

EXECUTED

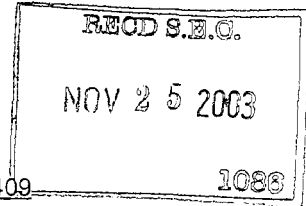


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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D. C. 20549

OMB APPROVAL
OMB Number: 3235-0327
Expires: July 31, 2004
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FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS



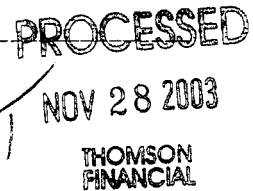
Banc of America Mortgage Securities, Inc.
Exact name of registrant as specified in charter

0001207409
Registrant CIK Number

8-K for 11/25/03
03-10
Electronic report, schedule or registration statement
of which the documents are a part (give period of report)

333-105940
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

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on November 25,
2003, that the information set forth in this statement is true and complete.

By: _____
(Name)

(Title)

Deal Summary Report

BOAA0310PoolsFinal

			Assumptions				Collateral							
Settlement	26-Nov-2003	Prepay	'C 100 PPC 100 PPC 100 PPC											
1st Pay Date	25-Dec-2003	Default	0 CDR											
		Recovery	0 months											
		Severity	0%											
Tranche Name	Balance	Coupon	Principal Window	Avg Life	Dur	Yield	Spread bp	Bench	Price %	\$@/bp	Accrued Int(M)	NetNet (MM)	Dated Date	Note
PO	5,471,808.00	0.00000	12/03 - 10/33	5.09527									01-Nov-03	CPT
123WIO	199,970,945.57	0.42391	12/03 - 11/33	5.48488									01-Nov-03	CPT_10
1AR	50.00	5.50000	12/03 - 12/03	0.08056									01-Nov-03	FIX
1ALR	50.00	5.50000	12/03 - 12/03	0.08056									01-Nov-03	FIX
1A1	61,876,000.00	5.50000	12/03 - 09/33	5.13440									01-Nov-03	FIX
30B1	7,749,000.00	5.71019	12/03 - 11/33	10.68410									01-Nov-03	WAC
30B2	3,369,000.00	5.71019	12/03 - 11/33	10.68410									01-Nov-03	WAC
30B3	1,685,000.00	5.71019	12/03 - 11/33	10.68410									01-Nov-03	WAC
30B4	1,684,000.00	5.71019	12/03 - 11/33	10.68410									01-Nov-03	WAC
30B5	1,179,000.00	5.71019	12/03 - 11/33	10.68410									01-Nov-03	WAC
30B6	1,348,022.67	5.71019	12/03 - 11/33	10.68410									01-Nov-03	WAC
2A1	36,000,000.00	6.00000	12/03 - 11/33	5.21153									01-Nov-03	FIX
2A2	65,013,882.00	1.57000	12/03 - 12/14	4.04034									25-Nov-03	FLT
2A3	27,089,118.00	16.63199	12/03 - 12/14	4.04034									25-Nov-03	INV
2A4	5,645,000.00	6.00000	12/14 - 11/33	15.55112									01-Nov-03	FIX
3A1	86,988,000.00	5.50000	12/03 - 11/33	5.15160									01-Nov-03	FIX
4WIO	27,256,147.68	0.60816	12/03 - 11/33	4.96402									01-Nov-03	NTL_10
4A1	28,208,000.00	5.50000	12/03 - 08/12	3.29448									01-Nov-03	FIX
4A2	2,341,000.00	5.50000	08/12 - 08/15	10.06584									01-Nov-03	FIX
4A3	2,341,000.00	5.50000	08/15 - 11/33	15.78912									01-Nov-03	FIX
56WIO	112,029,495.65	0.38754	12/03 - 11/18	4.20987									01-Nov-03	CPT_10
5A1	71,463,000.00	4.50000	12/03 - 08/18	4.07542									01-Nov-03	FIX
5A2	1,317,000.00	4.50000	12/03 - 08/18	4.07542									01-Nov-03	FIX
15B1	1,953,000.00	4.91779	12/03 - 11/18	7.26351									01-Nov-03	WAC
15B2	595,000.00	4.91779	12/03 - 11/18	7.26351									01-Nov-03	WAC
15B3	594,000.00	4.91779	12/03 - 11/18	7.26351									01-Nov-03	WAC
15B4	255,000.00	4.91779	12/03 - 11/18	7.26351									01-Nov-03	WAC

