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

OMB APPROVAL
OMB Number: 3235-0327
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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

RECD S.E.C.
JAN 27 2003
1086

Banc of America Mortgage Securities, Inc.
Exact name of registrant as specified in charter

0001207409
Registrant CIK Number

8-K FOR 1-27-03
Electronic report, schedule or registration statement of which the documents are a part (give period of report)

333-101500
SEC file number, if available

Name of Person Filing the Document (If other than the Registrant)

PROCESSED
JAN 28 2003
THOMSON
FINANCIAL

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Alpharetta, State of Georgia.

Banc of America Mortgage Securities, Inc.
(Registrant)

By: Judy L
Name: Judy Lowman
Title: Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on ________________, 2003, that the information set forth in this statement is true and complete.

By: ______________________
(Name)

____
(Title)

Banc of America Securities

Deal Summary Report

BOAMS031

		Assumptions			Collateral					
						Balance	WAC	WAM	WAL	Dur
Settlement	30-Jan-2003	Prepay	300	PSA						
1st Pay Date	25-Feb-2003	Default	0	CDR						
		Recovery	0	months	Grp 1	$800,000,000.00	6.352018993	359	5.671	
		Severity		0%	Grp 2	$500,000,000.00	5.825106438	178	4.508	

Tranche Name	Balance	Coupon	Principal Window	Avg Life	Dur	Yield	Spread bp	Bench	Price %	$@1bp	Accrued Int(M)	NetNet (MM)	Dated Date	Notes
PO1	880,775.57	0.0000000000	02/03 - 12/32	5.644		0.000	0	Interp			0.00	0.000	01-Jan-03	XRS_PO
WAC_IO1	715,892,409.08	0.3982157800	02/03 - 12/32	5.674		0.000	0	Interp			229.65	0.000	01-Jan-03	NTL_IO
1NAS	80,000,000.00	5.7500000000	02/08 - 12/32	11.074		0.000	0	Interp			370.56	0.000	01-Jan-03	FIX
1A1	115,000,000.00	5.7500000000	02/03 - 07/10	3.469		0.000	0	Interp			532.67	0.000	01-Jan-03	FIX
1A4	361,060,072.00	5.0000000000	02/03 - 07/10	3.469		0.000	0	Interp			1454.27	0.000	01-Jan-03	FIX
1A2	98,470,928.00	1.9300000000	02/03 - 07/10	3.469		0.000	0	Interp			26.40	0.000	25-Jan-03	FLT
1A3	98,470,928.00	6.5700000000	02/03 - 07/10	3.469		0.000	0	Interp			89.85	0.000	25-Jan-03	INV_IO
1A5	86,080,000.00	5.7500000000	07/10 - 09/15	9.500		0.000	0	Interp			398.72	0.000	01-Jan-03	FIX
1A8	6,000,000.00	5.7500000000	09/15 - 01/17	13.307		0.000	0	Interp			27.79	0.000	01-Jan-03	FIX
1A10	3,000,000.00	5.5000000000	01/17 - 01/19	14.941		0.000	0	Interp			13.29	0.000	01-Jan-03	FIX
1A9	3,000,000.00	6.0000000000	01/17 - 01/19	14.941		0.000	0	Interp			14.50	0.000	01-Jan-03	FIX
1A11	2,400,000.00	5.7500000000	01/19 - 03/20	16.530		0.000	0	Interp			11.12	0.000	01-Jan-03	FIX
1A12	2,400,000.00	5.7500000000	03/20 - 08/21	17.817		0.000	0	Interp			11.12	0.000	01-Jan-03	FIX
1A14	2,600,000.00	5.5000000000	08/21 - 12/32	21.884		0.000	0	Interp			11.52	0.000	01-Jan-03	FIX
1A13	2,600,000.00	6.0000000000	08/21 - 12/32	21.884		0.000	0	Interp			12.57	0.000	01-Jan-03	FIX
1A6	14,508,224.43	5.7500000000	09/15 - 12/32	16.624		0.000	0	Interp			67.20	0.000	01-Jan-03	FIX
1SUB	22,000,000.00	5.7500000000	02/03 - 12/32	10.369		0.000	0	Interp			101.90	0.000	01-Jan-03	FIX
PO2	82,805.16	0.0000000000	02/03 - 11/17	4.488		0.000	0	Interp			0.00	0.000	01-Jan-03	XRS_PO
WAC_IO2	481,933,930.76	0.3361206500	02/03 - 11/17	4.509		0.000	0	Interp			130.49	0.000	01-Jan-03	NTL_IO
2A1	26,500,000.84	5.2500000000	02/03 - 11/17	4.473		0.000	0	Interp			112.07	0.000	01-Jan-03	FIX
2A4	265,831,194.00	5.0000000000	02/03 - 11/17	4.473		0.000	0	Interp			1070.71	0.000	01-Jan-03	FIX
2A5	1,336,000.00	5.0000000000	02/03 - 11/17	4.473		0.000	0	Interp			5.38	0.000	01-Jan-03	FIX
2A6	12,722,247.30	5.2500000000	02/03 - 11/17	4.473		0.000	0	Interp			53.80	0.000	01-Jan-03	IO
2A2	160,000,000.00	5.2500000000	02/03 - 02/12	3.722		0.000	0	Interp			676.67	0.000	01-Jan-03	FIX
2A7	2,857,142.85	5.2500000000	02/03 - 02/12	3.722		0.000	0	Interp			12.08	0.000	01-Jan-03	IO
2A8	20,000,000.00	4.5000000000	02/03 - 02/12	3.722		0.000	0	Interp			72.50	0.000	01-Jan-03	FIX

Banc of America Securities

2A3	20,000,000.00	5.2500000000	02/12 - 11/17	11.227	0.000	0	Interp	84.58	0.000	01-Jan-03	FIX
2SUB	6,250,000.00	5.2500000000	02/03 - 11/17	7.329	0.000	0	Interp	26.43	0.000	01-Jan-03	FIX

Yield Curve

Mat	6MO	2YR	5YR	10YR	30YR
Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 1A1

