

CYBG PLC
(Company)

27 November 2017

NOTIFICATION AND PUBLIC DISCLOSURE OF TRANSACTIONS BY PERSONS DISCHARGING MANAGERIAL RESPONSIBILITIES AND PERSONS CLOSELY ASSOCIATED WITH THEM

The Company announces that on 24 November 2017 the following Directors and PDMRs were granted the awards noted below under the CYBG Deferred Equity Plan (**DEP**).

The number of rights awarded was based on the average middle market share price over the three days before grant, being £3.132.

DEP 2017 Deffered Bonus Awards

- 2017 deferred bonus awards in the form of rights to acquire CYBG PLC Ordinary Shares of £0.10 each which vest over five years in line with the requirements of the PRA Remuneration Code; and
- 2017 upfront share bonus awards in the form of rights to acquire CYBG PLC Ordinary Shares of £0.10 each which will be released after six months or one year in line with the requirements of the PRA Remuneration Code.

During the vesting periods and holding periods, all of the above awards carry a right to receive dividend equivalents, to the extent that the awards vest, subject to the extent permitted under the relevant financial services remuneration regulations.

Summary of Awards

Executive Directors	Number of shares awarded under the DEP
Debbie Crosbie	77,010
David Duffy	171,135
Ian Smith	78,671

PDMRs	Number of shares awarded under the DEP
Kate Guthrie	49,105
Enda Johnson	34,802
Fergus Murphy	45,592
Gavin Opperman	72,413
Helen Page	32,247
James Peirson	29,853
Mark Thundercliffe	54,597

This announcement is made in accordance with the requirements of the FCA's DTR Disclosure Guidance and Transparency Rules Sourcebook and EU Market Abuse Regulation.

1	Details of the person discharging managerial responsibilities / person closely associated											
a)	Name	Debbie Crosbie										
2	Reason for the notification											
a)	Position/status	Executive Director										
b)	Initial notification /Amendment	Initial Notification										
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor											
a)	Name	CYBG PLC										
b)	LEI	213800ZK9VGCYYR6O495										
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted											
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each										
	Identification code	GB00BD6GN030										
b)	Nature of the transaction	1) Grant in relation to the 2017 upfront share bonus awards under the DEP 2) Grant in relation to the 2017 deferred bonus awards under the DEP										
c)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th></th> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>£3.132</td> <td>40,804</td> </tr> <tr> <td>2</td> <td>£3.132</td> <td>36,206</td> </tr> </tbody> </table>			Price(s)	Volume(s)	1	£3.132	40,804	2	£3.132	36,206
	Price(s)	Volume(s)										
1	£3.132	40,804										
2	£3.132	36,206										
d)	Aggregated information	N/A										
e)	Date of the transaction	24 November 2017										
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)										

CYBG PLC is registered in England and Wales (company number: **09595911**) and as a foreign company in Australia (**ARBN 609 948 281**) and has its registered office at 20 Merrion Way, Leeds, West Yorkshire LS2 8NZ

1	Details of the person discharging managerial responsibilities / person closely associated											
a)	Name	David Duffy										
2	Reason for the notification											
a)	Position/status	Executive Director										
b)	Initial notification /Amendment	Initial Notification										
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor											
a)	Name	CYBG PLC										
b)	LEI	213800ZK9VGCYYR6O495										
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	Price(s)	Volume(s)										
1	£3.132	90,676										
2	£3.132	80,459										
d)	Aggregated information	N/A										
e)	Date of the transaction	24 November 2017										
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)										

1	Details of the person discharging managerial responsibilities / person closely associated											
a)	Name	Ian Smith										
2	Reason for the notification											
a)	Position/status	Executive Director										
b)	Initial notification /Amendment	Initial Notification										
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor											
a)	Name	CYBG PLC										
b)	LEI	213800ZK9VGCYYR6O495										
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	Price(s)	Volume(s)										
1	£3.132	41,698										
2	£3.132	36,973										
d)	Aggregated information	N/A										
e)	Date of the transaction	24 November 2017										
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)										

1	Details of the person discharging managerial responsibilities / person closely associated											
a)	Name	Kate Guthrie										
2	Reason for the notification											
a)	Position/status	PDMR										
b)	Initial notification /Amendment	Initial Notification										
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor											
a)	Name	CYBG PLC										
b)	LEI	213800ZK9VGCYYR6O495										
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	Price(s)	Volume(s)										
1	£3.132	26,883										
2	£3.132	22,222										
d)	Aggregated information	N/A										
e)	Date of the transaction	24 November 2017										
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)										

1	Details of the person discharging managerial responsibilities / person closely associated						
a)	Name	Enda Johnson					
2	Reason for the notification						
a)	Position/status	PDMR					
b)	Initial notification /Amendment	Initial Notification					
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor						
a)	Name	CYBG PLC					
b)	LEI	213800ZK9VGCYYR6O495					
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted						
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each					
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b)	Nature of the transaction	1) Grant in relation to the 2017 upfront share bonus awards under the DEP					
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Price(s)	Volume(s)						
£3.132	34,802						
d)	Aggregated information	N/A					
e)	Date of the transaction	24 November 2017					
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)					

1	Details of the person discharging managerial responsibilities / person closely associated											
a)	Name	Fergus Murphy										
2	Reason for the notification											
a)	Position/status	PDMR										
b)	Initial notification /Amendment	Initial Notification										
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor											
a)	Name	CYBG PLC										
b)	LEI	213800ZK9VGCYYR6O495										
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	Price(s)	Volume(s)										
1	£3.132	28,160										
2	£3.132	17,432										
d)	Aggregated information	N/A										
e)	Date of the transaction	24 November 2017										
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)										

1	Details of the person discharging managerial responsibilities / person closely associated											
a)	Name	Gavin Opperman										
2	Reason for the notification											
a)	Position/status	PDMR										
b)	Initial notification /Amendment	Initial Notification										
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor											
a)	Name	CYBG PLC										
b)	LEI	213800ZK9VGCYYR6O495										
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	Price(s)	Volume(s)										
1	£3.132	39,655										
2	£3.132	32,758										
d)	Aggregated information	N/A										
e)	Date of the transaction	24 November 2017										
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1	Details of the person discharging managerial responsibilities / person closely associated								
a)	Name	Helen Page							
2	Reason for the notification								
a)	Position/status	PDMR							
b)	Initial notification /Amendment	Initial Notification							
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor								
a)	Name	CYBG PLC							
b)	LEI	213800ZK9VGCYYR6O495							
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1	£3.132	32,247							
d)	Aggregated information	N/A							
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1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	James Peirson
2	Reason for the notification	

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a)	Position/status	PDMR				
b)	Initial notification /Amendment	Initial Notification				
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor					
a)	Name	CYBG PLC				
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Price(s)	Volume(s)					
£3.132	29,853					
d)	Aggregated information	N/A				
e)	Date of the transaction	24 November 2017				
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)				

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Mark Thundercliffe
2	Reason for the notification	
a)	Position/status	PDMR
b)	Initial notification /Amendment	Initial Notification

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	Price(s)	Volume(s)										
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2	£3.132	22,988										
d)	Aggregated information	N/A										
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