

CYBG PLC
(Company)

21 December 2017

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

The Company announces that on 20 December 2017 the following Directors received ordinary shares in CYBG PLC and sold a portion of the shares received to cover their respective tax liabilities and sale costs. The shares released relate to the FY16 Deferred Bonus award under the CYBG Deferred Equity Plan (Plan) which was granted in March 2017.

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) Release of FY16 Deferred Bonus award under the CYBG Deferred Equity Plan (Plan)				
c)	Price(s) and volume(s)	<table border="1"> <tr> <td></td><td>Price(s)</td><td>Volume(s)</td></tr> </table>			Price(s)	Volume(s)
	Price(s)	Volume(s)				

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)	Nil-consideration	17,648						
d)	Aggregated information - Aggregated volume - Price	N/A								
e)	Date of the transaction	All transactions took place on 20 December 2017								
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)								
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 Identification code	Ordinary shares of £0.10 each GB00BD6GN030								
b)	Nature of the transaction	(2) Shares sold to cover tax liabilities and sale costs								
c)	Price(s) and volume(s)	<table><tr><td></td><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>(2)</td><td>£3.372</td><td>8,324</td></tr></table>				Price(s)	Volume(s)	(2)	£3.372	8,324
	Price(s)	Volume(s)								
(2)	£3.372	8,324								
d)	Aggregated information - Aggregated volume - Price	N/A								
e)	Date of the transaction	All transactions took place on 20 December 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	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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c)	Price(s) and volume(s)	<table> <tr> <th></th><th>Price(s)</th><th>Volume(s)</th></tr> <tr> <td>(1)</td><td>Nil-consideration</td><td>39,149</td></tr> </table>		Price(s)	Volume(s)	(1)	Nil-consideration	39,149
	Price(s)	Volume(s)						
(1)	Nil-consideration	39,149						
d)	Aggregated information - Aggregated volume - Price	N/A						
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a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of £0.10 each GB00BD6GN030						
b)	Nature of the transaction	(2) Shares sold to cover tax liabilities and sale costs						
c)	Price(s) and volume(s)							

			Price(s)	Volume(s)
		(2)	£3.372	18,465
d)	Aggregated information - Aggregated volume - Price	N/A		
e)	Date of the transaction	All transactions took place on 20 December 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				
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 Identification code	Ordinary shares of £0.10 each GB00BD6GN030				
b)	Nature of the transaction	(1) Release of FY16 Deferred Bonus award under the CYBG Deferred Equity Plan (Plan)				
c)	Price(s) and volume(s)		<table border="1"> <tr> <td></td> <td>Price(s)</td> <td>Volume(s)</td> </tr> </table>		Price(s)	Volume(s)
	Price(s)	Volume(s)				

		(1)	Nil-consideration	18,043						
d)	Aggregated information - Aggregated volume - Price	N/A								
e)	Date of the transaction	All transactions took place on 20 December 2017								
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)								
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a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of £0.10 each GB00BD6GN030								
b)	Nature of the transaction	(2) Shares sold to cover tax liabilities and sale costs								
c)	Price(s) and volume(s)	<table><tr><td></td><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>(2)</td><td>£3.372</td><td>8,510</td></tr></table>				Price(s)	Volume(s)	(2)	£3.372	8,510
	Price(s)	Volume(s)								
(2)	£3.372	8,510								
d)	Aggregated information - Aggregated volume - Price	N/A								
e)	Date of the transaction	All transactions took place on 20 December 2017								
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