

**BASE PROSPECTUS SUPPLEMENT N°1 dated 14 February 2023****ING Belgium NV/SA***(Incorporated with limited liability in Belgium)***EUR 10,000,000,000****Residential Mortgage Pandbrieven Programme**

This base prospectus supplement (the "**Supplement N°1**") constitutes a supplement for the purposes of Article 23 of the Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC (the "**Prospectus Regulation**"). The Supplement N°1 is supplemental to, forms part of, and must be read in conjunction with the base prospectus dated 8 November 2022 (the "**Base Prospectus**") issued by ING Belgium NV/SA (the "**Issuer**", "**ING Belgium**" or "**ING**"), for the purpose of giving information with regard to the issue of Mortgage Pandbrieven under its EUR 10,000,000,000 Residential Mortgage Pandbrieven Programme during the period of twelve months after the date of the Base Prospectus. Terms defined in the Base Prospectus or in any document incorporated by reference in the Base Prospectus shall, unless the context otherwise requires, have the same meaning when used in this Supplement N°1.

This Supplement N°1 has been approved by the Belgian Financial Services and Markets Authority (*Autoriteit voor Financiële Diensten en Markten/Autorité des services et marchés financiers*) (the "**FSMA**") on 14 February 2023 as competent authority under the Prospectus Regulation. This approval does not imply any appraisal of the appropriateness or the merits of any issue under the Programme, nor of the situation of the Issuer.

This Supplement N°1 will be published on [www.ing.be](http://www.ing.be).

The Issuer accepts responsibility for the information contained in this Supplement N°1 and declares that, having taken all reasonable care to ensure that such is the case, the information contained in this Supplement N°1 is, to the best of its knowledge, in accordance with the facts and does not omit anything likely to affect the import of such information.

## 1. NEW INFORMATION

In order to ensure that the information contained in the Base Prospectus is up-to-date as required by the Prospectus Regulation, the following amendment is made:

In the "DOCUMENTS INCORPORATED BY REFERENCE" section on page 91, the following shall be added:


- "III. The Issuer's press release dated 2 February 2023 concerning the Issuer's financial results for the full-year 2022 (available at: <https://newsroom.ing.be/ing-belgium-posts-solid-results-in-challenging-economic-environment-underlying-profit-of-796-million-before-tax>)."

## 2. GENERAL

Save as disclosed in this Supplement N°1, there has been no significant new factor, material mistake or inaccuracy since 8 November 2022, the date of the publication of the Base Prospectus.

Copies of this Supplement N°1 will be available (i) without charge at the specified office of the Issuer and (ii) on the [www.ing.be](http://www.ing.be) website.

To the extent that there is an inconsistency between (a) any statement in this Supplement N°1 and (b) any statement in, or incorporated by reference into, the Base Prospectus, the statements in (a) above will prevail.



**Hans De Munck**  
Chief Financial Officer



**Gordana Hulina**  
Chief Risk Officer