Banc of America Securities

Balance	$115,000,000.00	Delay	24	WAC(1)	6.352018993
Coupon	5.7500000000	Dated	01/01/2003	NET(1)	6.100018993
Settle	01/30/2003	First Payment	02/25/2003	WAM(1)	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-13.00	5.514	5.440	5.366	5.294	5.228	5.168	5.111	5.009	4.795	4.618
101-17.00	5.493	5.414	5.334	5.258	5.188	5.123	5.062	4.953	4.725	4.535
101-21.00	5.472	5.388	5.303	5.222	5.147	5.078	5.014	4.898	4.654	4.452
101-25.00	5.451	5.362	5.272	5.186	5.107	5.033	4.965	4.842	4.584	4.370
101-29.00	5.430	5.336	5.241	5.150	5.066	4.989	4.916	4.787	4.514	4.288
102-01.00	5.409	5.310	5.210	5.114	5.026	4.944	4.868	4.731	4.444	4.206
102-05.00	**5.389**	**5.284**	**5.179**	**5.078**	**4.985**	**4.900**	**4.820**	**4.676**	**4.374**	**4.124**
102-09.00	5.368	5.258	5.148	5.043	4.945	4.855	4.771	4.621	4.304	4.042
102-13.00	5.347	5.232	5.117	5.007	4.905	4.811	4.723	4.566	4.235	3.960
102-17.00	5.326	5.207	5.087	4.971	4.865	4.767	4.675	4.511	4.165	3.879
102-21.00	5.306	5.181	5.056	4.936	4.825	4.722	4.627	4.456	4.096	3.797
102-25.00	5.285	5.155	5.025	4.900	4.785	4.678	4.579	4.401	4.026	3.716
102-29.00	5.265	5.130	4.995	4.865	4.745	4.634	4.532	4.346	3.957	3.635
WAL	**7.950**	**5.958**	**4.754**	**3.984**	**3.469**	**3.100**	**2.822**	**2.431**	**1.886**	**1.590**
Mod Durn	**5.864**	**4.716**	**3.942**	**3.405**	**3.024**	**2.741**	**2.522**	**2.205**	**1.745**	**1.488**
Mod Convexity	**0.566**	**0.357**	**0.243**	**0.177**	**0.137**	**0.112**	**0.094**	**0.072**	**0.046**	**0.034**
Principal Window	**Feb03 - Mar22**	**Feb03 - Oct17**	**Feb03 - Aug14**	**Feb03 - Mar12**	**Feb03 - Jul10**	**Feb03 - Jul09**	**Feb03 - Sep08**	**Feb03 - Sep07**	**Feb03 - May06**	**Feb03 - Oct05**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 – 2SUB

Banc of America Securities

Balance	$6,250,000.00	Delay	24	WAC(2)	5.825106438
Coupon	5.2500000000	Dated	01/01/2003	NET(2)	5.573106438
Settle	01/30/2003	First Payment	02/25/2003	WAM(2)	178

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-26.00	5.281	5.281	5.280	5.280	5.279	5.279	5.279	5.278	5.276	5.274
99-30.00	5.261	5.260	5.259	5.258	5.258	5.257	5.256	5.255	5.252	5.247
100-02.00	5.241	5.239	5.238	5.237	5.236	5.235	5.234	5.232	5.227	5.221
100-06.00	5.221	5.219	5.217	5.216	5.214	5.213	5.211	5.209	5.203	5.195
100-10.00	5.200	5.198	5.196	5.194	5.193	5.191	5.189	5.186	5.179	5.169
100-14.00	5.180	5.178	5.175	5.173	5.171	5.169	5.167	5.163	5.155	5.143
100-18.00	**5.160**	**5.157**	**5.155**	**5.152**	**5.149**	**5.147**	**5.145**	**5.140**	**5.130**	**5.117**
100-22.00	5.140	5.137	5.134	5.131	5.128	5.125	5.123	5.118	5.106	5.091
100-26.00	5.120	5.116	5.113	5.110	5.106	5.103	5.100	5.095	5.082	5.066
100-30.00	5.100	5.096	5.092	5.089	5.085	5.082	5.078	5.072	5.058	5.040
101-02.00	5.080	5.076	5.072	5.067	5.064	5.060	5.056	5.049	5.034	5.014
101-06.00	5.060	5.055	5.051	5.046	5.042	5.038	5.034	5.027	5.010	4.988
101-10.00	5.040	5.035	5.030	5.025	5.021	5.017	5.012	5.004	4.986	4.963
WAL	**8.043**	**7.842**	**7.658**	**7.487**	**7.329**	**7.183**	**7.047**	**6.803**	**6.316**	**5.761**
Mod Durn	**6.162**	**6.046**	**5.939**	**5.839**	**5.746**	**5.660**	**5.579**	**5.432**	**5.130**	**4.775**
Mod Convexity	**0.561**	**0.537**	**0.516**	**0.497**	**0.479**	**0.462**	**0.447**	**0.420**	**0.367**	**0.308**
Principal Window	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 2SUB

Banc of America Securities

Balance	$6,250,000.00	Delay	24	WAC(2)	5.825106438
Coupon	5.2500000000	Dated	01/01/2003	NET(2)	5.573106438
Settle	01/30/2003	First Payment	02/25/2003	WAM(2)	178

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100-31.00	5.095	5.091	5.087	5.083	5.080	5.076	5.073	5.066	5.052	5.033
101-03.00	5.075	5.071	5.066	5.062	5.058	5.054	5.051	5.044	5.028	5.008
101-07.00	5.055	5.050	5.046	5.041	5.037	5.033	5.029	5.021	5.004	4.982
101-11.00	5.035	5.030	5.025	5.020	5.016	5.011	5.007	4.999	4.980	4.956
101-15.00	5.015	5.010	5.004	4.999	4.994	4.989	4.985	4.976	4.957	4.930
101-19.00	4.996	4.990	4.984	4.978	4.973	4.968	4.963	4.954	4.933	4.905
101-23.00	**4.976**	**4.970**	**4.963**	**4.958**	**4.952**	**4.946**	**4.941**	**4.931**	**4.909**	**4.879**
101-27.00	4.956	4.949	4.943	4.937	4.931	4.925	4.919	4.909	4.885	4.854
101-31.00	4.936	4.929	4.922	4.916	4.910	4.903	4.898	4.886	4.862	4.828
102-03.00	4.917	4.909	4.902	4.895	4.888	4.882	4.876	4.864	4.838	4.803
102-07.00	4.897	4.889	4.882	4.874	4.867	4.861	4.854	4.842	4.814	4.778
102-11.00	4.878	4.869	4.861	4.854	4.846	4.839	4.832	4.820	4.791	4.752
102-15.00	4.858	4.849	4.841	4.833	4.825	4.818	4.811	4.797	4.767	4.727
WAL	**8.043**	**7.842**	**7.658**	**7.487**	**7.329**	**7.183**	**7.047**	**6.803**	**6.316**	**5.761**
Mod Durn	**6.195**	**6.079**	**5.970**	**5.870**	**5.776**	**5.688**	**5.606**	**5.458**	**5.153**	**4.794**
Mod Convexity	**0.566**	**0.542**	**0.521**	**0.501**	**0.483**	**0.466**	**0.450**	**0.423**	**0.369**	**0.310**
Principal Window	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve					
Mat	6MO	2YR	5YR	10YR	30YR
Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 2A8

Banc of America Securities

Balance	$20,000,000.00	Delay	24	WAC(2)	5.825106438
Coupon	4.5000000000	Dated	01/01/2003	NET(2)	5.573106438
Settle	01/30/2003	First Payment	02/25/2003	WAM(2)	178

