

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

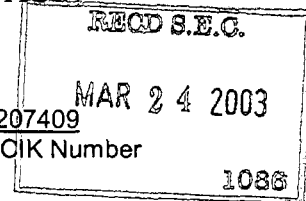


OMB APPROVED
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FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

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

0001207409
Registrant CIK Number



Form BK FOR 3/24/03
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)

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 Lowman
Name: Judy Lowman
Title: Vice President

PROCESSED
MAR 26 2003
THOMSON
FINANCIAL

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)

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Yield Curve[illegible]

[illegible]

## Banc of America

| Balance | \$145,201,027.55 | Delay         | 0          | Index        | LIBOR_1MO   1.34 | WAC(2)      |
|---------|------------------|---------------|------------|--------------|------------------|-------------|
| Coupon  | 1.8400000000     | Dated         | 03/25/2003 | Mlt / Margin | 1.0 / 0.5        | NST(2)      |
| Settle  | 03/31/2003       | First Payment | 04/25/2003 | Cap / Floor  | 8.5 / 0.5        | WAM(2)      |
|         |                  |               |            |              |                  | 178         |
|         |                  |               |            |              |                  | 5.586325737 |
|         |                  |               |            |              |                  | 5.334325737 |

| Price                   | 100 PSA              | 150 PSA              | 200 PSA              | 250 PSA              | 300 PSA              | 400 PSA              | 500 PSA              | 750 PSA              | 1000 PSA             |
|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
|                         | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                |
| 99-12.00                | 1.950                | 1.961                | 1.973                | 1.985                | 1.997                | 2.021                | 2.046                | 2.106                | 2.162                |
| 99-16.00                | 1.929                | 1.938                | 1.947                | 1.957                | 1.966                | 1.986                | 2.006                | 2.054                | 2.098                |
| 99-20.00                | 1.908                | 1.915                | 1.922                | 1.929                | 1.936                | 1.951                | 1.965                | 2.001                | 2.035                |
| 99-24.00                | 1.887                | 1.892                | 1.897                | 1.901                | 1.906                | 1.916                | 1.925                | 1.949                | 1.971                |
| 99-28.00                | 1.867                | 1.869                | 1.871                | 1.874                | 1.876                | 1.881                | 1.885                | 1.897                | 1.908                |
| 100-00.00               | 1.846                | 1.846                | 1.846                | 1.846                | 1.846                | 1.846                | 1.845                | 1.845                | 1.844                |
| <b>100-04.00</b>        | <b>1.826</b>         | <b>1.823</b>         | <b>1.821</b>         | <b>1.818</b>         | <b>1.816</b>         | <b>1.811</b>         | <b>1.806</b>         | <b>1.793</b>         | <b>1.781</b>         |
| 100-08.00               | 1.805                | 1.801                | 1.796                | 1.791                | 1.786                | 1.776                | 1.766                | 1.741                | 1.718                |
| 100-12.00               | 1.785                | 1.778                | 1.771                | 1.763                | 1.756                | 1.741                | 1.726                | 1.690                | 1.655                |
| 100-16.00               | 1.764                | 1.755                | 1.746                | 1.736                | 1.726                | 1.706                | 1.687                | 1.638                | 1.592                |
| 100-20.00               | 1.744                | 1.732                | 1.721                | 1.709                | 1.697                | 1.672                | 1.647                | 1.587                | 1.530                |
| 100-24.00               | 1.723                | 1.710                | 1.696                | 1.681                | 1.667                | 1.637                | 1.608                | 1.535                | 1.467                |
| 100-28.00               | 1.703                | 1.687                | 1.671                | 1.654                | 1.637                | 1.603                | 1.568                | 1.484                | 1.405                |
| <b>WAL</b>              | <b>6.641</b>         | <b>5.949</b>         | <b>5.368</b>         | <b>4.876</b>         | <b>4.459</b>         | <b>3.796</b>         | <b>3.302</b>         | <b>2.505</b>         | <b>2.042</b>         |
| <b>Mod Durn</b>         | <b>6.070</b>         | <b>5.472</b>         | <b>4.965</b>         | <b>4.535</b>         | <b>4.167</b>         | <b>3.579</b>         | <b>3.135</b>         | <b>2.407</b>         | <b>1.977</b>         |
| <b>Mod Convexity</b>    | <b>0.553</b>         | <b>0.464</b>         | <b>0.391</b>         | <b>0.332</b>         | <b>0.284</b>         | <b>0.212</b>         | <b>0.162</b>         | <b>0.093</b>         | <b>0.061</b>         |
| <b>Principal Window</b> | <b>Apr03 - Jan18</b> | <b>Apr03 - Jan18</b> | <b>Apr03 - Jan18</b> | <b>Apr03 - Jan18</b> | <b>Apr03 - Jan18</b> | <b>Apr03 - Jan18</b> | <b>Apr03 - Jan18</b> | <b>Apr03 - Jan18</b> | <b>Apr03 - Nov09</b> |
| <b>LIBOR_1MO</b>        | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          |

Yield Curve
Mat 6MO
2YR
5YR
10YR
30YR
  
Yld 1.2 1.567 2.807 3.844 4.815

[illegible]

