser 1366-H 6.000% 08/15/07	09/01/2002	Paydown		268,722	268,722	257,680	265,692	3,030				.0	2,716		1
312912-RN-0	FHLMC REMIC Ser 1387-E 7.000% 10/15/07	09/01/2002	Paydown		287,842	287,842	287,415	287,178	665				.0	3,592		1
312912-VP-0	FHLMC REMIC Ser 1399-T 7.000% 10/15/02	09/01/2002	Paydown		324,024	324,024	335,618	323,497	527				.0	3,788		1
312913-K8-8	FHLMC REMIC Ser 1452-PK 6.500% 08/15/07	09/01/2002	Paydown		199,132	199,132	198,043	198,516	616				.0	2,146		1
312913-U3-8	FHLMC REMIC Ser 1445-K 7.000% 10/15/07	09/01/2002	Paydown		432,386	432,386	436,439	432,127	258				.0	5,020		1
312914-VD-3	FHLMC REMIC Ser 1465-G 7.000% 12/15/07	09/01/2002	Paydown		963,892	963,892	977,748	964,805	(914)				.0	11,393		1
312914-YL-2	FHLMC REMIC Ser 1472-H 7.000% 07/15/07	09/01/2002	Paydown		857,259	857,259	868,377	856,072	1,187				.0	10,032		1

STATEMENT AS OF SEPTEMBER 30, 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-P4-7	FHLMC REMIC Ser 1524-G 6.250% 10/15/06	09/01/2002	Paydown		125,641	125,641	114,902	125,090	551				.0	1,076		1
312915-V4-0	FHLMC REMIC Ser 7.000% 05/15/03 1503-VB	09/01/2002	Paydown		235,607	235,607	246,651	235,839	(232)				.0	2,754		1
312916-XM-6	FHLMC REMIC Ser 7.000% 08/15/02 1548-VB	08/01/2002	Paydown		93,760	93,760	96,983	93,550	210				.0	759		1
31339L-PD-6	FHLMC REMIC Ser 2393 C 5.500% 12/15/31	09/01/2002	Paydown		26,118	26,118	24,818	24,822	1,297				.0	240		1
3133T1-S2-9	FHLMC REMIC Ser 1616-C 6.500% 05/15/08	09/01/2002	Paydown		1,930,373	1,930,373	1,869,730	1,924,113	6,260				.0	21,817		1
3133T2-YE-4	FHLMC REMIC Ser 1643-E 6.500% 05/15/23	09/01/2002	Paydown		19,743	19,743	20,153	20,023	(281)				.0	321		1
3133T6-H7-9	FHLMC REMIC Ser 6.500% 03/15/06 1829-VI	09/01/2002	Paydown		107,709	107,709	109,013	108,052	(343)				.0	1,169		1
3133T9-UD-5	FHLMC CMO Ser 1956-D 7.000% 03/20/17	09/01/2002	Paydown		44,598	44,598	45,517	45,312	(714)				.0	521		1
3133TA-TV-4	FHLMC REMIC Ser T-6 A7 6.860% 09/25/28	09/01/2002	Paydown		215,792	215,792	217,935	216,723	(931)				.0	2,606		1
3133TE-NR-1	FHLMC REMIC Ser 6.500% 01/15/07 2074-VA	09/01/2002	Paydown		29,016	29,016	29,057	29,002	14				.0	315		1
3133TK-5S-5	FHLMC REMIC Ser 2136-A 6.000% 03/15/29	09/01/2002	Paydown		121,108	121,108	113,558	114,560	6,549				.0	1,206		1
3133TK-VE-7	FHLMC REMIC Ser 6.500% 10/15/06 2159-VA	09/01/2002	Paydown		65,203	65,203	65,913	65,520	(317)				.0	708		1
3133TM-MN-3	FHLMC Ser 2200 CI PB 7.100% 01/20/22	09/01/2002	Paydown		1,231,838	1,231,838	1,262,057	1,251,968	(20,130)				.0	14,412		1
31340Y-DB-2	FHLMC REMIC Ser 12-A 9.250% 11/15/19	08/15/2002	Paydown		8,581	8,581	9,005	8,917	(336)				.0	109		1
31340Y-HG-7	FHLMC REMIC Ser 24-B 9.500% 01/15/05	08/15/2002	Paydown		5,784	5,784	6,064	5,826	(42)				.0	93		1
31340Y-QS-1	FHLMC REMIC Ser 46-B 7.800% 09/15/20	08/15/2002	Paydown		16,240	16,240	14,941	15,597	644				.0	201		1
31358E-RK-0	FNMA REMIC Ser 9.000% 07/25/20 1990-72B	09/01/2002	Paydown		21,237	21,237	20,736	20,933	304				.0	328		1
31358G-4P-9	FNMA REMIC Ser 8.500% 06/25/06 1991-64H	09/01/2002	Paydown		64,189	64,189	69,184	65,084	(895)				.0	916		1
31358H-GT-6	FNMA REMIC Ser 8.000% 07/25/21 1991-73A	09/01/2002	Paydown		108,554	108,554	104,280	106,289	2,265				.0	1,242		1
31358J-HU-8	FNMA REMIC Ser 7.500% 09/25/21 1991-113 ZE	09/01/2002	Paydown		58,857	58,857	60,567	60,689	(1,832)				.0	700		1
31358M-RN-6	FNMA REMIC Ser 7.000% 04/25/07 1992-48HB	09/01/2002	Paydown		765,301	765,301	771,432	764,838	464				.0	9,186		1
31358N-4F-6	FNMA REMIC Ser 7.500% 07/25/22 1992-123 Z	09/01/2002	Paydown		192,358	192,358	193,189	192,747	(389)				.0	2,221		1
31358R-TJ-2	FNMA REMIC Ser 7.000% 11/25/07 1992-190PJ	09/01/2002	Paydown		382,901	382,901	381,271	381,161	1,740				.0	4,607		1
31358U-W6-9	FNMA REMIC Ser 7.000% 03/25/08 1993-69PK	09/01/2002	Paydown		282,193	282,193	282,039	281,178	1,015				.0	3,271		1
31359B-RR-0	FNMA REMIC Ser 6.500% 02/25/07 1993-135PE	08/01/2002	Paydown		180,627	180,627	165,499	179,635	991				.0	1,084		1
31359G-6B-7	FNMA REMIC Ser 5.500% 06/25/07 1994-48CD	09/01/2002	Paydown		197,496	197,496	185,924	195,964	1,532				.0	1,800		1