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-27.00	4.513	4.509	4.506	4.502	4.498	4.495	4.491	4.485	4.469	4.456
99-31.00	4.487	4.481	4.474	4.467	4.460	4.454	4.447	4.434	4.406	4.382
100-03.00	4.462	4.452	4.442	4.432	4.422	4.412	4.403	4.384	4.343	4.307
100-07.00	4.436	4.423	4.410	4.397	4.384	4.371	4.359	4.335	4.280	4.233
100-11.00	4.411	4.395	4.379	4.363	4.346	4.330	4.315	4.285	4.217	4.158
100-15.00	4.385	4.367	4.347	4.328	4.308	4.289	4.271	4.235	4.154	4.084
100-19.00	**4.360**	**4.338**	**4.316**	**4.293**	**4.271**	**4.249**	**4.227**	**4.185**	**4.092**	**4.010**
100-23.00	4.335	4.310	4.284	4.259	4.233	4.208	4.183	4.136	4.029	3.936
100-27.00	4.309	4.281	4.253	4.224	4.195	4.167	4.139	4.086	3.967	3.862
100-31.00	4.284	4.253	4.222	4.190	4.158	4.126	4.096	4.037	3.904	3.789
101-03.00	4.259	4.225	4.190	4.155	4.120	4.086	4.052	3.988	3.842	3.715
101-07.00	4.234	4.197	4.159	4.121	4.083	4.045	4.009	3.938	3.780	3.642
101-11.00	4.209	4.169	4.128	4.087	4.046	4.005	3.965	3.889	3.718	3.569
WAL	**5.882**	**5.162**	**4.578**	**4.106**	**3.722**	**3.408**	**3.148**	**2.745**	**2.133**	**1.787**
Mod Durn	**4.884**	**4.364**	**3.934**	**3.577**	**3.281**	**3.034**	**2.826**	**2.496**	**1.977**	**1.675**
Mod Convexity	**0.369**	**0.298**	**0.243**	**0.201**	**0.169**	**0.144**	**0.124**	**0.096**	**0.060**	**0.043**
Principal Window	**Feb03 - Sep15**	**Feb03 - Dec14**	**Feb03 - Dec13**	**Feb03 - Jan13**	**Feb03 - Feb12**	**Feb03 - May11**	**Feb03 - Aug10**	**Feb03 - Jun09**	**Feb03 - Aug07**	**Feb03 - Aug06**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 2A4

Banc of America Securities

Balance	$265,831,194.00	Delay	24	WAC(2)	5.825106438
Coupon	5.0000000000	Dated	01/01/2003	NET(2)	5.573106438
Settle	01/30/2003	First Payment	02/25/2003	WAM(2)	178

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100-06.00	4.954	4.944	4.934	4.924	4.914	4.903	4.893	4.872	4.822	4.775
100-10.00	4.930	4.918	4.906	4.893	4.880	4.868	4.855	4.829	4.767	4.709
100-14.00	4.907	4.892	4.878	4.863	4.847	4.832	4.817	4.786	4.712	4.643
100-18.00	4.883	4.867	4.849	4.832	4.814	4.797	4.779	4.743	4.658	4.577
100-22.00	4.860	4.841	4.821	4.802	4.781	4.761	4.741	4.701	4.603	4.511
100-26.00	4.837	4.815	4.793	4.771	4.749	4.726	4.703	4.658	4.548	4.446
100-30.00	**4.813**	**4.790**	**4.765**	**4.741**	**4.716**	**4.691**	**4.666**	**4.615**	**4.494**	**4.380**
101-02.00	4.790	4.764	4.737	4.710	4.683	4.656	4.628	4.573	4.440	4.315
101-06.00	4.767	4.739	4.710	4.680	4.650	4.620	4.590	4.531	4.386	4.250
101-10.00	4.744	4.713	4.682	4.650	4.618	4.585	4.553	4.488	4.332	4.184
101-14.00	4.720	4.688	4.654	4.620	4.585	4.550	4.516	4.446	4.278	4.119
101-18.00	4.697	4.662	4.626	4.590	4.553	4.516	4.478	4.404	4.224	4.055
101-22.00	4.674	4.637	4.599	4.560	4.520	4.481	4.441	4.362	4.170	3.990
WAL	**6.669**	**5.973**	**5.387**	**4.893**	**4.473**	**4.114**	**3.806**	**3.309**	**2.509**	**2.045**
Mod Durn	**5.297**	**4.822**	**4.416**	**4.067**	**3.766**	**3.505**	**3.277**	**2.901**	**2.270**	**1.885**
Mod Convexity	**0.445**	**0.377**	**0.322**	**0.276**	**0.239**	**0.208**	**0.182**	**0.142**	**0.085**	**0.057**
Principal Window	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Sep09**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve

Mat	6MO	2YR	5YR	10YR	30YR
Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 2A3

Banc of America Securities

Balance	$20,000,000.00	Delay	24	WAC(2)	5.825106438
Coupon	5.2500000000	Dated	01/01/2003	NET(2)	5.573106438
Settle	01/30/2003	First Payment	02/25/2003	WAM(2)	178

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
96-20.00	5.630	5.639	5.650	5.664	5.681	5.702	5.725	5.777	5.934	6.119
96-24.00	5.617	5.625	5.635	5.649	5.666	5.685	5.707	5.757	5.908	6.085
96-28.00	5.603	5.611	5.621	5.634	5.650	5.669	5.690	5.737	5.882	6.051
97-00.00	5.590	5.597	5.607	5.619	5.634	5.652	5.672	5.718	5.855	6.017
97-04.00	5.576	5.583	5.592	5.604	5.619	5.636	5.655	5.698	5.829	5.983
97-08.00	5.563	5.569	5.578	5.589	5.603	5.619	5.637	5.678	5.803	5.949
97-12.00	**5.549**	**5.555**	**5.564**	**5.574**	**5.587**	**5.603**	**5.620**	**5.659**	**5.777**	**5.915**
97-16.00	5.536	5.541	5.549	5.560	5.572	5.586	5.602	5.639	5.751	5.881
97-20.00	5.522	5.528	5.535	5.545	5.556	5.570	5.585	5.620	5.725	5.847
97-24.00	5.509	5.514	5.521	5.530	5.541	5.553	5.568	5.600	5.699	5.814
97-28.00	5.496	5.500	5.507	5.515	5.525	5.537	5.550	5.581	5.673	5.780
98-00.00	5.482	5.487	5.493	5.500	5.510	5.521	5.533	5.561	5.647	5.746
98-04.00	5.469	5.473	5.478	5.486	5.494	5.504	5.516	5.542	5.621	5.713
WAL	**13.750**	**13.269**	**12.667**	**11.972**	**11.227**	**10.470**	**9.732**	**8.384**	**5.891**	**4.365**
Mod Durn	**9.493**	**9.260**	**8.958**	**8.597**	**8.196**	**7.773**	**7.347**	**6.532**	**4.888**	**3.777**
Mod Convexity	**1.164**	**1.103**	**1.028**	**0.943**	**0.854**	**0.766**	**0.683**	**0.537**	**0.297**	**0.175**
Principal Window	**Sep15 - Nov17**	**Dec14 - Nov17**	**Dec13 - Nov17**	**Jan13 - Nov17**	**Feb12 - Nov17**	**May11 - Nov17**	**Aug10 - Nov17**	**Jun09 - Nov17**	**Aug07 - Nov17**	**Aug06 - Sep09**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 2A2

Banc of America Securities

Balance	$160,000,000.00	Delay	24	WAC(2)	5.825106438		
Coupon	5.2500000000	Dated	01/01/2003	NET(2)	5.573106438		
Settle	01/30/2003	First Payment	02/25/2003	WAM(2)	178		