**Banc of America**

|         |                  |               |            |                |                      |        |             |
|---------|------------------|---------------|------------|----------------|----------------------|--------|-------------|
| Balance | \$101,640,719.30 | Delay         | 0          | Index          | LIBOR_1MO   1.34     | WAC(2) | 5.586325737 |
| Coupon  | 9.5142857138     | Dated         | 03/25/2003 | Mult. / Margin | -1.42857143 / 11.428 | NET(2) | 5.334325737 |
| Settle  | 03/31/2003       | First Payment | 04/25/2003 | Cap. / Floor   | 11.42857143 / 0.     | WAM(2) | 178         |

| Price            | 100 PSA       | 150 PSA       | 200 PSA       | 250 PSA       | 300 PSA       | 400 PSA       | 500 PSA       | 750 PSA       | 1000 PSA      |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|                  | Yield         | Yield         | Yield         | Yield         | Yield         | Yield         | Yield         | Yield         | Yield         |
| 101-12.00        | 9.385         | 9.358         | 9.330         | 9.302         | 9.274         | 9.218         | 9.163         | 9.029         | 8.904         |
| 101-16.00        | 9.357         | 9.327         | 9.297         | 9.267         | 9.236         | 9.175         | 9.115         | 8.970         | 8.834         |
| 101-20.00        | 9.329         | 9.297         | 9.264         | 9.231         | 9.198         | 9.133         | 9.068         | 8.911         | 8.763         |
| 101-24.00        | 9.301         | 9.266         | 9.231         | 9.196         | 9.161         | 9.090         | 9.020         | 8.851         | 8.693         |
| 101-28.00        | 9.273         | 9.236         | 9.198         | 9.161         | 9.123         | 9.047         | 8.973         | 8.792         | 8.623         |
| 102-00.00        | 9.245         | 9.205         | 9.166         | 9.126         | 9.085         | 9.005         | 8.925         | 8.733         | 8.553         |
| 102-04.00        | 9.217         | 9.175         | 9.133         | 9.091         | 9.048         | 8.963         | 8.878         | 8.674         | 8.483         |
| 102-08.00        | 9.189         | 9.145         | 9.100         | 9.056         | 9.010         | 8.920         | 8.831         | 8.616         | 8.414         |
| 102-12.00        | 9.161         | 9.115         | 9.068         | 9.021         | 8.973         | 8.878         | 8.784         | 8.557         | 8.344         |
| 102-16.00        | 9.133         | 9.085         | 9.035         | 8.986         | 8.936         | 8.836         | 8.737         | 8.499         | 8.275         |
| 102-20.00        | 9.106         | 9.055         | 9.003         | 8.951         | 8.899         | 8.794         | 8.690         | 8.440         | 8.205         |
| 102-24.00        | 9.078         | 9.025         | 8.971         | 8.916         | 8.861         | 8.752         | 8.644         | 8.382         | 8.136         |
| 102-28.00        | 9.051         | 8.995         | 8.939         | 8.882         | 8.824         | 8.710         | 8.597         | 8.324         | 8.067         |
| WAL              | 6.641         | 5.949         | 5.368         | 4.876         | 4.459         | 3.796         | 3.302         | 2.505         | 2.042         |
| Mod Durn         | 4.388         | 4.045         | 3.747         | 3.488         | 3.262         | 2.887         | 2.592         | 2.079         | 1.752         |
| Mod Convexity    | 0.326         | 0.281         | 0.243         | 0.212         | 0.186         | 0.145         | 0.116         | 0.073         | 0.050         |
| Principal Window | Apr03 - Jan18 | Apr03 - Jan18 | Apr03 - Jan18 | Apr03 - Jan18 | Apr03 - Jan18 | Apr03 - Jan18 | Apr03 - Jan18 | Apr03 - Jan18 | Apr03 - Nov09 |
| LIBOR_1MO        | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          |

Yield Curve
Mat 6MO
2YR
5YR
10YR
30YR
Yld 1.2
1.567
2.807
3.844
4.815

[illegible]

## Banc of America

|         |                 |               |            |        |             |
|---------|-----------------|---------------|------------|--------|-------------|
| Balance | \$92,559,000.00 | Delay         | 24         | WAC(1) | 6.160481558 |
| Coupon  | 4.0000000000    | Dated         | 03/01/2003 | NET(1) | 5.908481558 |
| Settle  | 03/31/2003      | First Payment | 04/25/2003 | WAM(1) | 358         |

| Price                   | 100 PSA              | 150 PSA              | 200 PSA              | 250 PSA              | 300 PSA              | 400 PSA              | 500 PSA              | 750 PSA              | 1000 PSA             |
|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
|                         | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                |
| 101-03.00               | 3.587                | 3.532                | 3.532                | 3.532                | 3.532                | 3.532                | 3.511                | 3.406                | 3.313                |
| 101-07.00               | 3.546                | 3.486                | 3.486                | 3.486                | 3.486                | 3.486                | 3.463                | 3.350                | 3.248                |
| 101-11.00               | 3.506                | 3.441                | 3.441                | 3.441                | 3.441                | 3.441                | 3.416                | 3.293                | 3.183                |
| 101-15.00               | 3.466                | 3.396                | 3.396                | 3.396                | 3.396                | 3.396                | 3.369                | 3.237                | 3.118                |
| 101-19.00               | 3.426                | 3.351                | 3.351                | 3.351                | 3.351                | 3.351                | 3.322                | 3.181                | 3.054                |
| 101-23.00               | 3.386                | 3.306                | 3.306                | 3.306                | 3.306                | 3.306                | 3.276                | 3.125                | 2.989                |
| <b>101-27.00</b>        | <b>3.346</b>         | <b>3.261</b>         | <b>3.261</b>         | <b>3.261</b>         | <b>3.261</b>         | <b>3.261</b>         | <b>3.229</b>         | <b>3.068</b>         | <b>2.925</b>         |
| 101-31.00               | 3.306                | 3.216                | 3.216                | 3.216                | 3.216                | 3.216                | 3.182                | 3.012                | 2.860                |
| 102-03.00               | 3.266                | 3.172                | 3.172                | 3.172                | 3.172                | 3.172                | 3.136                | 2.957                | 2.796                |
| 102-07.00               | 3.227                | 3.127                | 3.127                | 3.127                | 3.127                | 3.127                | 3.089                | 2.901                | 2.732                |
| 102-11.00               | 3.187                | 3.082                | 3.082                | 3.082                | 3.082                | 3.082                | 3.043                | 2.845                | 2.668                |
| 102-15.00               | 3.147                | 3.038                | 3.038                | 3.038                | 3.038                | 3.038                | 2.996                | 2.789                | 2.604                |
| 102-19.00               | 3.108                | 2.994                | 2.994                | 2.994                | 2.994                | 2.994                | 2.950                | 2.734                | 2.540                |
| <b>WAL</b>              | <b>3.355</b>         | <b>2.956</b>         | <b>2.956</b>         | <b>2.956</b>         | <b>2.956</b>         | <b>2.956</b>         | <b>2.825</b>         | <b>2.322</b>         | <b>2.005</b>         |
| <b>Mod Durn</b>         | <b>3.066</b>         | <b>2.729</b>         | <b>2.729</b>         | <b>2.729</b>         | <b>2.729</b>         | <b>2.729</b>         | <b>2.619</b>         | <b>2.183</b>         | <b>1.900</b>         |
| <b>Mod Convexity</b>    | <b>0.134</b>         | <b>0.106</b>         | <b>0.106</b>         | <b>0.106</b>         | <b>0.106</b>         | <b>0.106</b>         | <b>0.096</b>         | <b>0.065</b>         | <b>0.049</b>         |
| <b>Principal Window</b> | <b>Apr03 - May09</b> | <b>Apr03 - Jul08</b> | <b>Apr03 - Jul08</b> | <b>Apr03 - Jul08</b> | <b>Apr03 - Jul08</b> | <b>Apr03 - Jul08</b> | <b>Apr03 - Oct07</b> | <b>Apr03 - Jul06</b> | <b>Apr03 - Nov05</b> |
| <b>LIBOR_1MO</b>        | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          |