31359N-HA-2	FNMA REMIC Ser 6.500% 12/18/06 1996-68VB	09/01/2002	Paydown		315,049	315,049	304,564	311,022	4,028				.0	3,419		1
31359T-HK-7	FNMA REMIC Ser 7.000% 10/20/04 1998-29VA	09/01/2002	Paydown		145,529	145,529	148,894	146,256	(727)				.0	1,701		1
313602-2S-2	FNMA REMIC Ser 9.000% 10/25/19 1989-64E	09/01/2002	Paydown		30,703	30,703	30,420	30,513	190				.0	457		1Z

STATEMENT AS OF SEPTEMBER 30, 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)
313602-3E-2	FNMA REMIC Ser 9.000% 10/25/19 1989-67D	09/01/2002	Paydown		26,626	26,626	26,538	26,493	133				.0	393		1
313602-DV-3	FNMA REMIC Ser 9.000% 06/25/18 1988-15A	09/01/2002	Paydown		40,343	40,343	41,002	40,728	(385)				.0	578		1
313602-EK-6	FNMA REMIC Ser 9.400% 07/25/03 1988-18B	09/01/2002	Paydown		3,909	3,909	4,079	3,901	.8				.0	56		1
313602-GQ-1	FNMA REMIC Ser 9.250% 10/25/18 1988-25B	09/01/2002	Paydown		10,250	10,250	10,873	10,747	(497)				.0	138		1
313602-QA-5	FNMA REMIC Ser 10.300% 04/25/19 1989-19A	09/01/2002	Paydown		59,824	59,824	62,992	60,933	(1,109)				.0	1,149		1
313602-W4-2	FNMA REMIC Ser 8.600% 10/25/19 1989-62G	09/01/2002	Paydown		19,412	19,412	18,678	19,056	356				.0	259		1
313603-GW-6	FNMA REMIC Ser 8.750% 11/25/19 1989-86E	09/01/2002	Paydown		16,693	16,693	16,678	16,635	59				.0	232		1
313603-JJ-2	FNMA REMIC Ser 8.700% 12/25/19 1989-90E	09/01/2002	Paydown		11,201	11,201	12,209	11,643	(442)				.0	146		1
31371H-FZ-6	FNMA Pool # 252284 6.500% 06/25/28 FNMA DUS Pool #380488 6.100%	09/01/2002	Paydown		482,145	482,145	479,584	479,607	2,538				.0	5,262		1
31377L-JM-3	07/01/08 FHLMC REMIC Ser 6.500% 07/25/14	09/01/2002	Paydown		10,626	10,626	10,582	10,582	45				.0	108		1
31392D-AH-5	2002-28 VA FHLMC REMIC Ser 2448 6.500% 02/15/13	09/01/2002	Paydown		253,383	253,383	263,518	263,403	(10,020)				.0	2,750		1
31392M-DF-6	VG Government Natl Mtg 6.500% 02/20/13	09/01/2002	Paydown		337,827	337,827	352,666	352,539	(14,712)				.0	3,666		1
38373W-4P-0	Assn Ser 2002-33 CI VH Government Natl Mtg 6.500% 02/20/13	08/01/2002	UBS, Warburg, Dillon Read		7,379,530	7,047,000	7,379,530	7,377,480	2,050				.0	21,630		1Z
38373W-07-6	Assn Ser 2002-30 CI VA Government Natl Mtg 7.000% 03/16/05	07/01/2002	First Tennessee Bank NA		7,020,035	6,698,207	7,020,035	7,018,057	1,978				.0	20,560		1Z
3837H0-ND-1	Assn REMIC PT Ser 1996-5 H Government Natl Mtg 6.500% 07/20/05	09/01/2002	Paydown		497,279	497,279	492,384	495,431	1,848				.0	5,813		1
3837H1-SP-7	Assn REMIC Ser 1998-18 VH	09/01/2002	Paydown		184,006	184,006	187,557	185,300	(1,294)				.0	1,997		1
Total United States					28,197,634	27,541,776	28,218,405	28,213,497	(15,863)	0	0	0	0	202,402	XXX	XXX
3199999 - Bonds - Special Revenues					28,197,634	27,541,776	28,218,405	28,213,497	(15,863)	0	0	0	0	202,402	XXX	XXX
Public Utilities (unaffiliated) United States																
092113-AC-3	Black Hills Corp 1st 6.500% 07/15/02 Ad	07/15/2002	Maturity		1,000,000	1,000,000	999,120	999,989	11				.0	32,500		2PE
86765B-AA-7	Sunoco Logistics Ptnrs 7.250% 02/15/12 Op LP Nt	08/12/2002	Tax Free Exchange		1,987,027	2,000,000	1,986,500	1,986,902	124				.0	74,111		2PE
Total United States					2,987,027	3,000,000	2,985,620	2,986,891	136	0	0	0	0	106,611	XXX	XXX
Other Country																
G0369#-AC-8	Anglian Water Services 7.010% 07/25/08 Ltd Sr Nt	09/24/2002	Tax Free Exchange		10,000,000	10,000,000	10,000,000	10,000,000					.0	465,386		1
Total Other Country					10,000,000	10,000,000	10,000,000	10,000,000	0	0	0	0	0	465,386	XXX	XXX
3899999 - Bonds - Public Utilities					12,987,027	13,000,000	12,985,620	12,986,891	136	0	0	0	0	571,997	XXX	XXX
Industrial & Miscellaneous United States																
00077B-AZ-6	ABN AMRO Mtg Corp PTC 6.400% 05/25/05 1998-2 CI 1A-4	09/01/2002	Paydown		142,911	142,911	142,911	142,911					.0	1,527		1PE
00204X-AA-9	ARE-QRS Corp Ctf of 7.165% 01/15/14 Participation	07/15/2002	Redemption	100.0000	173,900	173,900	173,900	173,900					.0	6,230		1
00755W-CW-4	Advanta Mtg Loan Tr 7.650% 05/25/27 1997-1 CI MIF	09/01/2002	Paydown		128,985	128,985	131,323	130,176	(1,190)				.0	1,702		1PE
