## CYBG PLC (Company)

21 December 2018

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

#### 2018 Deferred Equity Plan Awards

The Company announces that on 20 December 2018 the following Directors and PDMRs were granted the awards noted below under the CYBG PLC Deferred Equity Plan (**DEP**).

The number of rights awarded was based on the middle market share price the day before grant , being £1.897.

The 2018 upfront share bonus awards in the form of rights to acquire CYBG PLC Ordinary Shares of £0.10 each will vest immediately and be subject to a 12 month holding period in line with the requirements of the PRA Remuneration Code.

#### Summary of Awards

Executive Directors	Number of upfront shares awarded under the 2018 DEP
David Duffy	163,415
Ian Smith	81,707

PDMRs	Number of shares awarded under the 2018 DEP
Kate Guthrie	54,032
Fraser Ingram	45,334
Enda Johnson	70,795
Fergus Murphy	53,241
Gavin Opperman	79,072
Helen Page	46,125
James Peirson	60,832
Mark Thundercliffe	61,939

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.

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 auctioneer or auction monited	n allowance market participant, auction platform, r					
a)	Name	CYBG PLC	CYBG PLC				
b)	LEI	213800ZK9VGCY	213800ZK9VGCYYR6O495				
4		: section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place een conducted					
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each					
	Identification code	GB00BD6GN030					
b)	Nature of the transaction	<ol> <li>Grant in relation to the 2018 upfront share bonus awards under the DEP</li> <li>Vesting of the 2018 upfront share bonus awards under the DEP</li> </ol>					
c)	Price(s) and volume(s)		Price(s)	Volume(s)			
		1)	£1.897	163,415			
		2)	Nil- Consideration	163,415			
d)	Aggregated information	N/A	1	<u> </u>			
e)	Date of the transaction	20 December 2018	8				
f)	Place of the transaction	London / London S	Stock Exchange (	(LON:LSE)			
5		): section to be repeated for (i) each type of f transaction; (iii) each date; and (iv) each place een conducted					
a)	Description of the financial instrument, type of instrument		Ordinary shares of £0.10 each				
	Identification code	GB00BD6GN030	GB00BD6GN030				
b)	Nature of the transaction			lities and sale costs			

C)	Price(s) and volume(s)			
			Price(s)	Volume(s)
		(0)	04.0400	77.075
		(2)	£1.8192	77,075
d)	Aggregated information	N/A		1]
	- Aggregated volume			
	- Price			
e)	Date of the transaction	All tra	insactions took place	e on 20 December 2018
f)	Place of the transaction	Londe	on / London Stock E	xchange (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, emissi auctioneer or auction monit	on allowance market participant, auction platform, or				
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	<ol> <li>Grant in relation to the 2018 upfront share bonus awards under the DEP</li> <li>Vesting of the 2018 upfront share bonus awards under the DEP</li> </ol>				

C)	Price(s) and volume(s)						
-,				Price(s)	Volume(s)		
		1)		£1.897	81,707		
		2)		Nil- consideration	81,707		
d)	Aggregated information	N/A					
e)	Date of the transaction	20 Dec	cember 2018	8			
f)	Place of the transaction	Londor	n / London S	Stock Exchange	(LON:LSE)		
5	Details of the transaction(s): instrument; (ii) each type of where transactions have bee	transad	tion; (iii) e				
a)	Description of the financial instrument, type of instrument	Ordina	ary shares o	of £0.10 each			
	Identification code	GB00	BD6GN030	I			
b)	Nature of the transaction	(2) 5	Shares sold	to cover tax liabi	lities and sale costs		
c)	Price(s) and volume(s)						
,			Price(s)	Volum	e(s)		
		(2)	£1.8192	39,358	}		
d)	Aggregated information	N/A					
	- Aggregated volume						
	- Price						
e)	Date of the transaction	All tra	All transactions took place on 20 December 2018				
f)	Place of the transaction	Londo	on / 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	213800ZK9VGCY	YR6O495				
4	Details of the transaction(s) instrument; (ii) each type of where transactions have be	transaction; (iii) ea					
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each					
	Identification code	GB00BD6GN030					
b)	Nature of the transaction	<ol> <li>Grant in relation to the 2018 upfront share bonus awards under the DEP</li> <li>Vesting of the 2018 upfront share bonus awards under the DEP</li> </ol>					
C)	Price(s) and volume(s)						
			Price(s)	Volume(s)			
		1)	£1.897	54,032			
		2)	Nil- Consideration	54,032			
d)	Aggregated information	N/A					
e)	Date of the transaction	20 December 2018					
f)	Place of the transaction	London / London S	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	Ordinary shares of	of £0.10 each				