Yield Curve
Mat 6MO
2YR
5YR
10YR
30YR
  
Yld 1.2 1.567 2.807 3.844 4.815

[illegible]

## Banc of America

|         |                |               |            |        |             |
|---------|----------------|---------------|------------|--------|-------------|
| Balance | \$9,770,000.00 | Delay         | 24         | WAC(1) | 6.160481558 |
| Coupon  | 4.7500000000   | Dated         | 03/01/2003 | NET(1) | 5.908481558 |
| Settle  | 03/31/2003     | First Payment | 04/25/2003 | WAM(1) | 358         |

| Price            | 100 PSA       | 150 PSA       | 200 PSA       | 250 PSA       | 300 PSA       | 400 PSA       | 500 PSA       | 750 PSA       | 1000 PSA      |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 100-14.50        | Yield         | 4.661         | 4.642         | 4.642         | 4.642         | 4.642         | 4.616         | 4.551         | Yield         |
| 100-18.50        |               | 4.639         | 4.618         | 4.618         | 4.618         | 4.618         | 4.587         | 4.512         | 4.494         |
| 100-22.50        |               | 4.618         | 4.593         | 4.593         | 4.593         | 4.593         | 4.558         | 4.473         | 4.446         |
| 100-26.50        |               | 4.596         | 4.569         | 4.569         | 4.569         | 4.569         | 4.529         | 4.434         | 4.398         |
| 100-30.50        |               | 4.575         | 4.544         | 4.544         | 4.544         | 4.544         | 4.501         | 4.395         | 4.350         |
| 101-02.50        |               | 4.553         | 4.520         | 4.520         | 4.520         | 4.520         | 4.472         | 4.356         | 4.303         |
| 101-06.50        |               | 4.532         | 4.495         | 4.495         | 4.495         | 4.495         | 4.443         | 4.317         | 4.255         |
| 101-10.50        |               | 4.510         | 4.471         | 4.471         | 4.471         | 4.471         | 4.415         | 4.279         | 4.207         |
| 101-14.50        |               | 4.489         | 4.447         | 4.447         | 4.447         | 4.447         | 4.386         | 4.240         | 4.160         |
| 101-18.50        |               | 4.468         | 4.422         | 4.422         | 4.422         | 4.422         | 4.358         | 4.201         | 4.112         |
| 101-22.50        |               | 4.446         | 4.398         | 4.398         | 4.398         | 4.398         | 4.329         | 4.163         | 4.065         |
| 101-26.50        |               | 4.425         | 4.374         | 4.374         | 4.374         | 4.374         | 4.301         | 4.124         | 4.017         |
| 101-30.50        |               | 4.404         | 4.350         | 4.350         | 4.350         | 4.350         | 4.272         | 4.086         | 3.970         |
| WAL              |               | 6.855         | 5.900         | 5.900         | 5.900         | 5.900         | 4.918         | 3.513         | 3.922         |
| Mod Durn         |               | 5.737         | 5.045         | 5.045         | 5.045         | 5.045         | 4.301         | 3.174         | 2.810         |
| Mod Convexity    |               | 0.393         | 0.303         | 0.303         | 0.303         | 0.303         | 0.220         | 0.122         | 2.581         |
| Principal Window | May09 - Oct10 | Jul08 - Sep09 | Jul08 - Sep09 | Jul08 - Sep09 | Jul08 - Sep09 | Jul08 - Sep09 | Oct07 - Jul08 | Jul06 - Dec06 | 0.082         |
| LIBOR_1MO        |               | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | Nov05 - Mar06 |
|                  |               |               |               |               |               |               |               |               | 1.34          |

Yield Curve
Mat
6MO
2YR
5YR
10YR
30YR
Yld
1.2
1.567
2.807
3.844
4.815

[illegible]