007773-AA-2	Aerofreighter Fin Tr 7.850% 12/15/09 CI A Fixed Rate Nt	09/15/2002	Paydown		156,258	156,258	156,234	156,249	10				.0	2,087		2

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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)
007773-AB-0	Aerofreighter Fin Tr 9.690% 12/15/14 CI B Fixed Rate Nt	09/15/2002	Paydown		5,507	5,507	5,505	5,506	1				0	133		4
01365#-AC-7	Albuquerque Plaza 7.400% 07/01/15 Assoc 1st Mtg Nt	09/01/2002	Redemption 100.0000		44,894	44,894	44,894	44,894					0	555		2
02635P-KW-2	American General Fin 6.630% 07/17/02 MT Nt Ser D	07/17/2002	Maturity		2,000,000	2,000,000	2,036,400	2,000,471	(471)				0	44,937		1PE
02635P-RG-0	American General Fin 5.875% 07/14/06 MT Nt Ser F	08/26/2002	CS First Boston Corporation		1,060,070	1,000,000	1,028,940	1,028,483	(999)			32,587	32,587	21,868		1
037705-AA-8	Appalachian NPI LLC Sr 7.760% 02/28/16 Secd Nt	08/31/2002	Redemption 100.0000		93,400	93,400	95,481	95,319	(1,919)				0	3,624		2Z
038777-AA-6	Arby's Franchise Tr 7.440% 12/20/20 Ser 1A CI 1	09/20/2002	Paydown		33,383	33,383	33,378	33,379	4				0	415		1
045424-CA-4	Asset Securitization 7.210% 10/13/26 Corp REMIC Ser 1996-D3 A1B	09/11/2002	Paydown		67,742	67,742	67,943	67,765	(24)				0	805		1
045424-E6-9	Asset Securitization 7.320% 01/13/30 Corp REMIC Ser 1997-MD7 A-A1	09/11/2002	Paydown		397,454	397,454	402,795	399,300	(1,846)				0	5,654		1
060506-W6-5	Bank of America Mtg 6.750% 09/25/31 Sec Ser 2001-9 CI 1A5	09/01/2002	Paydown		57,838	57,838	58,335	58,297	(459)				0	652		1PE
064059-A*-9	Bank of New York Sr 6.520% 02/01/04 Secd Nt	08/01/2002	Redemption 100.0000		140,607	140,607	141,505	140,866	(259)				0	2,292		1
06606F-AF-8	BankAmerica Mfd Hsg 6.470% 04/10/15 Contract 1997-2 A6	09/10/2002	Paydown		669,604	669,604	674,626	670,272	(668)				0	7,275		1PE
07274A-AA-9	Bayer 2002-A Pass 6.100% 01/02/13 Through Tr PTC	07/02/2002	Redemption 100.0000		966,000	966,000	966,000	966,000					0	24,880		1PE
07383U-AA-3	Bear Stearns Struct 6.300% 11/30/13 Prod Inc Ser 1999-1 CI A	08/01/2002	Paydown		115,626	115,626	113,747	113,861	1,765				0	1,236		1PE
097014-AC-8	Boeing Cap Corp Sr Nt 7.375% 09/27/10 CWABS Inc 1998-1 AF4 6.390%	08/16/2002	BNP Paribas Securities		1,254,493	1,180,000	1,266,636	1,263,677	(1,080)			(8,104)	(8,104)	34,810		1PE
126671-BJ-4	CWABS Inc 1998-1 AF4 6.390% 04/25/28	09/01/2002	Paydown		86,485	86,485	83,512	83,899	2,586				0	938		1PE
126690-NK-8	CWMBS Inc CMO 1993-E 6.500% 01/25/24 A6	09/01/2002	Paydown		187,176	187,176	180,332	182,872	4,303				0	1,403		1PE
12669C-E3-0	CWMBS Inc Ser 2002-8 6.250% 07/25/32 CI A8	09/01/2002	Paydown		88,953	88,953	92,067	92,058	(3,105)				0	928		1PE
13187*-AE-8	Camas Funding Corp 6.090% 09/05/11 Collateral Nt	09/05/2002	Redemption 100.0000		24,820	24,820	24,820	24,820					0	378		2Z
14149#-AA-7	Cardinal Glass 7.160% 07/23/06 Industries Inc Sr Nt	07/23/2002	Redemption 100.0000		400,000	400,000	400,000	400,000					0	14,320		2
161551-BA-3	Chase Funding Mtg Ln 4.464% 07/25/29 1999-2 IIB	09/25/2002	Paydown		620,426	620,426	620,426	620,426					0	4,787		2
17248R-AA-4	Cingular Wireless Nt 5.625% 12/15/06	09/11/2002	Tax Free Exchange		1,960,818	2,000,000	1,957,360	1,959,230	1,588				0	26,875		1
172953-Q3-8	Citicorp Mtg Sec Corp 6.500% 09/25/31	09/01/2002	Paydown		126,075	126,075	128,006	127,795	(1,720)				0	1,360		1PE
217016-B*-4	Coors/Adolph/Co Sr Nt 6.760% 07/15/02	07/15/2002	Maturity		2,000,000	2,000,000	2,000,000	2,000,000					0	67,600		2
22540A-CA-4	CS First Boston Mtg 6.980% 01/27/25 Sec Corp CMO Ser 1997-1R CI 2M2	09/01/2002	Paydown		134,458	134,458	131,306	131,802	2,656				0	2,288		1PE
22825M-AA-6	Crown Cork & Seal Fin 6.750% 12/15/03 S A Nt	07/10/2002	Pressprich R W		2,085,000	2,500,000	1,750,000	1,750,000				335,000	335,000	14,063		5
23323C-BL-8	DLJ Mtg Accept Corp 8.254% 06/25/20 Ser 2000-S4 CI B1	09/01/2002	Paydown		70,475	70,475	71,147	71,043	(568)				0	902		1PE
23323C-DH-5	DLJ Mtg Accept Corp 8.257% 11/25/30 Ser 2001-S3 CI B1	09/01/2002	Paydown		66,180	66,180	66,821	66,722	(542)				0	0		1PE