	Identification code	GB00BD6GN030				
b)	Nature of the transaction	(2) 8	(2) Shares sold to cover tax liabilities and sale costs			
C)	Price(s) and volume(s)					
			Price(s)	Volume(s)		
		(2)	£1.8192	26,027		
d)	Aggregated information	N/A				
	- Aggregated volume					
	- Price					
e)	Date of the transaction	All transactions took place on 20 December 2018				
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)				

1	Details of the person discharging managerial responsibilities / person closely associated					
a)	Name Fraser Ingram					
2	Reason for the notification					
a)	Position/status	PDMR				
b)	Initial notification /Amendment	Initial Notification				
3	Details of the issuer, emissi auctioneer or auction monit					
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	awards 2) Vest	<ol> <li>Grant in relation to the 2018 upfront share bonus awards under the DEP</li> <li>Vesting of the 2018 upfront share bonus awards under the DEP</li> </ol>				
c)	Price(s) and volume(s)		Prie	ice(s)	Volume(s)		
		1)	£1.	.897	45,334		
		2)	Nil- Co	- onsideration	45,334		
d)	Aggregated information	N/A					
e)	Date of the transaction	20 Dec	ember 2018				
f)	Place of the transaction	Londor	n / London Stock	k Exchange (	(LON:LSE)		
5		: section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place en conducted					
$\sim$	Description of the financial	Ordinary shares of £0.10 each					
a)	instrument, type of instrument	Oraina	ary shares of £0	).10 each			
a)	•		ary snares of £0 BD6GN030	).10 each			
b)	instrument, type of instrument	GB00	BD6GN030		lities and sale costs		
	instrument, type of instrument	GB00 (2) S	BD6GN030 Shares sold to co	over tax liabi			
b)	instrument, type of instrument Identification code Nature of the transaction	GB00 (2) S	BD6GN030				
b)	instrument, type of instrument Identification code Nature of the transaction	GB00 (2) S	BD6GN030 Shares sold to co	over tax liabi	e(s)		
b)	instrument, type of instrument Identification code Nature of the transaction	GB00 (2) S	BD6GN030 Shares sold to co	over tax liabi	e(s)		
b) c)	instrument, type of instrument Identification code Nature of the transaction Price(s) and volume(s)	GB00 (2) S	BD6GN030 Shares sold to co	over tax liabi	e(s)		
b) c)	instrument, type of instrument Identification code Nature of the transaction Price(s) and volume(s) Aggregated information	GB00 (2) S	BD6GN030 Shares sold to co	over tax liabi	e(s)		
b) c)	instrument, type of instrument Identification code Nature of the transaction Price(s) and volume(s) Aggregated information - Aggregated volume	GB00 (2) S (2) (2) (2) N/A	BD6GN030 Shares sold to co	over tax liabi	e(s)		