## Banc of America

|         |                 |               |            |        |             |
|---------|-----------------|---------------|------------|--------|-------------|
| Balance | \$21,328,000.00 | Delay         | 24         | WAC(1) | 6.160481558 |
| Coupon  | 4.8750000000    | Dated         | 03/01/2003 | NET(1) | 5.908481558 |
| Settle  | 03/31/2003      | First Payment | 04/25/2003 | WAM(1) | 358         |

| Price            | 100 PSA       | 150 PSA       | 200 PSA       | 250 PSA       | 300 PSA       | 400 PSA       | 500 PSA       | 750 PSA       | 1000 PSA      |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 100-09.00        | Yield         | 4.824         | 4.824         | 4.824         | 4.824         | 4.824         | 4.805         | 4.758         | Yield         |
| 100-13.00        |               | 4.817         | 4.804         | 4.804         | 4.804         | 4.804         | 4.781         | 4.724         | 4.715         |
| 100-17.00        |               | 4.799         | 4.784         | 4.784         | 4.784         | 4.784         | 4.756         | 4.691         | 4.673         |
| 100-21.00        |               | 4.781         | 4.764         | 4.764         | 4.764         | 4.764         | 4.732         | 4.658         | 4.631         |
| 100-25.00        |               | 4.763         | 4.744         | 4.744         | 4.744         | 4.744         | 4.708         | 4.624         | 4.589         |
| 100-29.00        |               | 4.745         | 4.723         | 4.723         | 4.723         | 4.723         | 4.684         | 4.591         | 4.547         |
| 101-01.00        |               | 4.727         | 4.703         | 4.703         | 4.703         | 4.703         | 4.661         | 4.558         | 4.505         |
| 101-05.00        |               | 4.709         | 4.683         | 4.683         | 4.683         | 4.683         | 4.637         | 4.525         | 4.463         |
| 101-09.00        |               | 4.691         | 4.663         | 4.663         | 4.663         | 4.663         | 4.613         | 4.491         | 4.421         |
| 101-13.00        |               | 4.674         | 4.643         | 4.643         | 4.643         | 4.643         | 4.589         | 4.458         | 4.379         |
| 101-17.00        |               | 4.656         | 4.624         | 4.624         | 4.624         | 4.624         | 4.565         | 4.425         | 4.338         |
| 101-21.00        |               | 4.638         | 4.604         | 4.604         | 4.604         | 4.604         | 4.541         | 4.392         | 4.296         |
| 101-25.00        |               | 4.620         | 4.584         | 4.584         | 4.584         | 4.584         | 4.518         | 4.359         | 4.255         |
| WAL              |               | 8.613         | 7.500         | 7.500         | 7.500         | 7.500         | 6.078         | 4.186         | 4.213         |
| Mod Durn         |               | 6.890         | 6.152         | 6.152         | 6.152         | 6.152         | 5.152         | 3.710         | 3.252         |
| Mod Convexity    |               | 0.575         | 0.456         | 0.456         | 0.456         | 0.456         | 0.318         | 0.165         | 2.948         |
| Principal Window | Oct10 - Nov12 | Sep09 - Dec11 | Sep09 - Dec11 | Sep09 - Dec11 | Sep09 - Dec11 | Sep09 - Dec11 | Jul08 - Mar10 | Dec06 - Dec07 | 0.106         |
|                  |               |               |               |               |               |               |               |               | Mar06 - Oct06 |
| LIBOR_1MO        |               | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          |

Yield Curve    Mat 6MO    2YR    5YR    10YR    30YR

Yld 1.2    1.567    2.807    3.844    4.815

The Release of Information Act ("FOIA") is a federal law that provides for the disclosure of information held by federal agencies. The FOIA is designed to ensure transparency and accountability in government operations. It allows the public to request and receive access to government records, with certain exceptions for information that is exempt from disclosure. The FOIA is a key component of the U.S. system of open government and is a cornerstone of the public's right to know.



Banc of America

|         |                 |               |            |        |             |
|---------|-----------------|---------------|------------|--------|-------------|
| Balance | \$49,793,000.00 | Delay         | 24         | WAC(1) | 6.160481558 |
| Carpon  | 5.5000000000    | Dated         | 03/01/2003 | NET(1) | 5.908481558 |
| Settle  | 03/31/2003      | First Payment | 04/25/2003 | WAM(1) | 358         |

