

CYBG PLC
(Company)

22 November 2018

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

The Company announces that on 21 November 2018, Peter Bole, a PDMR, was granted the awards noted below under the CYBG PLC Deferred Equity Plan (**DEP**).

The number of rights awarded was based on the middle market quotation share price on 20 November 2018 before the grant, being £2.064.

DEP 2018 Deferred Bonus Awards

- 2018 deferred bonus award in the form of rights to acquire CYBG PLC Ordinary Shares of £0.10 each, which vests over five years from March 2022 until March 2026 in equal tranches in line with the requirements of the PRA Remuneration Code; and
- 2018 upfront share bonus award in the form of rights to acquire CYBG PLC Ordinary Shares of £0.10 each which immediately vested with a 12 month holding period in line with the requirements of the PRA Remuneration Code.

Summary of Awards

Number of shares awarded under the 2018 DEP	Number of upfront shares awarded under the 2018 DEP	Total
61,046	122,093	183,139

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	Peter Bole
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

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

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) Grant in relation to the 2018 deferred share bonus award under the DEP 2) Grant in relation to the Upfront 2018 bonus award under the DEP 3) Release of the Upfront 2018 bonus award in relation to the DEP												
c)	Price(s) and volume(s)	<table> <tr> <th></th><th>Price(s)</th><th>Volume(s)</th></tr> <tr> <td>1)</td><td>£2.064</td><td>61,046</td></tr> <tr> <td>2)</td><td>£2.064</td><td>122,093</td></tr> <tr> <td>3)</td><td>Nil-consideration</td><td>122,093</td></tr> </table>		Price(s)	Volume(s)	1)	£2.064	61,046	2)	£2.064	122,093	3)	Nil-consideration	122,093
	Price(s)	Volume(s)												
1)	£2.064	61,046												
2)	£2.064	122,093												
3)	Nil-consideration	122,093												
d)	Aggregated information	N/A												
e)	Date of the transaction	21 November 2018												
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)												
5	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	3) Shares sold to cover tax liabilities and sale costs												
c)	Price(s) and volume(s)	<table> <tr> <th></th><th>Price(s)</th><th>Volume(s)</th></tr> <tr> <td>3)</td><td>£1.9966</td><td>58,811</td></tr> </table>		Price(s)	Volume(s)	3)	£1.9966	58,811						
	Price(s)	Volume(s)												
3)	£1.9966	58,811												
d)	Aggregated information	N/A												

	- Aggregated volume - Price	
e)	Date of the transaction	21 November 2018
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)