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-14.00	4.934	4.891	4.846	4.801	4.757	4.713	4.670	4.587	4.401	4.238
101-18.00	4.908	4.862	4.815	4.766	4.719	4.672	4.626	4.537	4.338	4.165
101-22.00	4.883	4.833	4.783	4.732	4.681	4.631	4.582	4.488	4.276	4.091
101-26.00	4.857	4.805	4.751	4.697	4.643	4.590	4.538	4.438	4.213	4.018
101-30.00	4.831	4.776	4.720	4.662	4.605	4.549	4.494	4.389	4.151	3.944
102-02.00	4.806	4.748	4.688	4.628	4.568	4.508	4.451	4.340	4.089	3.871
102-06.00	**4.780**	**4.719**	**4.657**	**4.593**	**4.530**	**4.468**	**4.407**	**4.290**	**4.027**	**3.798**
102-10.00	4.755	4.691	4.625	4.559	4.492	4.427	4.364	4.241	3.965	3.725
102-14.00	4.730	4.663	4.594	4.524	4.455	4.387	4.320	4.192	3.904	3.653
102-18.00	4.704	4.634	4.562	4.490	4.418	4.346	4.277	4.143	3.842	3.580
102-22.00	4.679	4.606	4.531	4.456	4.380	4.306	4.234	4.094	3.781	3.508
102-26.00	4.654	4.578	4.500	4.421	4.343	4.266	4.191	4.046	3.719	3.435
102-30.00	4.628	4.550	4.469	4.387	4.306	4.226	4.147	3.997	3.658	3.363
WAL	**5.882**	**5.162**	**4.578**	**4.106**	**3.722**	**3.408**	**3.148**	**2.745**	**2.133**	**1.787**
Mod Durn	**4.783**	**4.287**	**3.873**	**3.530**	**3.243**	**3.003**	**2.800**	**2.478**	**1.969**	**1.670**
Mod Convexity	**0.357**	**0.290**	**0.237**	**0.197**	**0.166**	**0.141**	**0.122**	**0.095**	**0.060**	**0.043**
Principal Window	**Feb03 - Sep15**	**Feb03 - Dec14**	**Feb03 - Dec13**	**Feb03 - Jan13**	**Feb03 - Feb12**	**Feb03 - May11**	**Feb03 - Aug10**	**Feb03 - Jun09**	**Feb03 - Aug07**	**Feb03 - Aug06**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 2A1

Banc of America Securities

Balance	$26,500,000.84	Delay	24	WAC(2)	5.825106438
Coupon	5.2500000000	Dated	01/01/2003	NET(2)	5.573106438
Settle	01/30/2003	First Payment	02/25/2003	WAM(2)	178

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100-28.00	5.075	5.052	5.028	5.004	4.980	4.956	4.932	4.884	4.767	4.657
101-00.00	5.051	5.026	5.000	4.974	4.947	4.921	4.894	4.841	4.712	4.591
101-04.00	5.028	5.000	4.972	4.943	4.914	4.885	4.856	4.798	4.657	4.526
101-08.00	5.004	4.974	4.944	4.913	4.882	4.850	4.818	4.756	4.603	4.460
101-12.00	4.981	4.949	4.916	4.882	4.849	4.815	4.781	4.713	4.549	4.395
101-16.00	4.957	4.923	4.888	4.852	4.816	4.780	4.743	4.671	4.495	4.330
101-20.00	**4.934**	**4.897**	**4.860**	**4.822**	**4.783**	**4.744**	**4.706**	**4.628**	**4.441**	**4.265**
101-24.00	4.911	4.872	4.832	4.792	4.751	4.709	4.668	4.586	4.387	4.200
101-28.00	4.888	4.846	4.804	4.761	4.718	4.674	4.631	4.544	4.333	4.135
102-00.00	4.864	4.821	4.777	4.731	4.686	4.640	4.594	4.502	4.279	4.070
102-04.00	4.841	4.796	4.749	4.701	4.653	4.605	4.556	4.460	4.225	4.006
102-08.00	4.818	4.770	4.721	4.671	4.621	4.570	4.519	4.418	4.172	3.941
102-12.00	4.795	4.745	4.694	4.641	4.589	4.535	4.482	4.376	4.118	3.877
WAL	**6.669**	**5.973**	**5.387**	**4.893**	**4.473**	**4.114**	**3.806**	**3.309**	**2.509**	**2.045**
Mod Durn	**5.260**	**4.793**	**4.393**	**4.049**	**3.752**	**3.493**	**3.268**	**2.896**	**2.268**	**1.884**
Mod Convexity	**0.440**	**0.373**	**0.319**	**0.274**	**0.237**	**0.207**	**0.181**	**0.141**	**0.084**	**0.057**
Principal Window	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Nov17**	**Feb03 - Sep09**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 – 1A9

Banc of America Securities

Balance	$3,000,000.00	Delay	24	WAC(1)	6.352018993
Coupon	6.0000000000	Dated	01/01/2003	NET(1)	6.100018993
Settle	01/30/2003	First Payment	02/25/2003	WAM(1)	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-10.50	6.252	6.259	6.273	6.291	6.316	6.348	6.395	6.504	6.697	6.857
97-14.50	6.242	6.249	6.262	6.279	6.302	6.332	6.377	6.480	6.662	6.814
97-18.50	6.232	6.239	6.251	6.267	6.289	6.317	6.360	6.456	6.628	6.770
97-22.50	6.222	6.229	6.240	6.255	6.276	6.302	6.342	6.432	6.593	6.727
97-26.50	6.212	6.218	6.229	6.243	6.262	6.287	6.324	6.408	6.559	6.683
97-30.50	6.203	6.208	6.218	6.231	6.249	6.272	6.306	6.385	6.524	6.640
98-02.50	**6.193**	**6.198**	**6.207**	**6.219**	**6.236**	**6.257**	**6.289**	**6.361**	**6.490**	**6.597**
98-06.50	6.183	6.188	6.196	6.207	6.222	6.242	6.271	6.337	6.456	6.553
98-10.50	6.173	6.178	6.185	6.196	6.209	6.227	6.253	6.314	6.421	6.510
98-14.50	6.164	6.168	6.174	6.184	6.196	6.212	6.236	6.290	6.387	6.467
98-18.50	6.154	6.157	6.163	6.172	6.183	6.197	6.218	6.267	6.353	6.424
98-22.50	6.144	6.147	6.153	6.160	6.169	6.182	6.201	6.243	6.319	6.381
98-26.50	6.135	6.137	6.142	6.148	6.156	6.167	6.183	6.220	6.285	6.339
WAL	**27.465**	**24.795**	**21.323**	**17.919**	**14.941**	**12.321**	**9.798**	**6.716**	**4.324**	**3.343**
Mod Durn	**12.995**	**12.462**	**11.626**	**10.618**	**9.547**	**8.431**	**7.175**	**5.358**	**3.691**	**2.935**
Mod Convexity	**2.608**	**2.335**	**1.958**	**1.570**	**1.225**	**0.925**	**0.650**	**0.351**	**0.166**	**0.106**
Principal Window	**Dec29 - Jan31**	**Dec26 - Oct28**	**May23 - Jul25**	**Dec19 - Feb22**	**Jan17 - Jan19**	**Jul14 - Apr16**	**Feb12 - Sep13**	**Aug09 - Dec09**	**Apr07 - Jun07**	**May06 - Jun06**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 1A8