| Price                   | 100 PSA              | 150 PSA              | 200 PSA              | 250 PSA              | 300 PSA              | 400 PSA              | 500 PSA              | 750 PSA              | 1000 PSA             |
|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| 99-16.00                | Yield                | 5.577                | 5.578                | 5.578                | 5.578                | 5.578                | 5.580                | 5.588                | 5.596                |
| 99-20.00                |                      | 5.563                | 5.563                | 5.563                | 5.563                | 5.563                | 5.562                | 5.562                | 5.561                |
| 99-24.00                |                      | 5.548                | 5.547                | 5.547                | 5.547                | 5.547                | 5.544                | 5.536                | 5.527                |
| 99-28.00                |                      | 5.533                | 5.532                | 5.532                | 5.532                | 5.532                | 5.526                | 5.510                | 5.493                |
| 100-00.00               |                      | 5.518                | 5.517                | 5.517                | 5.517                | 5.517                | 5.509                | 5.483                | 5.458                |
| 100-04.00               |                      | 5.503                | 5.502                | 5.502                | 5.502                | 5.502                | 5.491                | 5.457                | 5.424                |
| <b>100-08.00</b>        |                      | <b>5.489</b>         | <b>5.487</b>         | <b>5.487</b>         | <b>5.487</b>         | <b>5.487</b>         | <b>5.473</b>         | <b>5.431</b>         | <b>5.390</b>         |
| 100-12.00               |                      | 5.474                | 5.472                | 5.472                | 5.472                | 5.472                | 5.455                | 5.405                | 5.356                |
| 100-16.00               |                      | 5.459                | 5.457                | 5.457                | 5.457                | 5.457                | 5.437                | 5.379                | 5.322                |
| 100-20.00               |                      | 5.444                | 5.442                | 5.442                | 5.442                | 5.442                | 5.419                | 5.354                | 5.288                |
| 100-24.00               |                      | 5.430                | 5.427                | 5.427                | 5.427                | 5.427                | 5.402                | 5.328                | 5.254                |
| 100-28.00               |                      | 5.415                | 5.412                | 5.412                | 5.412                | 5.412                | 5.384                | 5.302                | 5.220                |
| 101-00.00               |                      | 5.401                | 5.397                | 5.397                | 5.397                | 5.397                | 5.366                | 5.276                | 5.186                |
| <b>WAL</b>              |                      | <b>11.795</b>        | <b>11.520</b>        | <b>11.520</b>        | <b>11.520</b>        | <b>11.520</b>        | <b>9.127</b>         | <b>5.713</b>         | <b>4.167</b>         |
| <b>Mod Durn</b>         |                      | <b>8.419</b>         | <b>8.262</b>         | <b>8.262</b>         | <b>8.262</b>         | <b>8.262</b>         | <b>6.955</b>         | <b>4.773</b>         | <b>3.631</b>         |
| <b>Mod Convexity</b>    |                      | <b>0.917</b>         | <b>0.886</b>         | <b>0.886</b>         | <b>0.886</b>         | <b>0.886</b>         | <b>0.614</b>         | <b>0.279</b>         | <b>0.161</b>         |
| <b>Principal Window</b> | <b>Nov12 - Sep21</b> | <b>Dec11 - Sep21</b> | <b>Dec11 - Sep21</b> | <b>Dec11 - Sep21</b> | <b>Dec11 - Sep21</b> | <b>Dec11 - Sep21</b> | <b>Mar10 - Dec17</b> | <b>Dec07 - Mar11</b> | <b>Oct06 - Apr08</b> |
| <b>LIBOR_1MO</b>        |                      | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          |

Yield Curve
Mat 6MO
2YR
5YR
10YR
30YR
Yld 1.2
1.567
2.807
3.844
4.815

[illegible]

## Banc of America

|         |                 |               |            |        |             |
|---------|-----------------|---------------|------------|--------|-------------|
| Balance | \$51,776,272.00 | Delay         | 24         | WAC(1) | 6.160481558 |
| Baron   | 5.7500000000    | Dated         | 03/01/2003 | NET(1) | 5.908481558 |
| Settle  | 03/31/2003      | First Payment | 04/25/2003 | WAM(1) | 358         |

| Price            | 100 PSA       | 150 PSA       | 200 PSA       | 250 PSA       | 300 PSA       | 400 PSA       | 500 PSA       | 750 PSA       | 1000 PSA      |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 99-12.00         | 5.845         | 5.867         | 5.867         | 5.867         | 5.867         | 5.886         | 5.906         | 5.937         | 5.961         |
| 99-16.00         | 5.831         | 5.841         | 5.841         | 5.841         | 5.841         | 5.849         | 5.858         | 5.872         | 5.882         |
| 99-20.00         | 5.817         | 5.814         | 5.814         | 5.814         | 5.814         | 5.812         | 5.810         | 5.807         | 5.804         |
| 99-24.00         | 5.802         | 5.788         | 5.788         | 5.788         | 5.788         | 5.776         | 5.762         | 5.741         | 5.726         |
| 99-28.00         | 5.788         | 5.761         | 5.761         | 5.761         | 5.761         | 5.739         | 5.714         | 5.676         | 5.648         |
| 100-00.00        | 5.774         | 5.735         | 5.735         | 5.735         | 5.735         | 5.702         | 5.666         | 5.612         | 5.570         |
| 100-04.00        | 5.760         | 5.708         | 5.708         | 5.708         | 5.708         | 5.666         | 5.618         | 5.547         | 5.492         |
| 100-08.00        | 5.745         | 5.682         | 5.682         | 5.682         | 5.682         | 5.630         | 5.570         | 5.482         | 5.415         |
| 100-12.00        | 5.731         | 5.656         | 5.656         | 5.656         | 5.656         | 5.593         | 5.522         | 5.418         | 5.338         |
| 100-16.00        | 5.717         | 5.629         | 5.629         | 5.629         | 5.629         | 5.557         | 5.475         | 5.353         | 5.260         |
| 100-20.00        | 5.703         | 5.603         | 5.603         | 5.603         | 5.603         | 5.521         | 5.427         | 5.289         | 5.183         |
| 100-24.00        | 5.689         | 5.577         | 5.577         | 5.577         | 5.577         | 5.485         | 5.380         | 5.224         | 5.106         |
| 100-28.00        | 5.675         | 5.551         | 5.551         | 5.551         | 5.551         | 5.449         | 5.332         | 5.160         | 5.029         |
| WAL              | 12.658        | 5.950         | 5.950         | 5.950         | 5.950         | 3.965         | 2.908         | 2.093         | 1.726         |
| Mod Durn         | 8.757         | 4.712         | 4.712         | 4.712         | 4.712         | 3.411         | 2.598         | 1.919         | 1.601         |
| Mod Convexity    | 0.994         | 0.339         | 0.339         | 0.339         | 0.339         | 0.158         | 0.088         | 0.049         | 0.035         |
| Principal Window | Dec13 - Sep17 | Apr03 - May14 | Apr03 - May14 | Apr03 - May14 | Apr03 - May14 | Apr03 - Jan33 | Apr03 - Nov06 | Apr03 - Aug05 | Apr03 - Feb05 |
| LIBOR_1MO        | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          |

Yield Curve
Mat 6MO
2YR
5YR
10YR
30YR
Yld 1.2
1.567
2.807
3.844
4.815

[illegible]

