

CYBG PLC
(Company)

21 December 2018

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

2018 Long Term Incentive 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 Long Term Incentive Plan (**LTIP**).

The number of rights awarded was based on the middle market share price the day prior to grant being £1.897, discounted to reflect the absence of dividend equivalents during the deferral period.

The 2018 LTIP share bonus awards in the form of rights to acquire CYBG PLC Ordinary Shares of £0.10 each, subject to a three-year performance period with vesting between the third and seventh anniversary of the award, on a pro-rata basis.

Summary of Awards

Executive Directors	Number of shares awarded under the 2018 LTIP
David Duffy	1,142,421
Ian Smith	567,983

PDMRs	Number of shares awarded under the 2018 LTIP
Kate Guthrie	332,689
Fraser Ingram	104,095
Enda Johnson	259,823
Fergus Murphy	379,516
Gavin Opperman	487,949
Helen Page	305,420
James Peirson	222,705
Mark Thundercliffe	406,624

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	David Duffy
2	Reason for the notification	

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

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	Grant in relation to the 2018 LTIP under the LTIP					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.897</td><td>1,142,421</td></tr></table>		Price(s)	Volume(s)	£1.897	1,142,421
Price(s)	Volume(s)						
£1.897	1,142,421						
d)	Aggregated information	N/A					
e)	Date of the transaction	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	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	

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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	Grant in relation to the 2018 LTIP under the LTIP				
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.897</td><td>567,983</td></tr></table>	Price(s)	Volume(s)	£1.897	567,983
Price(s)	Volume(s)					
£1.897	567,983					
d)	Aggregated information	N/A				
e)	Date of the transaction	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	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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a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of £0.10 each GB00BD6GN030					
b)	Nature of the transaction	Grant in relation to the 2018 LTIP under the LTIP					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.897</td><td>332,689</td></tr></table>		Price(s)	Volume(s)	£1.897	332,689
Price(s)	Volume(s)						
£1.897	332,689						
d)	Aggregated information	N/A					
e)	Date of the transaction	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						

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, emission allowance market participant, auction platform, auctioneer or auction monitor	
a)	Name	CYBG PLC
b)	LEI	213800ZK9VGCYYR6O495

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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	Grant in relation to the 2018 LTIP under the LTIP					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.897</td><td>104,095</td></tr></table>		Price(s)	Volume(s)	£1.897	104,095
Price(s)	Volume(s)						
£1.897	104,095						
d)	Aggregated information	N/A					
e)	Date of the transaction	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	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	

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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	Grant in relation to the 2018 LTIP under the LTIP					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.897</td><td>259,823</td></tr></table>		Price(s)	Volume(s)	£1.897	259,823
Price(s)	Volume(s)						
£1.897	259,823						
d)	Aggregated information	N/A					
e)	Date of the transaction	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	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 Identification code	Ordinary shares of £0.10 each GB00BD6GN030
b)	Nature of the transaction	Grant in relation to the 2018 LTIP under the LTIP

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c)	Price(s) and volume(s)	Price(s)	Volume(s)
		£1.897	379,516
d)	Aggregated information	N/A	
e)	Date of the transaction	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					
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					
b)	Nature of the transaction	Grant in relation to the 2018 LTIP under the LTIP					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.897</td><td>487,949</td></tr></table>		Price(s)	Volume(s)	£1.897	487,949
Price(s)	Volume(s)						
£1.897	487,949						

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d)	Aggregated information	N/A
e)	Date of the transaction	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	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	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	Grant in relation to the 2018 LTIP under the LTIP				
c)	Price(s) and volume(s)	<table border="1"> <tr> <td>Price(s)</td> <td>Volume(s)</td> </tr> <tr> <td>£1.897</td> <td>305,420</td> </tr> </table>	Price(s)	Volume(s)	£1.897	305,420
Price(s)	Volume(s)					
£1.897	305,420					
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					
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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	Identification code	GB00BD6GN030				
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Price(s)	Volume(s)					
£1.897	222,705					
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1	Details of the person discharging managerial responsibilities / person closely associated
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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					
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	Identification code	GB00BD6GN030					
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c)	Price(s) and volume(s)	<table border="1"> <tr> <td>Price(s)</td> <td>Volume(s)</td> </tr> <tr> <td>£1.897</td> <td>406,624</td> </tr> </table>		Price(s)	Volume(s)	£1.897	406,624
Price(s)	Volume(s)						
£1.897	406,624						
d)	Aggregated information	N/A					
e)	Date of the transaction	20 December 2018					
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)					