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SCHEDULE D - PART 4

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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)
23334H-AE-1	DVI Receivables VI LLC 6.270% 04/10/06 Ser 98-1 CI C Asset Backed Nt Delta Funding Home Eq 6.190% 02/15/31	09/10/2002	Paydown		164,473	164,473	164,473	164,473					.0	1,822		1PE
24763L-ES-5	Ln Tr Ser 1998-4 CI A4F Delta Funding Home Eq 7.030% 08/15/30	09/01/2002	Paydown		202,913	202,913	200,298	200,490	2,423				.0	2,009		1PE
24763L-FN-5	Ln Tr Ser 1999-2 CI A7F Disney Walt Co Sr Nt 7.020%	09/01/2002	Paydown		208,329	208,329	208,308	208,191	138				.0	2,438		1PE
254687-AP-1	01/10/07 FMAC Loan Receivables 7.350% 04/15/19	07/10/2002	Redemption 100.0000		149,098	149,098	149,098	149,098					.0	5,233		1
302471-AJ-6	Tr Nt Ser 1997-A CI A FMAC Loan Receivables 6.404% 12/15/19	09/01/2002	Paydown		50,433	50,433	51,181	51,026	(594)				.0	517		1
302471-CU-9	Tr Ser 1998-DA CI A2 Falcon Auto Dealership 6.067% 01/05/23	09/01/2002	Paydown		3,000,000	3,000,000	2,990,156	2,990,757	9,243				.0	48,030		1
30605A-AA-1	LLC Ser 2001-1 CI A1 Federal Express Corp 6.845% 01/15/19	09/01/2002	Paydown		122,538	122,538	122,542	122,536	2				.0	1,222		1
31331F-AY-7	EETC Ser 98-1 B First Security Auto 6.000% 03/15/05	07/15/2002	Paydown		8,223	8,223	8,223	8,223					.0	281		1PE
336212-AJ-4	Owner Tr 1999-1 B Fremont Home Loan 7.280% 06/25/29	09/15/2002	Paydown		99,026	99,026	98,944	99,002	24				.0	993		1PE
35729B-AB-7	Owner Tr Ser 1999-2 CI A1 GE Cap Mtg Serv Inc 6.500% 04/25/24	09/01/2002	Paydown		300,826	300,826	300,159	300,031	795				.0	4,264		1PE
36157L-L7-1	Ser 1994-6 CI M GE Capital Mtg Serv 6.000% 10/25/08	09/01/2002	Paydown		309,832	309,832	310,074	309,933	(101)				.0	3,753		1PE
36157L-SA-7	Inc Ser 1993-13 CI A5 GE Cap Mtg Serv Inc 7.295% 05/25/14	09/01/2002	Paydown		210,446	210,446	209,788	209,623	822				.0	1,916		1PE
36157R-3W-3	Ser 1999-HE2 CI A6 GE Cap Mtg Serv Inc 6.250% 10/25/28	09/01/2002	Paydown		151,657	151,657	151,657	151,657					.0	1,780		1PE
36157R-QW-8	Ser 1998-14 CI A1 GE Cap Mtg Serv Inc 6.500% 04/25/13	09/01/2002	Paydown		284,848	284,848	286,183	284,025	823				.0	2,962		1PE
36158G-AA-6	RENIC PTC Ser 1998-7 CI A General Motors Corp 8.950% 07/02/09	09/01/2002	Paydown		319,032	319,032	318,803	318,380	653				.0	3,517		1PE
37045G-AB-9	PTC Ser 1991-A2 General Parts Inc Sr 7.790% 08/13/11	07/02/2002	Redemption 100.0000		433,840	433,840	464,955	447,235	(13,395)				.0	19,414		2PE
37048*-AE-6	Nt Global Franchise Tr 6.349% 06/01/18	08/13/2002	Redemption 100.0000		300,000	300,000	300,000	300,000					.0	11,685		2
37934E-AA-0	1998-1 CI A1 HS Receivables Corp 9.600% 11/29/06	09/01/2002	Paydown		193,835	193,835	194,803	193,770	65				.0	2,056		1PE
40429N-AB-4	Ltd Oblig Fxd Rate Nt Ser 99-3 A Hanover Cap Mtg CMO 7.000% 10/28/28	09/29/2002	Redemption 100.0000		125,000	125,000	125,000	125,000					.0	3,071		1
410763-AJ-5	Ser 1998-A CI 1A Harborview Mtg Loan Tr 7.316% 08/19/30	09/01/2002	Paydown		258,692	258,692	259,622	258,354	338				.0	3,917		1PE
41161P-AD-5	Ser 2000-1 CI IIIA Harborview Mtg Loan Tr 7.460% 12/19/30	09/01/2002	Paydown		267,981	267,981	276,020	275,019	(7,038)				.0	3,933		1PE
41161P-AU-7	Ser 2000-2 CI B1 Headlands Mtg Sec Inc 7.250% 11/25/27	09/01/2002	Paydown		360,945	360,945	362,750	362,359	(1,414)				.0	4,364		1PE
42209E-EJ-5	CMO Ser 1997-5 CI B1 Household Automobile 6.650% 04/17/06	09/01/2002	Paydown		8,345	8,345	8,399	8,372	(27)				.0	101		1PE
44179H-AD-7	Rev Tr 1999-1 A4 Housing Securities Inc 6.500% 03/25/09	09/17/2002	Paydown		374,708	374,708	374,473	374,638	70				.0	4,166		1PE
44182D-JP-5	CMO Ser 1994-1 CI A11	09/01/2002	Paydown		581,252	581,252	586,611	580,558	694				.0	6,582		1PE

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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)
464126-AD-3	Irwin Home Equity Ln 6.890% 06/15/29 Tr Ser 1999-2 Cl A4	09/01/2002	Paydown		226,393	226,393	222,812	223,273	3,120				.0	2,383		1PE
49228R-AC-7	Kern River Funding 6.676% 07/31/16 Corp Sr Nt	09/30/2002	Redemption	100.0000	21,569	21,569	21,569	21,569					.0	240		1