Banc of America Securities

Balance	$6,000,000.00	Delay	24	WAC(1)	6.352018993
Coupon	5.7500000000	Dated	01/01/2003	NET(1)	6.100018993
Settle	01/30/2003	First Payment	02/25/2003	WAM(1)	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-10.50	5.995	6.006	6.023	6.046	6.076	6.114	6.169	6.266	6.458	6.621
97-14.50	5.985	5.995	6.012	6.034	6.061	6.098	6.149	6.241	6.423	6.577
97-18.50	5.976	5.985	6.000	6.021	6.047	6.082	6.130	6.217	6.388	6.533
97-22.50	5.966	5.975	5.989	6.009	6.033	6.065	6.111	6.192	6.352	6.488
97-26.50	5.956	5.964	5.978	5.996	6.019	6.049	6.092	6.167	6.317	6.444
97-30.50	5.946	5.954	5.967	5.984	6.005	6.033	6.072	6.143	6.282	6.400
98-02.50	**5.937**	**5.944**	**5.956**	**5.971**	**5.991**	**6.017**	**6.053**	**6.118**	**6.247**	**6.356**
98-06.50	5.927	5.934	5.944	5.959	5.977	6.000	6.034	6.094	6.212	6.312
98-10.50	5.917	5.924	5.933	5.946	5.963	5.984	6.015	6.069	6.177	6.268
98-14.50	5.908	5.913	5.922	5.934	5.949	5.968	5.996	6.045	6.142	6.224
98-18.50	5.898	5.903	5.911	5.921	5.935	5.952	5.977	6.021	6.107	6.180
98-22.50	5.889	5.893	5.900	5.909	5.921	5.936	5.958	5.996	6.072	6.137
98-26.50	5.879	5.883	5.889	5.897	5.907	5.920	5.939	5.972	6.037	6.093
WAL	**26.434**	**23.161**	**19.449**	**16.115**	**13.307**	**10.869**	**8.652**	**6.364**	**4.194**	**3.257**
Mod Durn	**13.138**	**12.384**	**11.334**	**10.178**	**9.014**	**7.837**	**6.613**	**5.172**	**3.616**	**2.882**
Mod Convexity	**2.607**	**2.240**	**1.802**	**1.398**	**1.061**	**0.779**	**0.542**	**0.325**	**0.159**	**0.102**
Principal Window	**Dec28 - Dec29**	**Jun25 - Dec26**	**Sep21 - May23**	**Jun18 - Dec19**	**Sep15 - Jan17**	**May13 - Jul14**	**May11 - Feb12**	**Apr09 - Aug09**	**Mar07 - Apr07**	**Apr06 - May06**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 – 1A6

Banc of America Securities

Balance	$14,508,224.43	Delay	24	WAC(1)	6.352018993
Coupon	5.7500000000	Dated	01/01/2003	NET(1)	6.100018993
Settle	01/30/2003	First Payment	02/25/2003	WAM(1)	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-24.00	5.959	5.964	5.973	5.986	6.003	6.025	6.056	6.158	6.320	6.451
97-28.00	5.950	5.955	5.963	5.975	5.990	6.011	6.040	6.135	6.286	6.408
98-00.00	5.940	5.945	5.952	5.963	5.978	5.997	6.024	6.112	6.253	6.366
98-04.00	5.931	5.935	5.942	5.952	5.965	5.983	6.008	6.089	6.219	6.323
98-08.00	5.921	5.925	5.932	5.941	5.953	5.969	5.992	6.067	6.185	6.280
98-12.00	5.912	5.915	5.921	5.930	5.941	5.955	5.976	6.044	6.151	6.238
98-16.00	**5.903**	**5.906**	**5.911**	**5.918**	**5.928**	**5.941**	**5.960**	**6.021**	**6.118**	**6.195**
98-20.00	5.893	5.896	5.901	5.907	5.916	5.928	5.944	5.998	6.084	6.153
98-24.00	5.884	5.886	5.890	5.896	5.904	5.914	5.929	5.976	6.051	6.111
98-28.00	5.874	5.876	5.880	5.885	5.892	5.900	5.913	5.953	6.017	6.069
99-00.00	5.865	5.867	5.870	5.874	5.879	5.887	5.897	5.930	5.984	6.026
99-04.00	5.856	5.857	5.859	5.863	5.867	5.873	5.881	5.908	5.950	5.984
99-08.00	5.846	5.847	5.849	5.852	5.855	5.859	5.865	5.885	5.917	5.942
WAL	**27.861**	**25.650**	**22.683**	**19.557**	**16.624**	**13.927**	**11.322**	**6.945**	**4.374**	**3.376**
Mod Durn	**13.448**	**12.970**	**12.219**	**11.286**	**10.261**	**9.167**	**7.947**	**5.556**	**3.756**	**2.979**
Mod Convexity	**2.767**	**2.524**	**2.183**	**1.812**	**1.460**	**1.140**	**0.841**	**0.378**	**0.171**	**0.109**
Principal Window	**Dec28 - Dec32**	**Jun25 - Dec32**	**Sep21 - Dec32**	**Jun18 - Dec32**	**Sep15 - Dec32**	**May13 - Dec32**	**May11 - Dec32**	**Apr09 - Apr11**	**Mar07 - Sep07**	**Apr06 - Aug06**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 1A4

Banc of America Securities

Balance	$361,060,072.00	Delay	24	WAC(1)	6.352018993		
Coupon	5.0000000000	Dated	01/01/2003	NET(1)	6.100018993		
Settle	01/30/2003	First Payment	02/25/2003	WAM(1)	359		