1	Details of the person discharging managerial responsibilities / person closely associated						
a)	Name	Enda Johnson					
2	Reason for the notification	1					
a)	Position/status	PDMR					
b)	Initial notification /Amendment	Initial Notification					
3	Details of the issuer, emissi auctioneer or auction monit		et participant, a	auction platform,			
a)	Name	CYBG PLC					
b)	LEI	213800ZK9VGCYY	213800ZK9VGCYYR6O495				
4	instrument; (ii) each type of	ne transaction(s): section to be repeated for (i) each type of (ii) each type of transaction; (iii) each date; and (iv) each place sactions 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	<ol> <li>Grant in relation to the 2018 upfront share bonus awards under the DEP</li> <li>Vesting of the 2018 upfront share bonus awards under the DEP</li> </ol>					
c)	Price(s) and volume(s)		Price(s)	Volume(s)			
		1)	£1.897	70,795			
		2)	Nil- Consideration	70,795			
d)	Aggregated information	N/A					
e)	Date of the transaction	20 December 2018					
f)	Place of the transaction	London / London S	tock 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			
		GB00	BD6GN030		
b)	Nature of the transaction	(2) S	Shares sold to cover	tax liabilities and sale costs	
C)	Price(s) and volume(s)				
,			Price(s)	Volume(s)	
		(2)	£1.8192	33,391	
d)	Aggregated information	N/A		· · · · · · · · · · · · · · · · · · ·	
	- Aggregated volume				
	- Price				
e)	Date of the transaction	All transactions took place on 20 December 2018			
f)	Place of the transaction	Londo	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			
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	GB00BD6GN030			
b)	Nature of the transaction	<ol> <li>Grant in relation to the 2018 upfront share bonus awards under the DEP</li> <li>Vesting of the 2018 upfront share bonus awards under the DEP</li> </ol>				
c)	Price(s) and volume(s)					
			Price(s)	Volume(s)		
		1)	£1.897	53,241		
		2)	Nil- Consideration	53,241		
d)	Aggregated information	N/A				
e)	Date of the transaction	20 December 20	18			
f)	Place of the transaction	London / London	Stock Exchange	(LON:LSE)		
5	Details of the transaction(s): instrument; (ii) each type of where transactions have bee	transaction; (iii)				
a)	Description of the financial instrument, type of instrument	Ordinary shares	of £0.10 each			
	Identification code	GB00BD6GN03	0			
b)	Nature of the transaction			ilities and sale costs		
C)	Price(s) and volume(s)		1			
		Price(s)	Volum	e(s)		
		(2) £1.8192	25,646	6		
d)	Aggregated information	N/A				
	- Aggregated volume					
	- Price					
e)	Date of the transaction	All transactions	took place on 20	December 2018		

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	Gavin Opperman			
2	Reason for the notification					
a)	Position/status	PDMR				
b)	Initial notification /Amendment	Initial Notification				
3	Details of the issuer, emiss auctioneer or auction moni		ket participant, a	auction platform,		
a)	Name	CYBG PLC				
b)	LEI	213800ZK9VGCY	YR6O495			
4	Details of the transaction(s instrument; (ii) each type of where transactions have be	f transaction; (iii) ea				
a)	Description of the financial instrument, type of instrument	Ordinary shares of	£0.10 each			
	Identification code	GB00BD6GN030				
b)	Nature of the transaction	<ol> <li>Grant in relation awards under the l</li> <li>Vesting of the 2 under the DEP</li> </ol>	DEP			
c)	Price(s) and volume(s)		Price(s)	Volume(s)		
		1)	£1.897	79,072		
		2)	Nil- Consideration	79,072		
d)	Aggregated information	N/A				
e)	Date of the transaction	20 December 2018	8			
f)	Place of the transaction	London / London S	Stock Exchange	(LON:LSE)		

5		section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place on conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordina	Ordinary shares of £0.10 each		
		GB00	BD6GN030		
b)	Nature of the transaction	(2) 5	Shares sold to	cover tax liabilities and sale costs	
c)	Price(s) and volume(s)	(2)	Price(s) £1.8192	Volume(s) 37,295	
d)	Aggregated information	N/A	1		
	- Aggregated volume				
	- Price				
e)	Date of the transaction	All transactions took place on 20 December 2018			
f)	Place of the transaction	Londo	London / London Stock Exchange (LON:LSE)		