493063-AV-3	Key Auto Finance Tr 6.000% 01/15/07 Ser 1999-1 Cl B	09/15/2002	Paydown		79,853	79,853	79,840	79,848	.4				.0	805		1PE
51603@-AC-6	Lanoga Corp Sr Nt Ser 7.160% 07/25/04	07/25/2002	Redemption	100.0000	600,000	600,000	600,000	600,000					.0	21,480		1
525170-AW-6	Lehman ABS Corp PTC 6.770% 11/25/22 1997-P1 A	09/01/2002	Paydown		100,889	100,889	100,936	100,874	15				.0	1,201		1PE
52518R-AJ-5	Lehman Structured Sec 7.090% 03/30/27	09/01/2002	Paydown		164,061	164,061	164,779	164,654	(593)				.0	2,188		1
52519E-AA-2	Corp CMO 1998-A B1 Lehman Receivables IV 6.260% 10/15/06	09/15/2002	Paydown		27,365	27,365	19,383	19,383	7,983				.0	282		5
57634N-BA-0	T&W Lease Backed Nt Master Finl Asset Sec 8.250% 04/20/29	09/01/2002	Paydown		120,976	120,976	120,362	120,382	594				.0	1,721		2PE
576674-A@-4	1998-A Cl B1 Material Sciences Corp 7.050% 05/31/07	07/31/2002	Call	110.4107	1,971,619	1,785,714	1,785,714	1,785,714	185,905				.0	20,982		2
585525-BX-5	Sr Nt Ser B Mellon Res Funding 5.610% 10/25/28	09/01/2002	Paydown		588,217	588,217	588,159	585,221	2,996				.0	5,948		1PE
585525-DU-9	Corp 1998-TBC1 Cl A-3 Mellon Res Funding 6.984% 03/25/30	09/01/2002	Paydown		1,839,388	1,839,388	1,797,556	1,809,977	29,411				.0	27,225		1PE
589929-XB-9	Corp 2000-TBC1 Cl A-3B Merrill Lynch Mtg 6.500% 03/25/12	09/01/2002	Paydown		45,742	45,742	46,028	45,984	(242)				.0	496		1PE
591559-AA-7	Investors Ser 2001-S1 Cl 1A2 MetLife Cap Eq Loan Tr 6.850% 05/20/08	09/20/2002	Paydown		145,134	145,134	145,882	145,407	(273)				.0	1,647		1
591739-AD-9	1997-A Cl A Metropolitan Asset 6.981% 01/20/26	09/01/2002	Paydown		106,492	106,492	107,956	107,694	(1,201)				.0	1,859		1PE
59549R-AC-8	Funding Inc Ser 1998-A Cl A4 Mid State Tr X Ser 10 6.280% 07/15/26	09/15/2002	Paydown		79,714	79,714	79,679	79,680	34				.0	903		1
60755#-AA-5	Cl M1 Modern Continental 8.000% 01/04/06	09/26/2002	Call	100.0000	44,693	44,693	44,693	44,693					.0	1,619		2
619087-BC-2	Const Hold Sr Nt Morserv Inc Ser 1996-1 7.000% 11/25/11	09/01/2002	Paydown		91,584	91,584	92,757	91,683	(99)				.0	1,137		1PE
61910D-BH-4	Cl A5 Mortgage Capital 7.350% 06/15/28	09/01/2002	Paydown		133,662	133,662	134,372	133,333	329				.0	1,969		1
61910D-BU-5	Funding Inc Ser 1996-MC1 A2A Mortgage Capital 6.758% 12/21/26	09/01/2002	Paydown		256,303	256,303	258,866	256,241	62				.0	3,022		1
627914-AA-2	Funding Inc Ser 1996-MC2 A1 Mutual Fund Fee Tr XI 9.060% 01/01/08	09/30/2002	Paydown		23,744	23,744	17,727	18,995	4,749				.0	347		3
62827C-AB-0	Ser 2000-1 Mutual Fund Fee Tr XIV 8.610% 09/30/08	09/30/2002	Paydown		27,259	27,259	19,480	15,363	11,895				.0	.0		4
62827G-AA-3	Ser 2000-4 Mutual Fund Fee Tr XIX 6.440% 12/01/09	09/30/2002	Paydown		154,653	154,653	154,653	154,653					.0	1,660		1
65141#-AA-7	Ser 2002-1 Cl A Newhall Funding Co Sr 7.330% 10/30/07	07/30/2002	Redemption	100.0000	48,231	48,231	48,231	48,231					.0	884		4
65504#-AA-8	Nt Noble Drilling/Paul 6.330% 12/20/03	09/20/2002	Redemption	100.0000	267,294	267,294	267,294	267,294					.0	2,825		2

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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)
65504@-AB-8	Noble 6.730% 10/01/04 Drilling/JimThompson Inc Sr Secd Nt	07/01/2002	Redemption	100.0000	324,311	324,311	324,311	324,311					.0	5,457		2
68209#-AA-0	Omega Leasing (US) 6.940% 05/12/11 (No2) LLC Sr Nt	09/12/2002	Redemption	100.0000	13,681	13,681	13,681	13,681					.0	159		2
68240M-AH-1	125 Home Loan Owner 9.260% 02/15/29 Trust Ser 1998-1A CI B	09/01/2002	Paydown		138,231	138,231	129,894	131,454	6,777				.0	2,105		2
693438-AA-1	PMC Commercial Trust 6.370% 05/01/19 Ltd Ser 1998-1 CI A	09/01/2002	Paydown		47,392	47,392	47,533	47,472	(80)				.0	320		1
69348L-UX-5	PNC Mtg Sec Corp CMO 7.000% 03/25/28 Ser 1998-2 CI CB1	09/01/2002	Paydown		12,105	12,105	12,170	12,138	(33)				.0	142		1PE
69348L-VG-1	PNC Mtg Sec Corp Ser 6.625% 03/25/28 1998-2 CI 5B1	09/01/2002	Paydown		18,789	18,789	18,883	18,865	(76)				.0	208		1PE