This Structural Term Sheet, Collateral Term Sheet, or Computations Material, as appropriate (the "Material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not providing any action based upon it. This Material is not to be construed as an offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This Material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting the Material the recipient agrees that it will not distribute or provide the Material to any other person. The information contained in this Material may pertain to securities that ultimately are not sold. The information contained in this Material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this Material should not be relied upon for such purposes. The Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this Material, may, from time to time, have long or short positions in, and buy and sell, the securities mentioned herein or derivatives thereof (including options). This Material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by reference into an effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all copies where the Material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information contained in this Material is current as of the date appearing on any securities actually sold to you. This Material is furnished solely by the Underwriter and not by the issuer of the securities. The issuer of the securities has not prepared, reviewed or participated in the preparation of this Material, is not responsible for the accuracy of the Material and has not authorized the dissemination of this Material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.

Banc of America

15B5	170,000.00	4.91779	12/03 - 11/18	7.26351	01-Nov-03	WAC
15B6	254,929.48	4.91779	12/03 - 11/18	7.26351	01-Nov-03	WAC
6A3	45,225,500.00	5.00000	12/03 - 11/18	4.15793	01-Nov-03	FIX
6A2	45,225,500.00	5.50000	12/03 - 11/18	4.15793	01-Nov-03	FIX
6A1	1,655,000.00	5.25000	12/03 - 11/18	4.15793	01-Nov-03	FIX

Yield Curve

Mat	6MO	2YR	3YR	5YR	10YR	30YR
Yld	1.001	1.513	1.941	2.87	4.027	4.969

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BOAA0310PoolsFinal -- 1A1

Banc of America

Balance

Coupon

Settle

\$61,876,000.00

5.50000

11/26/2003

Delay

Dated

First Payment

24

11/01/2003

12/25/2003

WAM(1)

NET(1)

5.683014666

5.428515

348

1

Price	0 PPC	50 PPC	100 PPC	200 PPC	400 PPC
	Yield	Yield	Yield	Yield	Yield
100-02.000	5.523	5.493	5.456	5.371	5.182
100-06.000	5.511	5.472	5.425	5.315	5.071
100-10.000	5.500	5.452	5.394	5.259	4.961
100-14.000	5.488	5.431	5.363	5.203	4.850
100-18.000	5.476	5.411	5.332	5.148	4.741
100-22.000	5.465	5.391	5.301	5.092	4.631
100-26.000	5.453	5.370	5.271	5.037	4.522
100-30.000	5.442	5.350	5.240	4.982	4.412
101-02.000	5.430	5.330	5.210	4.927	4.303
101-06.000	5.419	5.310	5.179	4.872	4.195
101-10.000	5.407	5.290	5.149	4.818	4.086
WAL	18.36035	8.74947	5.13440	2.53455	1.20069
Mod Durn	10.669	6.092	4.023	2.237	1.129
Mod Convexity	1.784	0.691	0.317	0.094	0.023
Principal Window	Dec03 - Sep33	Dec03 - Sep33	Dec03 - Sep33	Dec03 - Sep33	Dec03 - Mar07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Yld 1.001 1.513 1.941 2.87 4.027 4.969				

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BOAA0310PoolsFinal -- 4A3

Banc of America

Balance	\$2,341,000.00	Delay	24	WAM (4)	6.195011605	356
Coupon	5.50000	Dated	11/01/2003	NET (4)	5.940512	1
Settle	11/26/2003	First Payment	12/25/2003			

Price	0 PPC	50 PPC	100 PPC	200 PPC	400 PPC
94-28.000	Yield 5.911	Yield 5.940	Yield 6.047	Yield 6.513	Yield 7.783
95-00.000	5.901	5.930	6.034	6.488	7.723
95-04.000	5.892	5.920	6.021	6.462	7.663
95-08.000	5.882	5.910	6.008	6.436	7.603
95-12.000	5.873	5.899	5.995	6.411	7.544
95-16.000	5.864	5.889	5.982	6.385	7.484
95-20.000	5.854	5.879	5.969	6.360	7.424
95-24.000	5.845	5.869	5.956	6.334	7.365
95-28.000	5.836	5.859	5.943	6.309	7.305
96-00.000	5.826	5.849	5.930	6.284	7.246
96-04.000	5.817	5.839	5.917	6.258	7.187
WAL	29.34237	24.46184	15.78912	6.28280	2.42172
Mod Durn	13.899	12.825	10.007	5.109	2.185
Mod Convexity	2.981	2.431	1.375	0.323	0.061
Principal Window	Aug32 - Nov33	Aug24 - Nov33	Aug15 - Nov33	Dec08 - Nov33	Jan06 - Sep06
LIBOR 1MO	1.12	1.12	1.12	1.12	1.12
Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR					
Yld 1.001 1.513 1.941 2.87 4.027 4.969					

