

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) | <table> <tr> <td></td><td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>(1)</td><td>Nil-consideration</td><td>391,561</td></tr> </table> | | Price(s) | Volume(s) | (1) | Nil-consideration | 391,561 |
| | 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) | <table> <tr> <td></td><td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>(2)</td><td>£1.4772</td><td>184,681</td></tr> </table> | | Price(s) | Volume(s) | (2) | £1.4772 | 184,681 |
| | 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) | <table><tr><td></td><td>Price(s)</td><td colspan="2">Volume(s)</td></tr><tr><td>(2)</td><td>£1.4772</td><td colspan="2">56,583</td></tr></table> | | | | Price(s) | Volume(s) | | (2) | £1.4772 | 56,583 | |
| | Price(s) | Volume(s) | | | | | | | | | | |
| (2) | £1.4772 | 56,583 | | | | | | | | | | |
| 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 | 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 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) | | 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) | | |

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|---|--|
| 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 | | | | | | | |
| 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>36,545</td> </tr> </tbody> </table> | | Price(s) | Volume(s) | (1) | Nil-consideration | 36,545 |
| | 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> <tr> <td></td><td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>(2)</td><td>£1.4772</td><td>17,237</td></tr> </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) | | | | | | | |
| 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>22,840</td> </tr> </tbody> </table> | | | Price(s) | Volume(s) | (1) | Nil-consideration | 22,840 |
| | 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) | <table> <tr> <td></td><td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>(2)</td><td>£1.4772</td><td>10,773</td></tr> </table> | | Price(s) | Volume(s) | (2) | £1.4772 | 10,773 |
| | 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 | | | | | | |
| 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> <tr> <td></td><td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>(1)</td><td>Nil-consideration</td><td>62,650</td></tr> </table> | | Price(s) | Volume(s) | (1) | Nil-consideration | 62,650 |
| | 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 | | | | | | |
| 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> <tr> <td></td><td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>(2)</td><td>£1.4772</td><td>30,178</td></tr> </table> | | Price(s) | Volume(s) | (2) | £1.4772 | 30,178 |
| | 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) |
|----|--------------------------|--|

| 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 | | | | | | | |
| 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> <tr> <th></th><th>Price(s)</th><th>Volume(s)</th></tr> <tr> <td>(1)</td><td>Nil-consideration</td><td>52,208</td></tr> </table> | | Price(s) | Volume(s) | (1) | Nil-consideration | 52,208 |
| | 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) | | | | | | |

| | | | | | | | | |
|-----|--|---|--|----------|-----------|-----|---------|--------|
| | | | | | | | | |
| 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> <tr> <td></td><td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>(2)</td><td>£1.4772</td><td>24,624</td></tr> </table> | | Price(s) | Volume(s) | (2) | £1.4772 | 24,624 |
| | 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 | | | | | | |
| f) | Place of the transaction | London / London Stock Exchange (LON:LSE) | | | | | | |