69348R-A8-9	PNC Mtg Sec Corp CMO 7.500% 05/25/40 Ser 2000-7 CI B1	09/01/2002	Paydown		324,338	324,338	319,473	318,249	6,089				.0	0		1PE
69348R-XW-1	PNC Mtg Sec Corp CMO 7.000% 06/25/30 Ser 2000-4 CI 3A3	09/01/2002	Paydown		89,817	89,817	91,838	91,453	(1,636)				.0	1,050		1PE
69563N-AA-1	PaineWebber(CircuitCityStores) PTC Ser 1996-A CI 1 8.387% 08/01/18	09/01/2002	Paydown		13,252	13,252	12,587	12,593	659				.0	186		2
70467F-AA-3	Peachtree Franchise 6.680% 01/15/21 Fin Ln LLC 1999-A CI A1 Nt	09/01/2002	Paydown		29,091	29,091	29,233	29,164	(72)				.0	299		1
70556J-AA-7	Pegasus Aviation Lease 6.300% 03/25/29	09/25/2002	Paydown		2,105	2,105	2,083	2,085	20				.0	22		2PE
72449#-AA-2	Secn Ser 1999-1 CI A1 Pitney Structured 6.970% 01/15/10	09/15/2002	Paydown		84,426	84,426	84,426	84,426					.0	0		1
74046R-FC-0	Funding Inc Lease Rec Backed Nt CI A Premier Auto Tr Ser 5.780% 04/08/03	09/08/2002	Paydown		759,718	759,718	759,544	759,713	5				.0	7,563		1PE
74167#-AA-8	1998-4 CI A4 Prime II Inc Nt 2.721% 02/01/06	08/01/2002	Redemption	100.0000	333,333	333,333	329,092	330,314	3,019				.0	4,783		1Z
74341*-AA-1	ProLogis RACER I LLC 7.760% 08/16/09 Nt Ser 2000-1	09/16/2002	Redemption	100.0000	67,806	67,806	67,806	67,806					.0	879		1
743833-AH-8	Provident Auto Lease 7.730% 01/14/12 Tr Asset Bkd PTC CI B	09/14/2002	Paydown		55,001	55,001	55,001	55,001					.0	710		1PE
74434U-CE-2	Prudential Home Mtg 6.757% 04/28/24 Sec Co Ser 1994-A CI 1B3	09/01/2002	Paydown		407,452	407,452	408,945	408,499	(1,047)				.0	5,008		1PE
74730*-AG-7	Quad/Graphics Inc Nt 7.140% 09/01/10 Ser 95-1 A	09/01/2002	Redemption	100.0000	600,000	600,000	621,444	621,406	(21,406)				.0	21,420		2
75628*-AE-4	Recreational Equipment 6.400% 02/01/09	09/01/2002	Redemption	100.0000	66,832	66,832	66,832	66,832					.0	714		2
75628*-AH-7	Recreational Equipment 7.570% 03/08/10	09/08/2002	Redemption	100.0000	43,053	43,053	43,053	43,053					.0	544		2
76110Y-N3-2	Residential Funding 6.750% 03/25/16 Mtg Sec I Ser 2001-S7 CI A7	09/01/2002	Paydown		45,453	45,453	46,817	46,618	(1,164)				.0	510		1PE
76126C-DE-9	RACERS Tr Ser 1998 6.625% 05/15/18 CCE-1 CI A1	09/01/2002	Redemption	100.0000	11	11	11	(847)	858				.0			1
79548K-UG-1	Salomon Bros Mtg Sec 7.250% 04/25/27 VII Inc Ser 1997-LB2 CI B1	09/01/2002	Paydown		10,513	10,513	10,743	10,739	(226)				.0	133		1PE
79548K-UH-9	Salomon Bros Mtg Sec 7.250% 04/25/27 VII Inc Ser 1997-LB2 CI B2	09/01/2002	Paydown		41,551	41,551	38,474	38,643	2,908				.0	524		1PE
79548K-ZK-7	Salomon Bros Mtg Sec 7.930% 06/25/28 VII Inc Ser 1998-AQ1 CI A7	09/01/2002	Paydown		146,257	146,257	149,730	149,064	(2,808)				.0	1,942		1PE
79548K-ZL-5	Salomon Bros Mtg Sec 7.000% 06/25/28 VII Inc Ser 1998-AQ1 CI B1	09/01/2002	Paydown		11,749	11,749	11,085	11,110	640				.0	117		1PE
80218#-AB-2	Santa Fe Plaza Assoc 6.960% 07/01/10 1st Mtg Nt	07/01/2002	Redemption	100.0000	74,623	74,623	74,623	74,623					.0	2,597		2
805559-CA-7	Saxon Asset Securities 2.814% 04/25/27	09/25/2002	Paydown		26,984	26,984	26,166	26,946	39				.0	135		2PE

STATEMENT AS OF SEPTEMBER 30, 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)
844741-AL-2	Southwest Airlines Co 8.700% 07/01/11 PTC Ser A3 Systems 2001 Asset Tr 7.156% 12/15/11	07/01/2002	Paydown		38,010	38,010	39,684	39,435	(1,424)				.0	1,653		1PE
87203R-AC-6	PTC Ser 2001 CI B T&W Funding Co VII 6.070% 11/15/07	09/15/2002	Paydown		16,591	16,591	17,240	17,215	(624)				.0	297		1
87215K-AA-1	Lease Bkd Nt 1999-A CI A T&W Funding Co VII 6.460% 08/25/06	09/15/2002	Paydown		58,662	58,662	39,956	39,956	18,705				.0	503		5
87215Q-AA-8	Lease Bkd Nt 1997-A CI A TRI Funding III Inc 7.685% 08/15/10	08/25/2002	Paydown		30,633	30,633	20,780	20,780	9,853				.0	1,366		5
87263C-AE-2	TRI Funding III Inc 8.590% 08/15/10 Ser 1999-1 CI C	09/01/2002	Paydown		36,433	36,433	36,433	36,433					.0	464		1
87263C-AF-9	TRI Funding III Inc 8.590% 08/15/10 Ser 1999-1 CI D	09/01/2002	Paydown		36,435	36,435	36,435	36,435					.0	519		2
87306#-AA-2	TTX Lease 41 Tr Eq Tr 7.400% 01/27/06 Ctf Ser A	07/27/2002	Call	100.0000	282	282	282	282					.0	10		1
87306#-AA-2	TTX Lease 41 Tr Eq Tr 7.400% 01/27/06 Ctf Ser A	07/27/2002	Redemption	100.0000	244	244	244	244					.0	9		1
