



SANTANDER DE TITULIZACIÓN, SOCIEDAD GESTORA DE FONDOS DE TITULIZACIÓN, S.A.
(the "**Management Company**"), informs of the following:

EARLY LIQUIDATION
FONDO DE TITULIZACIÓN HIPOTECARIA, UCI 12
AND EARLY REDEMPTION OF THE ISSUANCE OF NOTES
15 SEPTEMBER 2025

OTHER RELEVANT INFORMATION

In compliance with the information memorandum of "**FONDO DE TITULIZACIÓN HIPOTECARIA, UCI 12**" (the "**Fund**") approved and registered with the National Securities Market Commission (*Comisión Nacional del Mercado de Valores*) on 26 May 2005 and with registration number 8,126 (the "**Prospectus**"), the Management Company, acting on behalf of the Fund, has agreed, by resolution of the Board of Directors dated 24 July 2025, at the Assignor's request, to proceed with the early liquidation of the Fund (the "**Early Liquidation**") on 15 September 2025 (the "**Early Liquidation Date**") coinciding with a Payment Date and, therefore, with the early redemption of all the notes issued (the "**Notes**") under the following terms:

- (i) The Fund was incorporated under the public deed of incorporation, assignment of credit rights and issuance of securitisation notes granted on 30 May 2005 before, the Notary Public of Madrid, Mr. Roberto Parejo Gamir, under number 1,399 of his official records (the "**Deed of Incorporation**"). All capitalised terms included in this information shall have the meaning ascribed therein and in the Prospectus.
- (ii) The Management Company has agreed to proceed with the Early Liquidation and, therefore, with the early redemption of the Notes on 15 September 2025, to the extent that the Principal Balance of the Mortgage Participations (*Participaciones hipotecarias*) will be lower than 10% of their initial balance on the Early Liquidation Date, in accordance with Sections II.11.3.c) (*Amortización Anticipada*) and III.8.1 (*Liquidación Anticipada del Fondo. Supuestos*) of the Prospectus; and Clauses 5.1 (*Liquidación Anticipada del Fondo: supuestos*) and 12.10 (*Amortización anticipada*) of the Deed of Incorporation.
- (iii) The Fund, represented by the Management Company, has sufficient financial capacity to proceed with the early redemption of the Notes and, specifically, it will have the necessary funds to cancel all the obligations due to the Noteholders. For this purpose, the Management Company will proceed to sell the Mortgage Participations in the terms set forth in Section III.8.3 (*Actuaciones para la liquidación y extinción del Fondo*) of the Registration Document of the Prospectus and Clause 5.3 (*Actuaciones para la liquidación y extinción del Fondo*) of the Deed of Incorporation.

In accordance with the foregoing, the Early Liquidation has been agreed and, the Management Company, which will act as liquidator, hereby informs the Noteholders that it will have the necessary funds to pay the Unpaid Principal Balance of the Bonds, plus the accrued but unpaid interest from the last Payment Date until the early redemption date, reduced, as the case may be, with the relevant withholding tax and free of expenses for the noteholder, and any amount ranking prior thereto or *pari passu* therewith pursuant to the priority of payments described in Section V.5 (*Rules*



of priority established in the Fund's Payments of the Prospectus and Clause 19 (*Orden de prelación de pagos*) of the Deed of Incorporation.

For the above purposes, the Management Company will carry out the Early Liquidation procedure provided in Sections III.8.1 (*Liquidación Anticipada del Fondo. Supuestos*) and III.8.3 (*Actuaciones para la liquidación y extinción del Fondo*) of the Prospectus; and Clauses 5.1 (*Liquidación Anticipada del Fondo: supuestos*) and 5.3 (*Actuaciones para la liquidación y extinción del Fondo*) of the Deed of Incorporation.

The early redemption of all the Notes will be conducted over the Unpaid Principal Balance of the Notes up to that date plus the accrued and unpaid interest from the last Payment Date (16 June 2025) up to the Early Liquidation Date (15 September 2025), reduced, as the case may be, with the relevant withholding tax and free of expenses for the noteholder.

The information per Note is as follows:

	Class A Notes	Class B Notes	Class C Notes
Pending repayment:	6,306.68 €	100,000.00 €	100,000.00 €
Gross interests:	33.88 €	567.49 €	650.90 €
Withholding 19%:	6.43720 €	107.82310 €	123.67100 €
Net interests:	27.44280 €	459.66690 €	527.22900 €

All such amounts will, for all legal purposes, be deemed liquid, due and payable (*liquidas, vencidas y exigibles*) on the Early Liquidation Date.

Madrid, 30 July 2025

Mr. Juan Carlos Berzal Valero
General Manager
SANTANDER DE TITULIZACIÓN, S.G.F.T, S.A.