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BOAA0310PoolsFinal -- 4A2

Banc of America

Balance
Coupon
Settle

\$2,341,000.00
5.50000
11/26/2003

Delay
Dated
First Payment

24
11/01/2003
12/25/2003

WAC (4)
NET (4)

6.195011605
5.940512

WAM (4)
WALA (4)

356
1

Price	0 PPC	50 PPC	100 PPC	200 PPC	400 PPC
	Yield	Yield	Yield	Yield	Yield
94-28.000	5.916	6.000	6.215	6.814	8.300
95-00.000	5.907	5.989	6.197	6.780	8.226
95-04.000	5.897	5.977	6.180	6.746	8.152
95-08.000	5.887	5.965	6.162	6.713	8.078
95-12.000	5.878	5.953	6.144	6.679	8.004
95-16.000	5.868	5.941	6.127	6.645	7.930
95-20.000	5.859	5.930	6.109	6.612	7.857
95-24.000	5.849	5.918	6.092	6.578	7.783
95-28.000	5.840	5.906	6.075	6.545	7.710
96-00.000	5.830	5.894	6.057	6.511	7.637
96-04.000	5.821	5.883	6.040	6.478	7.564
WAL	28.21352	18.33954	10.06584	4.54226	1.94072
Mod Durn	13.687	11.081	7.449	3.884	1.772
Mod Convexity	2.861	1.695	0.698	0.183	0.041
Principal Window	Jul31 - Aug32	Mar20 - Aug24	Aug12 - Aug15	Dec07 - Dec08	Aug05 - Jan06
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
Yld	1.001 1.513 1.941 2.87 4.027 4.969				

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BOAA0310PoolsFinal -- 3A1

Banc of America

Balance	\$86,988,000.00	Delay	24	WAC (3)	6.100124697	353
Coupon	5.50000	Dated	11/01/2003	NET (3)	5.845625	2
Settle	11/26/2003	First Payment	12/25/2003			

Price	0 PPC	50 PPC	100 PPC	200 PPC	400 PPC
	Yield	Yield	Yield	Yield	Yield
99-28.000	5.541	5.524	5.503	5.454	5.343
100-00.000	5.530	5.503	5.472	5.397	5.229
100-04.000	5.518	5.483	5.441	5.341	5.116
100-08.000	5.507	5.463	5.410	5.284	5.002
100-12.000	5.495	5.442	5.379	5.228	4.889
100-16.000	5.484	5.422	5.348	5.172	4.777
100-20.000	5.473	5.402	5.317	5.116	4.664
100-24.000	5.461	5.382	5.286	5.061	4.552
100-28.000	5.450	5.362	5.256	5.005	4.440
101-00.000	5.439	5.342	5.225	4.949	4.328
101-04.000	5.427	5.322	5.195	4.894	4.217
WAL	18.96801	8.87142	5.15160	2.51323	1.17120
Mod Durr	10.880	6.135	4.021	2.214	1.101
Mod Convexity	1.854	0.703	0.318	0.093	0.022
Principal Window	Dec03 - Nov33	Dec03 - Nov33	Dec03 - Nov33	Dec03 - Nov33	Dec03 - Mar07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.001	1.513	1.941	2.87	4.027	4.969