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-20.00	5.059	5.061	5.063	5.064	5.066	5.067	5.069	5.071	5.076	5.080
99-24.00	5.038	5.035	5.031	5.028	5.025	5.022	5.019	5.015	5.005	4.996
99-28.00	5.018	5.009	5.000	4.992	4.984	4.977	4.970	4.958	4.933	4.912
100-00.00	4.997	4.983	4.969	4.956	4.943	4.932	4.921	4.902	4.862	4.828
100-04.00	4.976	4.957	4.938	4.919	4.902	4.887	4.872	4.846	4.790	4.745
100-08.00	4.956	4.931	4.907	4.883	4.862	4.842	4.823	4.790	4.719	4.661
100-12.00	**4.935**	**4.905**	**4.876**	**4.847**	**4.821**	**4.797**	**4.774**	**4.734**	**4.648**	**4.578**
100-16.00	4.914	4.880	4.845	4.811	4.780	4.752	4.725	4.678	4.578	4.494
100-20.00	4.894	4.854	4.814	4.775	4.740	4.707	4.677	4.622	4.507	4.411
100-24.00	4.873	4.828	4.783	4.740	4.700	4.663	4.628	4.566	4.436	4.328
100-28.00	4.853	4.803	4.752	4.704	4.659	4.618	4.580	4.511	4.366	4.246
101-00.00	4.833	4.777	4.721	4.668	4.619	4.573	4.531	4.455	4.295	4.163
101-04.00	4.812	4.752	4.691	4.633	4.579	4.529	4.483	4.400	4.225	4.081
WAL	**7.950**	**5.958**	**4.754**	**3.984**	**3.469**	**3.100**	**2.822**	**2.431**	**1.886**	**1.590**
Mod Durn	**6.024**	**4.810**	**4.001**	**3.446**	**3.054**	**2.764**	**2.540**	**2.217**	**1.749**	**1.489**
Mod Convexity	**0.592**	**0.369**	**0.248**	**0.180**	**0.139**	**0.113**	**0.095**	**0.072**	**0.046**	**0.034**
Principal Window	**Feb03 - Mar22**	**Feb03 - Oct17**	**Feb03 - Aug14**	**Feb03 - Mar12**	**Feb03 - Jul10**	**Feb03 - Jul09**	**Feb03 - Sep08**	**Feb03 - Sep07**	**Feb03 - May06**	**Feb03 - Oct05**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 1A2

Banc of America Securities

Balance	$98,470,928.00	Delay	0	Index	LIBOR_1MO | 1.38	WAC(1)	6.352018993
Coupon	1.9300000000	Dated	01/25/2003	Mult / Margin	1.0 / .55	NET(1)	6.100018993
Settle	01/30/2003	First Payment	02/25/2003	Cap / Floor	8.5 / .55	WAM(1)	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-10.00	2.035	2.064	2.094	2.122	2.147	2.171	2.193	2.233	2.315	2.384
99-14.00	2.017	2.041	2.065	2.088	2.109	2.129	2.146	2.179	2.247	2.303
99-18.00	2.000	2.018	2.037	2.055	2.071	2.086	2.100	2.125	2.178	2.221
99-22.00	1.982	1.995	2.008	2.021	2.033	2.044	2.054	2.071	2.109	2.140
99-26.00	1.964	1.972	1.980	1.988	1.995	2.001	2.007	2.018	2.040	2.059
99-30.00	1.947	1.949	1.952	1.954	1.957	1.959	1.961	1.964	1.972	1.978
100-02.00	**1.929**	**1.926**	**1.924**	**1.921**	**1.919**	**1.917**	**1.915**	**1.911**	**1.904**	**1.897**
100-06.00	1.911	1.903	1.896	1.888	1.881	1.875	1.869	1.858	1.835	1.817
100-10.00	1.894	1.881	1.867	1.855	1.843	1.832	1.823	1.805	1.767	1.736
100-14.00	1.876	1.858	1.839	1.822	1.805	1.790	1.777	1.752	1.699	1.656
100-18.00	1.859	1.835	1.811	1.789	1.768	1.749	1.731	1.699	1.632	1.576
100-22.00	1.841	1.813	1.784	1.756	1.730	1.707	1.685	1.646	1.564	1.496
100-26.00	1.824	1.790	1.756	1.723	1.693	1.665	1.639	1.593	1.496	1.416
WAL	**7.950**	**5.958**	**4.754**	**3.984**	**3.469**	**3.100**	**2.822**	**2.431**	**1.886**	**1.590**
Mod Durn	**7.097**	**5.462**	**4.435**	**3.759**	**3.296**	**2.961**	**2.706**	**2.343**	**1.829**	**1.548**
Mod Convexity	**0.775**	**0.455**	**0.294**	**0.207**	**0.157**	**0.126**	**0.105**	**0.079**	**0.049**	**0.036**
Principal Window	**Feb03 - Mar22**	**Feb03 - Oct17**	**Feb03 - Aug14**	**Feb03 - Mar12**	**Feb03 - Jul10**	**Feb03 - Jul09**	**Feb03 - Sep08**	**Feb03 - Sep07**	**Feb03 - May06**	**Feb03 - Oct05**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 – 1A14

Banc of America Securities

Balance	$2,600,000.00	Delay	24	WAC(1)	6.352018993
Coupon	5.5000000000	Dated	01/01/2003	NET(1)	6.100018993
Settle	01/30/2003	First Payment	02/25/2003	WAM(1)	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-10.50	5.728	5.730	5.734	5.742	5.753	5.769	5.792	5.944	6.156	6.315
97-14.50	5.719	5.721	5.725	5.732	5.742	5.757	5.779	5.923	6.124	6.274
97-18.50	5.710	5.712	5.715	5.722	5.732	5.746	5.767	5.902	6.091	6.232
97-22.50	5.701	5.703	5.706	5.712	5.722	5.735	5.754	5.882	6.059	6.191
97-26.50	5.692	5.693	5.697	5.702	5.711	5.724	5.742	5.861	6.026	6.150
97-30.50	5.683	5.684	5.687	5.693	5.701	5.712	5.729	5.840	5.994	6.109
98-02.50	**5.674**	**5.675**	**5.678**	**5.683**	**5.691**	**5.701**	**5.717**	**5.819**	**5.961**	**6.068**
98-06.50	5.665	5.666	5.669	5.673	5.680	5.690	5.704	5.798	5.929	6.027
98-10.50	5.656	5.657	5.659	5.664	5.670	5.679	5.692	5.778	5.897	5.986
98-14.50	5.647	5.648	5.650	5.654	5.660	5.668	5.679	5.757	5.865	5.946
98-18.50	5.638	5.639	5.641	5.644	5.649	5.657	5.667	5.736	5.833	5.905
98-22.50	5.629	5.630	5.632	5.635	5.639	5.645	5.655	5.716	5.801	5.864
98-26.50	5.620	5.621	5.622	5.625	5.629	5.634	5.642	5.695	5.769	5.823
WAL	**29.419**	**28.655**	**27.102**	**24.722**	**21.884**	**18.929**	**15.899**	**7.724**	**4.573**	**3.507**
Mod Durn	**14.105**	**13.955**	**13.625**	**13.057**	**12.275**	**11.328**	**10.192**	**6.113**	**3.928**	**3.098**
Mod Convexity	**3.052**	**2.967**	**2.790**	**2.508**	**2.160**	**1.790**	**1.409**	**0.456**	**0.186**	**0.117**
Principal Window	**Dec31 - Dec32**	**Jul30 - Dec32**	**Jan28 - Dec32**	**Nov24 - Dec32**	**Aug21 - Dec32**	**Sep18 - Dec32**	**Nov15 - Dec32**	**Jun10 - Apr11**	**Jul07 - Sep07**	**Jul06 - Aug06**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 1A13

