

CYBG PLC
(Company)

13 August 2019

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

The Company announces that on 12 August 2019 the following Directors and PDMRs received ordinary shares in CYBG PLC and sold a portion of the shares received to cover their respective tax liabilities and sale costs. The sale of shares to cover tax liabilities is a standard procedure executed by the Company for all employees to cover the statutory tax and national insurance obligations that it is required to meet in respect of share awards. The shares released are the final tranche of shares related to the 2015 demerger awards granted in February 2016 under the CYBG Deferred Equity Plan.

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	
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 the 2015 demerger awards under the CYBG Deferred Equity Plan (including dividend equivalents)

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

c)	Price(s) and volume(s)		Price(s)	Volume(s)
		(1)	Nil-consideration	391,561
d)	Aggregated information - Aggregated volume - Price	N/A		
e)	Date of the transaction	All transactions took place on 12 August 2019		
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	(2) Shares sold to cover tax liabilities and sale costs		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		(2)	£1.4772	184,681
d)	Aggregated information - Aggregated volume - Price	N/A		
e)	Date of the transaction	All transactions took place on 12 August 2019		
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 the 2015 demerger awards under the CYBG Deferred Equity Plan (including dividend equivalents)						
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>Nil-consideration</td> <td>117,468</td> </tr> </tbody> </table>		Price(s)	Volume(s)	(1)	Nil-consideration	117,468
	Price(s)	Volume(s)						
(1)	Nil-consideration	117,468						
d)	Aggregated information - Aggregated volume - Price	N/A						
e)	Date of the transaction	All transactions took place on 12 August 2019						
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)	£1.4772
			56,583
d)	Aggregated information	N/A	
	- Aggregated volume		
	- Price		
e)	Date of the transaction	All transactions took place on 12 August 2019	
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	
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 the 2015 demerger awards under the CYBG Deferred Equity Plan (including dividend equivalents)		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		(1)	Nil-consideration	19,904
d)	Aggregated information - Aggregated volume - Price	N/A		
e)	Date of the transaction	All transactions took place on 12 August 2019		
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	(2) Shares sold to cover tax liabilities and sale costs		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		(2)	£1.4772	9,588
d)	Aggregated information - Aggregated volume - Price	N/A		
e)	Date of the transaction	All transactions took place on 12 August 2019		
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)		

1	Details of the person discharging managerial responsibilities / person closely associated
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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 Identification code	Ordinary shares of £0.10 each GB00BD6GN030						
b)	Nature of the transaction	(1) Release of the 2015 demerger awards under the CYBG Deferred Equity Plan (including dividend equivalents)						
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	Price(s)	Volume(s)						
(1)	Nil-consideration	36,545						
d)	Aggregated information - Aggregated volume - Price	N/A						
e)	Date of the transaction	All transactions took place on 12 August 2019						
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	(2) Shares sold to cover tax liabilities and sale costs						
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>(2)</td> <td>£1.4772</td> <td>17,237</td> </tr> </tbody> </table>		Price(s)	Volume(s)	(2)	£1.4772	17,237
	Price(s)	Volume(s)						
(2)	£1.4772	17,237						
d)	Aggregated information - Aggregated volume - Price	N/A						
e)	Date of the transaction	All transactions took place on 12 August 2019						
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	Ordinary shares of £0.10 each

	Identification code	GB00BD6GN030		
b)	Nature of the transaction	(1) Release of the 2015 demerger awards under the CYBG Deferred Equity Plan (including dividend equivalents)		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		(1)	Nil-consideration	22,840
d)	Aggregated information - Aggregated volume - Price	N/A		
e)	Date of the transaction	All transactions took place on 12 August 2019		
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	(2) Shares sold to cover tax liabilities and sale costs		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		(2)	£1.4772	11,002
d)	Aggregated information - Aggregated volume - Price	N/A		
e)	Date of the transaction	All transactions took place on 12 August 2019		
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	(1) Release of the 2015 demerger awards under the CYBG Deferred Equity Plan (including dividend equivalents)							
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	Price(s)	Volume(s)							
(1)	Nil-consideration	22,840							
d)	Aggregated information - Aggregated volume - Price	N/A							
e)	Date of the transaction	All transactions took place on 12 August 2019							
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						
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	Price(s)	Volume(s)						
(2)	£1.4772	10,773						
d)	Aggregated information - Aggregated volume - Price	N/A						
e)	Date of the transaction	All transactions took place on 12 August 2019						
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 Identification code	Ordinary shares of £0.10 each GB00BD6GN030						
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	Price(s)	Volume(s)						
(1)	Nil-consideration	62,650						
d)	Aggregated information - Aggregated volume - Price	N/A						
e)	Date of the transaction	All transactions took place on 12 August 2019						
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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						
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	Price(s)	Volume(s)						
(2)	£1.4772	30,178						
d)	Aggregated information - Aggregated volume - Price	N/A						
e)	Date of the transaction	All transactions took place on 12 August 2019						

f)	Place of the transaction	London / London Stock Exchange (LON:LSE)
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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						
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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	Price(s)	Volume(s)						
(1)	Nil-consideration	52,208						
d)	Aggregated information - Aggregated volume - Price	N/A						
e)	Date of the transaction	All transactions took place on 12 August 2019						
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)						

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	Price(s)	Volume(s)						
(2)	£1.4772	24,624						
d)	Aggregated information - Aggregated volume - Price	N/A						
e)	Date of the transaction	All transactions took place on 12 August 2019						
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