87970#-AJ-0	Telogy Inc Sr Sec Nt 8.820% 07/15/06	07/15/2002	Redemption	100.0000	200,000	200,000	199,932	199,947	53				.0	8,820		3
887389-D#-0	Tinken Co MT Nt 7.310% 09/10/02 UCFC Ser 1998-1 CI A2 6.280%	09/10/2002	Maturity		3,000,000	3,000,000	3,004,980	3,000,455	(455)				.0	124,879		2Z
90263A-BQ-2	10/15/14 Ultramar Credit Corp 8.625% 07/01/02	09/01/2002	Paydown		284,683	284,683	284,629	284,487	196				.0	2,837		1PE
903913-AA-9	Nt Union Pacific RR PTC 6.290% 09/25/07	07/01/2002	Maturity		1,000,000	1,000,000	1,080,000	1,000,000					.0	43,125		2PE
907832-AB-5	Ser 1995-B United Air Lines 7.783% 07/01/15	09/25/2002	Redemption	100.0000	98,032	98,032	98,032	98,032					.0	3,083		1PE
909317-AR-0	Enhanced ETC Ser 2000-1 CI A1 Universal Credit Tr BB 9.360% 11/10/14	07/01/2002	Paydown		237,518	237,518	239,496	239,259	(1,741)				.0	9,243		2
913458-A*-6	Royalty Bkd Nt Ser 1999-B Universal Credit Tr 6.870% 05/05/09	09/10/2002	Redemption	100.0000	28,815	28,815	28,815	28,815					.0	460		2
913458-AA-3	Royalty Inc Loan Cft 1999-A Wabash National Corp 9.660% 03/30/04	09/05/2002	Redemption	100.0000	6,250	6,250	6,250	6,250					.0	112		1
929566-G*-2	Sec Nt Ser A (New) Wells Fargo Mtg Backed 6.750% 02/25/15	09/30/2002	Redemption	100.0000	11,321	11,321	11,321	11,321					.0	184		5Z
94977G-AG-1	Sec Tr Ser 2001-17 CI A7 Wells Fargo Mtg Backed 6.750% 09/25/31	09/01/2002	Paydown		36,487	36,487	36,367	36,364	122				.0	411		1PE
94977H-AF-1	Sec Tr Ser 2001-18 CI A6 Westgate Resorts LLC 6.780% 07/15/13	09/01/2002	Paydown		47,920	47,920	48,377	48,339	(419)				.0	540		1PE
960320-AA-7	Ser 1998-A CI A1 Wilmington Tr Co Sec 6.400% 01/01/05	09/01/2002	Paydown		73,887	73,887	73,869	73,799	88				.0	850		1
97181#-FJ-7	Ln Ctf Wilmington Tr Co Sec 6.400% 01/01/05	07/01/2002	Redemption	100.0000	1,744	1,744	1,744	1,744					.0	56		3
97181#-FK-4	Ln Ctf	07/01/2002	Redemption	100.0000	1,744	1,744	1,744	1,744					.0	56		1
Total United States					40,044,209	40,177,923	39,589,684	39,431,633	253,093	0	0	359,483	359,483	796,379	XXX	XXX
Other Country																

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STATEMENT AS OF SEPTEMBER 30, 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 SEPTEMBER 30, 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				0	37,528	0	0	7,043	15,152
Floating for Fixed Interest Rate Swap	2,000,000	10/01/2005	3mL(6.8025%)	09/28/2000	Deutsche Bank				0	302,958	0	0	72,374	17,336
Floating for Fixed Interest Rate Swap	2,000,000	10/01/2005	3mL+1.8%(4.75%)	09/28/2000	Morgan Stanley International				0	(49,244)	0	0	(14,401)	17,336
Zero Coupon Swap on AOL Convertible Bond	1,653,804	12/06/2004	3mL+1.65%(0%)	01/29/2001	Deutsche Bank				0	(112,280)	0	0	44,762	12,227
Fixed for Floating Interest and Currency Rate Swap	2,022,984	02/02/2009	3mL+1.70%(GBP7.50%)	02/22/2001	Deutsche Bank				(168,530)	(333,718)			(64,423)	25,485
Fixed for Floating Interest Rate Swap	2,500,000	02/05/2006	5.375%(3mL)	07/25/2001	Morgan Stanley Capital Svcs				0	227,574	0	0	63,701	22,890
Zero Coupon Swap on Nabors Industries Convertible Bond	2,433,640	02/05/2006	3mL+1.50%(0%)	07/25/2001	Morgan Stanley International				0	33,976	0	0	63,822	22,283
Fixed for Floating Interest Rate Swap	7,400,000	11/01/2008	4.6025%(1mL)	12/21/2001	Bear Stearns International				0	463,869	0	0	151,018	91,332
Fixed for Floating Interest Rate Swap	3,112,356	02/08/2012	5.37%(3mL)	02/08/2002	Goldman Sachs				0	315,837	0	0	69,765	47,621
Floating for Fixed Interest and Currency Rate Swap	3,112,356	02/08/2012	3mL(CAD7.59%)	02/09/2002	Merrill Lynch				(54,644)	(186,125)	0	0	(74,739)	47,621
Fixed for Floating Interest Rate Swap	5,000,000	07/03/2007	3mL(4.59%)	06/26/2002	Deutsche Bank				0	349,165	0	0	34,926	54,537
0599999 - Subtotal - Swaps - Hedging Transactions								XXX	(223,174)	1,049,540	0	0	353,848	373,820
Credit default swap on Lowe's Companies Inc., 0%, 02/16/21	3,000,000	05/01/2006		05/01/2001	Salomon Smith Barney					19,910	0	0	18,200	28,406
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					(364,599)	0	0	24,473	19,103