Banc of America Securities

Balance	$2,600,000.00	Delay	24	WAC(1)	6.352018993
Coupon	6.0000000000	Dated	01/01/2003	NET(1)	6.100018993
Settle	01/30/2003	First Payment	02/25/2003	WAM(1)	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-10.50	6.247	6.249	6.253	6.260	6.271	6.286	6.309	6.458	6.667	6.824
97-14.50	6.238	6.239	6.243	6.250	6.260	6.275	6.296	6.437	6.634	6.782
97-18.50	6.228	6.230	6.233	6.239	6.249	6.263	6.283	6.416	6.601	6.741
97-22.50	6.219	6.220	6.223	6.229	6.238	6.251	6.270	6.394	6.569	6.699
97-26.50	6.209	6.210	6.213	6.219	6.227	6.239	6.257	6.373	6.536	6.658
97-30.50	6.199	6.201	6.203	6.209	6.217	6.228	6.244	6.352	6.503	6.616
98-02.50	**6.190**	**6.191**	**6.194**	**6.198**	**6.206**	**6.216**	**6.231**	**6.331**	**6.470**	**6.575**
98-06.50	6.180	6.181	6.184	6.188	6.195	6.204	6.218	6.310	6.437	6.533
98-10.50	6.171	6.172	6.174	6.178	6.184	6.193	6.205	6.289	6.405	6.492
98-14.50	6.161	6.162	6.164	6.168	6.173	6.181	6.192	6.267	6.372	6.451
98-18.50	6.152	6.153	6.155	6.158	6.163	6.170	6.180	6.246	6.340	6.410
98-22.50	6.143	6.143	6.145	6.148	6.152	6.158	6.167	6.225	6.307	6.368
98-26.50	6.133	6.134	6.135	6.137	6.141	6.146	6.154	6.204	6.275	6.327
WAL	**29.419**	**28.655**	**27.102**	**24.722**	**21.884**	**18.929**	**15.899**	**7.724**	**4.573**	**3.507**
Mod Durn	**13.333**	**13.204**	**12.917**	**12.417**	**11.722**	**10.867**	**9.827**	**5.990**	**3.876**	**3.064**
Mod Convexity	**2.796**	**2.723**	**2.569**	**2.322**	**2.014**	**1.681**	**1.334**	**0.443**	**0.183**	**0.115**
Principal Window	**Dec31 - Dec32**	**Jul30 - Dec32**	**Jan28 - Dec32**	**Nov24 - Dec32**	**Aug21 - Dec32**	**Sep18 - Dec32**	**Nov15 - Dec32**	**Jun10 - Apr11**	**Jul07 - Sep07**	**Jul06 - Aug06**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 1A12

Banc of America Securities

Balance	$2,400,000.00	Delay	24	WAC(1)	6.352018993
Coupon	5.7500000000	Dated	01/01/2003	NET(1)	6.100018993
Settle	01/30/2003	First Payment	02/25/2003	WAM(1)	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-10.50	5.989	5.993	6.002	6.015	6.033	6.057	6.092	6.222	6.422	6.582
97-14.50	5.980	5.984	5.992	6.004	6.021	6.044	6.077	6.200	6.388	6.540
97-18.50	5.970	5.974	5.982	5.993	6.010	6.031	6.062	6.177	6.355	6.498
97-22.50	5.961	5.964	5.971	5.983	5.998	6.018	6.047	6.155	6.322	6.456
97-26.50	5.952	5.955	5.961	5.972	5.986	6.005	6.032	6.133	6.289	6.414
97-30.50	5.942	5.945	5.951	5.961	5.974	5.992	6.017	6.111	6.255	6.372
98-02.50	**5.933**	**5.936**	**5.941**	**5.950**	**5.962**	**5.978**	**6.002**	**6.089**	**6.222**	**6.330**
98-06.50	5.924	5.926	5.931	5.939	5.951	5.965	5.987	6.067	6.189	6.288
98-10.50	5.914	5.917	5.921	5.929	5.939	5.952	5.972	6.045	6.156	6.246
98-14.50	5.905	5.907	5.911	5.918	5.927	5.939	5.957	6.023	6.123	6.205
98-18.50	5.896	5.898	5.901	5.907	5.916	5.926	5.942	6.001	6.091	6.163
98-22.50	5.886	5.888	5.891	5.897	5.904	5.913	5.927	5.979	6.058	6.121
98-26.50	5.877	5.879	5.881	5.886	5.892	5.900	5.912	5.957	6.025	6.080
WAL	**28.678**	**27.016**	**24.259**	**20.983**	**17.817**	**14.927**	**12.137**	**7.232**	**4.486**	**3.441**
Mod Durn	**13.578**	**13.258**	**12.653**	**11.796**	**10.797**	**9.709**	**8.470**	**5.742**	**3.837**	**3.028**
Mod Convexity	**2.845**	**2.670**	**2.366**	**1.986**	**1.605**	**1.254**	**0.924**	**0.403**	**0.178**	**0.112**
Principal Window	**Jul31 - Dec31**	**Aug29 - Jul30**	**Aug26 - Jan28**	**Apr23 - Nov24**	**Mar20 - Aug21**	**May17 - Sep18**	**Aug14 - Nov15**	**Feb10 - Jun10**	**Jul07 - Jul07**	**Jun06 - Jul06**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 – 1A11

Banc of America Securities

Balance	$2,400,000.00	Delay	24	WAC(1)	6.352018993
Coupon	5.7500000000	Dated	01/01/2003	NET(1)	6.100018993
Settle	01/30/2003	First Payment	02/25/2003	WAM(1)	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-10.50	5.990	5.996	6.006	6.022	6.043	6.070	6.110	6.233	6.431	6.590
97-14.50	5.981	5.986	5.996	6.011	6.030	6.056	6.094	6.210	6.397	6.547
97-18.50	5.971	5.976	5.986	6.000	6.018	6.042	6.078	6.187	6.364	6.505
97-22.50	5.962	5.967	5.975	5.988	6.006	6.028	6.062	6.164	6.330	6.462
97-26.50	5.952	5.957	5.965	5.977	5.993	6.015	6.046	6.141	6.296	6.420
97-30.50	5.943	5.947	5.955	5.966	5.981	6.001	6.030	6.119	6.262	6.377
98-02.50	**5.934**	**5.937**	**5.944**	**5.955**	**5.969**	**5.987**	**6.014**	**6.096**	**6.229**	**6.335**
98-06.50	5.924	5.928	5.934	5.944	5.957	5.973	5.998	6.073	6.195	6.293
98-10.50	5.915	5.918	5.924	5.933	5.944	5.960	5.982	6.051	6.162	6.251
98-14.50	5.906	5.908	5.914	5.922	5.932	5.946	5.966	6.028	6.128	6.208
98-18.50	5.896	5.899	5.903	5.910	5.920	5.932	5.950	6.006	6.095	6.166
98-22.50	5.887	5.889	5.893	5.899	5.908	5.919	5.934	5.983	6.061	6.124
98-26.50	5.878	5.879	5.883	5.888	5.896	5.905	5.919	5.960	6.028	6.082
WAL	**28.223**	**26.135**	**23.016**	**19.636**	**16.530**	**13.751**	**11.078**	**6.995**	**4.406**	**3.403**
Mod Durn	**13.494**	**13.075**	**12.347**	**11.394**	**10.335**	**9.212**	**7.945**	**5.589**	**3.777**	**2.998**
Mod Convexity	**2.798**	**2.574**	**2.224**	**1.825**	**1.448**	**1.113**	**0.803**	**0.381**	**0.173**	**0.110**
Principal Window	**Jan31 - Jul31**	**Oct28 - Aug29**	**Jul25 - Aug26**	**Feb22 - Apr23**	**Jan19 - Mar20**	**Apr16 - May17**	**Sep13 - Aug14**	**Dec09 - Feb10**	**Jun07 - Jul07**	**Jun06 - Jun06**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 1A10