## Banc of America

|         |                 |               |            |        |             |
|---------|-----------------|---------------|------------|--------|-------------|
| Balance | \$30,000,000.00 | Delay         | 24         | WAC(1) | 6.160481558 |
| Coupon  | 5.2500000000    | Dated         | 03/01/2003 | NET(1) | 5.908481558 |
| Settle  | 03/31/2003      | First Payment | 04/25/2003 | WAM(1) | 358         |

| Price                   | 100 PSA              | 150 PSA              | 200 PSA              | 250 PSA              | 300 PSA              | 400 PSA              | 500 PSA              | 750 PSA              | 1000 PSA             |
|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| 101-06.00               | Yield<br>5.080       | Yield<br>5.054       | Yield<br>5.054       | Yield<br>5.054       | Yield<br>5.054       | Yield<br>5.054       | Yield<br>5.005       | Yield<br>4.888       | Yield<br>4.781       |
| 101-10.00               | 5.062                | 5.033                | 5.033                | 5.033                | 5.033                | 5.033                | 4.981                | 4.855                | 4.739                |
| 101-14.00               | 5.044                | 5.013                | 5.013                | 5.013                | 5.013                | 5.013                | 4.957                | 4.822                | 4.697                |
| 101-18.00               | 5.026                | 4.993                | 4.993                | 4.993                | 4.993                | 4.993                | 4.933                | 4.788                | 4.655                |
| 101-22.00               | 5.008                | 4.973                | 4.973                | 4.973                | 4.973                | 4.973                | 4.909                | 4.755                | 4.613                |
| 101-26.00               | 4.990                | 4.952                | 4.952                | 4.952                | 4.952                | 4.952                | 4.885                | 4.722                | 4.572                |
| <b>101-30.00</b>        | <b>4.972</b>         | <b>4.932</b>         | <b>4.932</b>         | <b>4.932</b>         | <b>4.932</b>         | <b>4.932</b>         | <b>4.861</b>         | <b>4.689</b>         | <b>4.530</b>         |
| 102-02.00               | 4.954                | 4.912                | 4.912                | 4.912                | 4.912                | 4.912                | 4.837                | 4.656                | 4.488                |
| 102-06.00               | 4.936                | 4.892                | 4.892                | 4.892                | 4.892                | 4.892                | 4.813                | 4.622                | 4.447                |
| 102-10.00               | 4.918                | 4.872                | 4.872                | 4.872                | 4.872                | 4.872                | 4.789                | 4.589                | 4.405                |
| 102-14.00               | 4.900                | 4.852                | 4.852                | 4.852                | 4.852                | 4.852                | 4.765                | 4.556                | 4.364                |
| 102-18.00               | 4.882                | 4.832                | 4.832                | 4.832                | 4.832                | 4.832                | 4.741                | 4.524                | 4.322                |
| 102-22.00               | 4.865                | 4.812                | 4.812                | 4.812                | 4.812                | 4.812                | 4.717                | 4.491                | 4.281                |
| <b>WAL</b>              | <b>8.613</b>         | <b>7.500</b>         | <b>7.500</b>         | <b>7.500</b>         | <b>7.500</b>         | <b>7.500</b>         | <b>6.078</b>         | <b>4.186</b>         | <b>3.252</b>         |
| <b>Mod Durn</b>         | <b>6.791</b>         | <b>6.073</b>         | <b>6.073</b>         | <b>6.073</b>         | <b>6.073</b>         | <b>6.073</b>         | <b>5.098</b>         | <b>3.683</b>         | <b>2.932</b>         |
| <b>Mod Convexity</b>    | <b>0.563</b>         | <b>0.448</b>         | <b>0.448</b>         | <b>0.448</b>         | <b>0.448</b>         | <b>0.448</b>         | <b>0.313</b>         | <b>0.164</b>         | <b>0.105</b>         |
| <b>Principal Window</b> | <b>Oct10 - Nov12</b> | <b>Sep09 - Dec11</b> | <b>Sep09 - Dec11</b> | <b>Sep09 - Dec11</b> | <b>Sep09 - Dec11</b> | <b>Sep09 - Dec11</b> | <b>Jul08 - Mar10</b> | <b>Dec06 - Dec07</b> | <b>Mar06 - Oct06</b> |
| <b>LIBOR_1MO</b>        | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          |

Yield Curve    Mat 6MO    2YR    5YR    10YR    30YR  
Yld 1.2 1.567 2.807 3.844 4.815

[illegible]

**Banc of America**

|         | 0                | Index         | LIBOR_1MO     | WAC(1)      |
|---------|------------------|---------------|---------------|-------------|
| Balance | \$121,757,747.00 | Delay         |               |             |
| Coupon  | 2.8400000000     | Dated         | Milt / Margin | NET(1)      |
|         |                  | First Payment | Cap / Floor   | WDM(1)      |
|         | 03/31/2003       | 04/25/2003    | 7.5 / 1.5     |             |
|         |                  |               |               | 358         |
|         |                  |               |               | 5.908481558 |
|         |                  |               |               | 6.160481558 |