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			

4		e section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place en conducted			
a)	Description of the financial instrument, type of instrument	Ordinar	Ordinary shares of £0.10 each		
	Identification code	GB00BI	D6GN030		
b)	Nature of the transaction	awards 2) Vesti	<ol> <li>Grant in relation to the 2018 upfront share bonus awards under the DEP</li> <li>Vesting of the 2018 upfront share bonus awards under the DEP</li> </ol>		
c)	Price(s) and volume(s)			Price(s)	Volume(s)
		1)		£1.897	46,125
		2)		Nil- Consideratior	46,125
d)	Aggregated information	N/A			
e)	Date of the transaction	20 December 2018			
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)			e (LON:LSE)
5	Details of the transaction(s): instrument; (ii) each type of where transactions have bee	transact	tion; (iii) ea		
a)	Description of the financial instrument, type of instrument		ry shares o	of £0.10 each	
	Identification code	GB00E	3D6GN030		
b)	Nature of the transaction				bilities and sale costs
c)	Price(s) and volume(s)		Price(s)	Volur	me(s)
		(2)	£1.8192	22,27	18
d)	Aggregated information	N/A			
	- Aggregated volume				

	- Price	
e)	Date of the transaction	All transactions took place on 20 December 2018
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)

1	Details of the person discharging managerial responsibilities / person closely associated				
a)	Name	James Peirson			
2	Reason for the notification	1			
a)	Position/status	PDMR			
b)	Initial notification /Amendment	Initial Notification			
3	Details of the issuer, emissi auctioneer or auction monit		ket participant, a	auction platform,	
a)	Name	CYBG PLC			
b)	LEI	213800ZK9VGCY	YR6O495		
4	Details of the transaction(s) instrument; (ii) each type of where transactions have be	transaction; (iii) e			
a)	Description of the financial instrument, type of instrument	Ordinary shares of	f £0.10 each		
	Identification code	GB00BD6GN030			
b)	Nature of the transaction	<ol> <li>Grant in relation awards under the</li> <li>Vesting of the 2 under the DEP</li> </ol>	DEP		
c)	Price(s) and volume(s)		Price(s)	Volume(s)	
		1)	£1.897	60,832	
		2)	Nil- Consideration	60,832	

d)	Aggregated information	N/A			
e)	Date of the transaction	20 Dec	ember 2018		
f)	Place of the transaction	Londor	n / London Sto	ck Exchange (LON:LSE)	
5		e section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place en conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of £0.10 each			
b)	Nature of the transaction		BD6GN030 Shares sold to	cover tax liabilities and sale costs	
c)	Price(s) and volume(s)	(2)	Price(s) £1.8192	Volume(s) 28,692	
d)	Aggregated information	N/A			
	<ul> <li>Aggregated volume</li> <li>Price</li> </ul>				
e)	Date of the transaction	All transactions took place on 20 December 2018			
f)	Place of the transaction	Londo	on / London St	ock 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			
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor				

a)	Name	CYBG PLC					
b)	LEI	213800ZK9VGCYYR6O495					
	Details of the transaction(a)		a ta ha yang	ante di fai	r (i) e e e	h tuma af	
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	<ol> <li>Grant in relation to the 2018 upfront share bonus awards under the DEP</li> <li>Vesting of the 2018 upfront share bonus awards under the DEP</li> </ol>					
c)	Price(s) and volume(s)			Price(s	)	Volume(s)	
		1)		£1.897		61,939	
		2)		Nil- Conside	eration	61,939	
d)	Aggregated information	N/A					
e)	Date of the transaction	20 December 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	Ordinary shares of £0.10 each					
	Identification code	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)	£1.8192		29,214		

d)	Aggregated information	N/A
	- Aggregated volume	
	- Price	
e)	Date of the transaction	All transactions took place on 20 December 2018
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)