Credit default swap on Lowe's Companies Inc., 0%, 02/16/21	5,000,000	06/25/2006		06/25/2001	Merrill Lynch					(7,816)	0	0	22,750	48,328
Credit default swap on Verizon Global Funding Corp., 0%, 5/15/21	5,000,000	06/25/2006		06/25/2001	Merrill Lynch					(313,067)	0	0	34,883	48,328
Credit default swap on Royal Caribbean Cruises, 8.25%, 04/01/05	2,000,000	03/02/2005		06/27/2001	Merrill Lynch					(326,440)	0	0	47,017	15,563
Credit default swap on Legg Mason Inc., 0%, 06/06/31	3,000,000	07/06/2005		08/21/2001	Merrill Lynch					33,156	0	0	37,125	24,952
Credit default swap on Vodafone Group Plc, 7.75%, 02/15/10	8,000,000	09/21/2006		09/21/2001	Deutsche Bank					(177,678)	0	0	80,416	79,781
Credit default swap on AT&T Corp., 6.00%, 03/15/09	6,000,000	09/21/2006		09/21/2001	Bear Stearns International					(767,551)	0	0	36,797	59,835
Credit default swap on AT&T Corp., 6.00%, 03/15/09	2,000,000	09/21/2006		09/21/2001	Bear Stearns International					(255,850)	0	0	19,023	19,945
Credit default swap on Sears Roebuck Acceptance Corp., 7.00%, 02/01/11	4,000,000	09/21/2006		09/21/2001	JP Morgan					(42,259)	0	0	24,531	39,890
Credit default swap on Merrill Lynch & Co., 6.00%, 02/17/09	10,000,000	09/24/2006		09/24/2001	Bear Stearns International					(109,706)	0	0	53,082	99,829
Credit default swap on Fifth Third Bank Corp., 6.75%, 07/15/05	8,000,000	04/09/2007		04/09/2002	Deutsche Bank					1,895	0	0	29,387	85,098
Credit default swap on Ocean Energy Inc., 7.25%, 10/01/11	2,000,000	05/13/2007		05/13/2002	Bank One N.A.					4,842	0	0	20,360	21,492
Credit default swap on Horace Mann Educators Corp., 1.425%, 05/14/32	1,000,000	06/14/2007		05/14/2002	Credit Suisse First Boston					(23,211)	0	0	6,596	10,848
Credit default swap on Horace Mann Educators Corp., 1.425%, 05/14/32	5,000,000	06/14/2007		05/14/2002	Credit Suisse First Boston					(116,053)	0	0	32,980	54,238
Credit default swap on Ocean Energy Inc., 7.25%, 10/01/11	5,000,000	05/21/2007		05/21/2002	Merrill Lynch					15,882	0	0	32,908	53,858
Credit default swap on Medtronic Inc., 1.25%, 09/15/21	8,000,000	06/12/2007		06/12/2002	Goldman Sachs					(45,944)	0	0	9,973	86,731
Credit default swap on Medtronic Inc., 1.25%, 09/15/21	2,000,000	06/12/2007		06/12/2002	Goldman Sachs					(11,486)	0	0	2,493	21,683
Credit default swap on American Express., 5.50%, 09/12/06	5,000,000	06/17/2007		06/17/2002	Morgan Stanley Capital Svcs					17,644	0	0	11,229	54,286
0799999 - Subtotal - Swaps - Other Derivative Transactions								XXX		(2,468,331)	0	0	544,223	872,194
0899999 - Subtotal - Swaps								XXX	(223,174)	(1,418,791)	0	0	898,071	1,246,014
2599999 - Subtotal - Hedging Transactions								XXX	(223,174)	1,049,540	0	0	353,848	373,820
2799999 - Subtotal - Other Derivative Transactions								XXX		(2,468,331)	0	0	544,223	872,194
9999999 - Totals								XXX	(223,174)	(1,418,791)	0	0	898,071	1,246,014

STATEMENT AS OF SEPTEMBER 30, 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 Used to Adjust Basis of Hedged Item	12	
Description	Number of Contracts	Maturity Date	Original Value	Current Value	Variation Margin	Date of Opening Position	Exchange or Counterparty	Cash Deposit	Recognized		Deferred	Potential Exposure
Dec 02 CBT 5 YR Note.....	.251	12/15/2002	27,725,109	28,684,594	(959,484)	09/12/2002	CBT				(959,484)	251,000
Dec 02 CBT 10 YR Note.....	.293	12/15/2002	33,175,149	33,960,531	(785,382)	09/12/2002	CBT				(785,382)	410,200
Cash Deposits - Prudential								910,332				
0599999 - Subtotal - Short Futures - Hedging Transactions			60,900,258	62,645,125	(1,744,867)	XXX	XXX	910,332	0	0	(1,744,866)	661,200
0899999 - Subtotal - Short Futures			60,900,258	62,645,125	(1,744,867)	XXX	XXX	910,332	0	0	(1,744,866)	661,200
2599999 - Subtotal - Hedging Transactions			60,900,258	62,645,125	(1,744,867)	XXX	XXX	910,332	0	0	(1,744,866)	661,200
2799999 - Subtotal - Other Derivative Transactions						XXX	XXX					
9999999 - Totals			60,900,258	62,645,125	(1,744,867)	XXX	XXX	910,332	0	0	(1,744,866)	661,200

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