Banc of America Securities

Balance	$3,000,000.00	Delay	24	WAC(1)	6.352018993
Coupon	5.5000000000	Dated	01/01/2003	NET(1)	6.100018993
Settle	01/30/2003	First Payment	02/25/2003	WAM(1)	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-10.50	5.733	5.741	5.755	5.774	5.799	5.831	5.880	5.990	6.186	6.348
97-14.50	5.724	5.731	5.744	5.762	5.786	5.817	5.863	5.967	6.152	6.305
97-18.50	5.714	5.721	5.734	5.751	5.773	5.802	5.845	5.943	6.118	6.262
97-22.50	5.705	5.712	5.723	5.739	5.760	5.787	5.828	5.920	6.084	6.219
97-26.50	5.696	5.702	5.713	5.728	5.747	5.773	5.811	5.897	6.050	6.176
97-30.50	5.686	5.692	5.702	5.716	5.734	5.758	5.793	5.873	6.016	6.133
98-02.50	**5.677**	**5.682**	**5.692**	**5.705**	**5.721**	**5.743**	**5.776**	**5.850**	**5.982**	**6.091**
98-06.50	5.668	5.673	5.681	5.693	5.709	5.729	5.759	5.827	5.948	6.048
98-10.50	5.659	5.663	5.671	5.682	5.696	5.714	5.742	5.804	5.914	6.005
98-14.50	5.649	5.654	5.661	5.670	5.683	5.700	5.724	5.780	5.880	5.962
98-18.50	5.640	5.644	5.650	5.659	5.670	5.685	5.707	5.757	5.846	5.920
98-22.50	5.631	5.634	5.640	5.648	5.658	5.671	5.690	5.734	5.813	5.877
98-26.50	5.622	5.625	5.629	5.636	5.645	5.656	5.673	5.711	5.779	5.835
WAL	**27.465**	**24.795**	**21.323**	**17.919**	**14.941**	**12.321**	**9.798**	**6.716**	**4.324**	**3.343**
Mod Durn	**13.714**	**13.105**	**12.164**	**11.048**	**9.882**	**8.684**	**7.354**	**5.456**	**3.738**	**2.966**
Mod Convexity	**2.833**	**2.521**	**2.096**	**1.666**	**1.288**	**0.966**	**0.674**	**0.361**	**0.169**	**0.108**
Principal Window	**Dec29 - Jan31**	**Dec26 - Oct28**	**May23 - Jul25**	**Dec19 - Feb22**	**Jan17 - Jan19**	**Jul14 - Apr16**	**Feb12 - Sep13**	**Aug09 - Dec09**	**Apr07 - Jun07**	**May06 - Jun06**
LIBOR_1MO	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**	**1.38**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

boams031 - 2SUB

Banc of America Securities

Balance	$6,250,000.00	Delay	24	WAC(2)	5.825106438
Coupon	5.2500000000	Dated	01/01/2003	NET(2)	5.573106438
Settle	01/30/2003	First Payment	02/25/2003	WAM(2)	178

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
95-31.00	5.924	5.936	5.947	5.958	5.968	5.978	5.988	6.006	6.046	6.101
96-03.00	5.903	5.914	5.925	5.935	5.945	5.955	5.964	5.982	6.021	6.073
96-07.00	5.881	5.892	5.903	5.913	5.922	5.932	5.940	5.957	5.995	6.045
96-11.00	5.860	5.870	5.880	5.890	5.899	5.908	5.917	5.933	5.969	6.018
96-15.00	5.838	5.848	5.858	5.867	5.876	5.885	5.893	5.909	5.944	5.990
96-19.00	5.817	5.827	5.836	5.845	5.854	5.862	5.870	5.885	5.918	5.963
96-23.00	5.796	5.805	5.814	5.822	5.831	5.839	5.846	5.861	5.893	5.936
96-27.00	5.775	5.783	5.792	5.800	5.808	5.816	5.823	5.837	5.867	5.908
96-31.00	5.753	5.762	5.770	5.778	5.785	5.792	5.799	5.813	5.842	5.881
97-03.00	5.732	5.740	5.748	5.755	5.763	5.769	5.776	5.789	5.817	5.854
97-07.00	5.711	5.719	5.726	5.733	5.740	5.746	5.753	5.765	5.791	5.827
97-11.00	5.690	5.697	5.704	5.711	5.717	5.724	5.729	5.741	5.766	5.800
97-15.00	5.669	5.676	5.682	5.689	5.695	5.701	5.706	5.717	5.741	5.773
WAL	8.043	7.842	7.658	7.487	7.329	7.183	7.047	6.803	6.316	5.761
Mod Durn	6.048	5.936	5.832	5.736	5.646	5.562	5.484	5.342	5.052	4.709
Mod Convexity	0.544	0.522	0.501	0.482	0.465	0.449	0.434	0.408	0.358	0.302
Principal Window	Feb03 - Nov17	Feb03 - Nov17	Feb03 - Nov17	Feb03 - Nov17	Feb03 - Nov17	Feb03 - Nov17	Feb03 - Nov17	Feb03 - Nov17	Feb03 - Nov17	Feb03 - Nov17
LIBOR_1MO	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.2	1.599	2.745	3.816	4.784

BOAMS 03-01

Group 1

Allocation of Interest: **(use LIBOR of 1.38%)** **(0 day delay on floater and inverses)**

Class	Initial Class Coupon	Class Coupon Formula	Class Coupon Subject to Min Rate	Class Coupon Subject to Max Rate
1A2	1.930%	LIBOR + 0.55%	0.55%	8.50%
1A3	6.570%	7.950% – (1.00 X LIBOR)	0.00%	7.95%

1A3 (Inverse IO) pays pro rata with 1A2

Allocation of Principal

Principal Amount

1. 1NAS to schedule (NAS – shift%*NonPoPrin*NAS Bal / NonPoBondBal)
2. Pay 1A1, 1A2, and 1A4, pro rata, to zero
3. Pay 1A5 to zero
4. As follows:
   - A. 39.73960568% to 1A6 to zero
   - B. 60.26039432% as follows:
     - a) 1A8 to zero
     - b) To 1A9 and 1A10, pro rata, to zero
     - c) 1A11 to zero
     - d) 1A12 to zero
     - e) To 1A13 and 1A14, pro rata, to zero
5. 1NAS to zero

BOAMS 03-01

Group 2

Allocation of Interest:

2A6 (IO) pays pro rata with 2A4 and 2A5

2A7 (IO) pays pro rata with 2A8

Allocation of Principal

1. Pay 59.48687656% to 2A1, 2A4, and 2A5, pro rata, to zero
2. Pay 40.51312344% as follows:
    - A. Pay 2A2 and 2A8, pro rata, to zero
    - B. Pay 2A3 to zero