| Price                   | 100 PSA              | 150 PSA              | 200 PSA              | 250 PSA              | 300 PSA              | 400 PSA              | 500 PSA              | 750 PSA              | 1000 PSA             |
|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
|                         | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                | Yield                |
| 99-11.00                | 2.899                | 2.906                | 2.926                | 2.954                | 2.999                | 3.166                | 3.243                | 3.384                | 3.501                |
| 99-15.00                | 2.891                | 2.897                | 2.912                | 2.935                | 2.971                | 3.106                | 3.168                | 3.282                | 3.376                |
| 99-19.00                | 2.883                | 2.887                | 2.899                | 2.916                | 2.944                | 3.046                | 3.094                | 3.180                | 3.251                |
| 99-23.00                | 2.874                | 2.878                | 2.886                | 2.898                | 2.917                | 2.987                | 3.019                | 3.079                | 3.127                |
| 99-27.00                | 2.866                | 2.868                | 2.873                | 2.879                | 2.889                | 2.927                | 2.945                | 2.977                | 3.004                |
| 99-31.00                | 2.858                | 2.859                | 2.859                | 2.860                | 2.862                | 2.868                | 2.871                | 2.876                | 2.880                |
| <b>100-03.00</b>        | <b>2.850</b>         | <b>2.849</b>         | <b>2.846</b>         | <b>2.842</b>         | <b>2.835</b>         | <b>2.809</b>         | <b>2.797</b>         | <b>2.775</b>         | <b>2.757</b>         |
| 100-07.00               | 2.842                | 2.840                | 2.833                | 2.823                | 2.808                | 2.749                | 2.723                | 2.674                | 2.633                |
| 100-11.00               | 2.834                | 2.830                | 2.820                | 2.805                | 2.781                | 2.690                | 2.649                | 2.573                | 2.511                |
| 100-15.00               | 2.826                | 2.821                | 2.807                | 2.786                | 2.754                | 2.631                | 2.575                | 2.472                | 2.388                |
| 100-19.00               | 2.818                | 2.811                | 2.794                | 2.768                | 2.727                | 2.573                | 2.502                | 2.372                | 2.266                |
| 100-23.00               | 2.810                | 2.802                | 2.781                | 2.749                | 2.700                | 2.514                | 2.428                | 2.272                | 2.144                |
| 100-27.00               | 2.802                | 2.792                | 2.768                | 2.731                | 2.673                | 2.455                | 2.355                | 2.172                | 2.022                |
| <b>WAL</b>              | <b>21.172</b>        | <b>17.136</b>        | <b>11.960</b>        | <b>8.208</b>         | <b>5.407</b>         | <b>2.216</b>         | <b>1.759</b>         | <b>1.278</b>         | <b>1.044</b>         |
| <b>Mod Durn</b>         | <b>15.567</b>        | <b>13.152</b>        | <b>9.474</b>         | <b>6.719</b>         | <b>4.600</b>         | <b>2.108</b>         | <b>1.687</b>         | <b>1.236</b>         | <b>1.013</b>         |
| <b>Mod Convexity</b>    | <b>3.069</b>         | <b>2.230</b>         | <b>1.409</b>         | <b>0.854</b>         | <b>0.468</b>         | <b>0.064</b>         | <b>0.042</b>         | <b>0.024</b>         | <b>0.017</b>         |
| <b>Principal Window</b> | <b>Sep17 - Jan33</b> | <b>Jun10 - Jan33</b> | <b>Apr03 - Jan33</b> | <b>Apr03 - Jan33</b> | <b>Apr03 - Jan33</b> | <b>Apr03 - Apr07</b> | <b>Apr03 - Feb06</b> | <b>Apr03 - Apr05</b> | <b>Apr03 - Nov04</b> |
| <b>LIBOR 1MO</b>        | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          | <b>1.34</b>          |

Yield Curve
Mat 6MO
2YR
5YR
10YR
30YR
  
Yld 1.2 1.567 2.807 3.844 4.815

[illegible]

## Banc of America

|         |                 |               |            |               |                      |        |             |
|---------|-----------------|---------------|------------|---------------|----------------------|--------|-------------|
| Balance | \$37,056,706.55 | Delay         | 0          | Index         | LIBOR_1MO   1.34     | WAC(1) | 6.160481558 |
| Coupon  | 15.311283320    | Dated         | 03/25/2003 | Milt / Margin | -3.2857142 / 19.7142 | NET(1) | 5.908481558 |
| Settle  | 03/31/2003      | First Payment | 04/25/2003 | Cap / Floor   | 19.71428536 / 0.     | WAM(1) | 358         |

[illegible]

| Yield Curve | Mat | 6MO | 2YR   | 5YR   | 10YR  | 30YR  |
|-------------|-----|-----|-------|-------|-------|-------|
|             | Yld | 1.2 | 1.567 | 2.807 | 3.844 | 4.815 |

[illegible]

**Banc of America**

|         |                 |               |            |             |
|---------|-----------------|---------------|------------|-------------|
| Balance | \$30,122,000.00 | 24            | WAC(1)     | 6.160481558 |
| Coupon  | 5.5000000000    | Dated         | 03/01/2003 | NET(1)      |
| Settle  | 03/31/2003      | First Payment | 04/25/2003 | WAM(1)      |
|         |                 |               |            | 358         |
|         |                 |               |            | 5.908481558 |
|         |                 |               |            | 6.160481558 |