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BOAA0310PoolsFinal -- 2A3

Banc of America

Balance \$27,089,118.00
 Coupon 16.63199
 Settle 11/26/2003

Delay Dated
 First Payment

0
 11/25/2003
 12/25/2003

Index
 Mult / Margin
 Cap / Floor

LIBOR_1MO | 1.12
 -2.39999996 / 19.319 NET(2)
 19.31999975 / 0

6.495773952
 6.241274

Price	0 PPC	50 PPC	100 PPC	200 PPC	400 PPC
	Yield	Yield	Yield	Yield	Yield
112-00.000	14.983	13.944	12.791	10.333	5.213
112-04.000	14.963	13.913	12.749	10.268	5.101
112-08.000	14.942	13.883	12.708	10.203	4.989
112-12.000	14.921	13.852	12.666	10.139	4.876
112-16.000	14.900	13.822	12.625	10.075	4.765
112-20.000	14.879	13.792	12.584	10.011	4.653
112-24.000	14.859	13.761	12.543	9.946	4.542
112-28.000	14.838	13.731	12.502	9.883	4.431
113-00.000	14.817	13.701	12.461	9.819	4.320
113-04.000	14.797	13.671	12.420	9.755	4.209
113-08.000	14.776	13.641	12.380	9.691	4.099
WAL	16.11214	6.87845	4.04034	2.14271	1.08669
Mod Durm	5.357	3.657	2.698	1.730	0.995
Mod Convexity	0.536	0.250	0.134	0.054	0.018
Principal Window	Dec03 - Jun29	Dec03 - Oct20	Dec03 - Dec14	Dec03 - Jul09	Dec03 - Jun06
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR				
	Yld 1.001 1.513 1.941 2.87 4.027 4.969				

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BOAA0310PoolsFinal -- 2A1

Banc of America

Balance	\$36,000,000.00	Delay	24	WAC (2)	6.495773952	354
Coupon	6.00000	Dated	11/01/2003	NET (2)	6.241274	1.
Settle	11/26/2003	First Payment	12/25/2003			

Price	LIBOR_1MO=1.1 2,0 PPC	LIBOR_1MO=, 50 PPC	LIBOR_1MO=, 100 PPC	LIBOR_1MO=, 200 PPC	LIBOR_1MO=, 400 PPC
101-06.000	Yield 5.926	Yield 5.813	Yield 5.679	Yield 5.366	Yield 4.675
101-10.000	5.914	5.793	5.649	5.311	4.566
101-14.000	5.902	5.773	5.618	5.257	4.458
101-18.000	5.891	5.752	5.587	5.202	4.350
101-22.000	5.879	5.732	5.557	5.147	4.242
101-26.000	5.868	5.712	5.527	5.093	4.134
101-30.000	5.856	5.692	5.496	5.039	4.027
102-02.000	5.845	5.672	5.466	4.984	3.920
102-06.000	5.833	5.652	5.436	4.930	3.813
102-10.000	5.822	5.632	5.406	4.876	3.706
102-14.000	5.810	5.612	5.376	4.823	3.600
WAL	19.21605	8.97272	5.21153	2.55497	1.20564
Mod Durm	10.595	6.078	4.029	2.249	1.137
Mod Convexity	1.777	0.691	0.318	0.095	0.024
Principal Window	Dec03 - Nov33	Dec03 - Nov33	Dec03 - Nov33	Dec03 - Nov33	Dec03 - Mar07
LIBOR_1MO	1.12	1.12	1.12	1.12	1.12
Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR					
Yld 1.001 1.513 1.941 2.87 4.027 4.969					

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BOAA0310PoolsFinal -- 6A2

Banc of America

Balance

Coupon

Settle

\$45,225,500.00

5.50000

11/26/2003

Delay Dated

First Payment

24

11/01/2003

12/25/2003

WAC (6)

NET (6)

5.775967419

5.521467

175

1

Price	0 PPC		50 PPC		100 PPC		200 PPC		400 PPC	
		Yield		Yield		Yield		Yield		Yield
101-10.000		5.297		5.196		5.079		4.800		4.125
101-14.000		5.277		5.169		5.043		4.744		4.020
101-18.000		5.258		5.143		5.008		4.688		3.914
101-22.000		5.238		5.116		4.972		4.633		3.810
101-26.000		5.219		5.089		4.937		4.577		3.705
101-30.000		5.199		5.062		4.902		4.522		3.601
102-02.000		5.180		5.036		4.867		4.467		3.497
102-06.000		5.160		5.009		4.832		4.412		3.393
102-10.000		5.141		4.983		4.797		4.357		3.289
102-14.000		5.122		4.956		4.762		4.302		3.186
102-18.000		5.102		4.930		4.727		4.247		3.083
WAL		8.32411		5.74368		4.15793		2.47349		1.23640
Mod Durn		6.288		4.582		3.475		2.210		1.172
Mod Convexity		0.590		0.355		0.220		0.093		0.026
Principal Window	Dec03 - Nov18		Dec03 - Nov18		Dec03 - Nov18		Dec03 - Nov18		Dec03 - Jan08	
LIBOR_1MO		1.12		1.12		1.12		1.12		1.12
Yield Curve	Mat 6MO 2YR 3YR 5YR 10YR 30YR									
	Yld 1.001 1.513 1.941 2.87 4.027 4.969									

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