| Price            | 100 PSA       | 150 PSA       | 200 PSA       | 250 PSA       | 300 PSA       | 400 PSA       | 500 PSA       | 750 PSA       | 1000 PSA      |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 103-05.00        | 4.941         | 4.858         | 4.858         | 4.858         | 4.858         | 4.858         | 4.739         | 4.451         | 4.200         |
| 103-09.00        | 4.920         | 4.834         | 4.834         | 4.834         | 4.834         | 4.834         | 4.710         | 4.413         | 4.152         |
| 103-13.00        | 4.898         | 4.809         | 4.809         | 4.809         | 4.809         | 4.809         | 4.682         | 4.375         | 4.105         |
| 103-17.00        | 4.877         | 4.785         | 4.785         | 4.785         | 4.785         | 4.785         | 4.653         | 4.336         | 4.058         |
| 103-21.00        | 4.855         | 4.761         | 4.761         | 4.761         | 4.761         | 4.761         | 4.625         | 4.298         | 4.012         |
| 103-25.00        | 4.834         | 4.737         | 4.737         | 4.737         | 4.737         | 4.737         | 4.597         | 4.260         | 3.965         |
| 103-29.00        | 4.813         | 4.712         | 4.712         | 4.712         | 4.712         | 4.712         | 4.568         | 4.222         | 3.918         |
| 104-01.00        | 4.791         | 4.688         | 4.688         | 4.688         | 4.688         | 4.688         | 4.540         | 4.184         | 3.871         |
| 104-05.00        | 4.770         | 4.664         | 4.664         | 4.664         | 4.664         | 4.664         | 4.512         | 4.146         | 3.825         |
| 104-09.00        | 4.749         | 4.640         | 4.640         | 4.640         | 4.640         | 4.640         | 4.484         | 4.108         | 3.778         |
| 104-13.00        | 4.728         | 4.616         | 4.616         | 4.616         | 4.616         | 4.616         | 4.456         | 4.070         | 3.732         |
| 104-17.00        | 4.706         | 4.592         | 4.592         | 4.592         | 4.592         | 4.592         | 4.428         | 4.032         | 3.685         |
| 104-21.00        | 4.685         | 4.568         | 4.568         | 4.568         | 4.568         | 4.568         | 4.400         | 3.994         | 3.639         |
| WAL              | 6.855         | 5.900         | 5.900         | 5.900         | 5.900         | 5.900         | 4.918         | 3.513         | 2.810         |
| Mod Durn         | 5.614         | 4.952         | 4.952         | 4.952         | 4.952         | 4.952         | 4.235         | 3.141         | 2.563         |
| Mod Convexity    | 0.381         | 0.295         | 0.295         | 0.295         | 0.295         | 0.295         | 0.216         | 0.120         | 0.081         |
| Principal Window | May09 - Oct10 | Jul08 - Sep09 | Jul08 - Sep09 | Jul08 - Sep09 | Jul08 - Sep09 | Jul08 - Sep09 | Oct07 - Jul08 | Jul06 - Dec06 | Nov05 - Mar06 |
| LIBOR_1MO        | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          |

Yield Curve    Mat   6MO    2YR    5YR    10YR    30YR  
Yld 1.2   1.567   2.807   3.844   4.815

[illegible]

## Banc of America

|         |                 |               |            |        |             |
|---------|-----------------|---------------|------------|--------|-------------|
| Balance | \$50,000,000.00 | Delay         | 24         | WNC(1) | 6.160481558 |
| Coupon  | 5.0000000000    | Dated         | 03/01/2003 | NET(1) | 5.908481558 |
| Settle  | 03/31/2003      | First Payment | 04/25/2003 | WAM(1) | 358         |

| Price            | 100 PSA       | 150 PSA       | 200 PSA       | 250 PSA       | 300 PSA       | 400 PSA       | 500 PSA       | 750 PSA       | 1000 PSA      |
|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 102-30.50        | Yield         | 3.305         | 3.305         | 3.305         | 3.305         | 3.305         | 3.305         | 3.196         | Yield         |
| 103-02.50        |               | 3.412         | 3.241         | 3.241         | 3.241         | 3.241         | 3.241         | 3.127         | 3.013         |
| 103-06.50        |               | 3.353         | 3.176         | 3.176         | 3.176         | 3.176         | 3.176         | 3.059         | 2.937         |
| 103-10.50        |               | 3.295         | 3.112         | 3.112         | 3.112         | 3.112         | 3.112         | 2.991         | 2.862         |
| 103-14.50        |               | 3.237         | 3.048         | 3.048         | 3.048         | 3.048         | 3.048         | 2.922         | 2.787         |
| 103-18.50        |               | 3.179         | 2.984         | 2.984         | 2.984         | 2.984         | 2.984         | 2.854         | 2.712         |
| 103-22.50        |               | 3.121         | 2.920         | 2.920         | 2.920         | 2.920         | 2.920         | 2.786         | 2.637         |
| 103-26.50        |               | 3.063         | 2.856         | 2.856         | 2.856         | 2.856         | 2.856         | 2.718         | 2.562         |
| 103-30.50        |               | 3.005         | 2.792         | 2.792         | 2.792         | 2.792         | 2.792         | 2.650         | 2.488         |
| 104-02.50        |               | 2.948         | 2.729         | 2.729         | 2.729         | 2.729         | 2.729         | 2.583         | 2.413         |
| 104-06.50        |               | 2.890         | 2.665         | 2.665         | 2.665         | 2.665         | 2.665         | 2.515         | 2.339         |
| 104-10.50        |               | 2.833         | 2.602         | 2.602         | 2.602         | 2.602         | 2.602         | 2.448         | 2.265         |
| 104-14.50        |               | 2.776         | 2.538         | 2.538         | 2.538         | 2.538         | 2.538         | 2.381         | 2.191         |
| WAL              |               | 2.224         | 2.000         | 2.000         | 2.000         | 2.000         | 2.000         | 1.873         | 2.117         |
| Mod Durn         |               | 2.074         | 1.878         | 1.878         | 1.878         | 1.878         | 1.878         | 1.767         | 1.694         |
| Mod Convexity    |               | 0.063         | 0.052         | 0.052         | 0.052         | 0.052         | 0.052         | 0.045         | 1.608         |
| Principal Window | Apr03 - Dec06 | Apr03 - Jul06 | Apr03 - Jul06 | Apr03 - Jul06 | Apr03 - Jul06 | Apr03 - Jul06 | Apr03 - Jul06 | Apr03 - Nov05 | 0.037         |
| LIBOR_1MO        | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | 1.34          | Apr03 - Jun05 |
|                  |               |               |               |               |               |               |               |               | 1.34          |

Yield Curve    Mat   6MO    2YR    5YR    10YR    30YR

Yld 1.2   1.567   2.807   3.844   4.815

[illegible]