

CYBG PLC
(Company)

27 November 2017

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

The Company announces that on 24 November 2017 the following Directors and PDMRs were granted the awards noted below under the CYBG Long Term Incentive Plan (**LTIP**).

The number of rights awarded was based on the average middle market share price over the three days before grant, being £3.132.

LTIP 2017 Long Term Incentive Plan Awards

The awards relate to the 2017 LTIP which will vest on the third anniversary of grant subject to performance conditions. During the vesting periods and holding periods, the awards will carry a right to receive dividend equivalents, to the extent that the awards vest, subject to the extent permitted under the relevant financial services remuneration regulations.

Summary of Awards

Executive Directors	Number of shares awarded under the LTIP
Debbie Crosbie	143,678
David Duffy	319,284
Ian Smith	146,871

PDMRs	Number of shares awarded under the LTIP
Kate Guthrie	97,381
Enda Johnson	89,399
Fergus Murphy	111,749
Gavin Opperman	143,678
Helen Page	89,399
James Peirson	76,628
Mark Thundercliffe	119,731

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	Debbie Crosbie
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 2017 LTIP under the LTIP				
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£3.132</td><td>143,678</td></tr></table>	Price(s)	Volume(s)	£3.132	143,678
Price(s)	Volume(s)					
£3.132	143,678					
d)	Aggregated information	N/A				
e)	Date of the transaction	24 November 2017				
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)				

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

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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 2017 LTIP under the LTIP					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£3.132</td><td>319,284</td></tr></table>		Price(s)	Volume(s)	£3.132	319,284
Price(s)	Volume(s)						
£3.132	319,284						
d)	Aggregated information	N/A					
e)	Date of the transaction	24 November 2017					
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

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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 2017 LTIP under the LTIP					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£3.132</td><td>146,871</td></tr></table>		Price(s)	Volume(s)	£3.132	146,871
Price(s)	Volume(s)						
£3.132	146,871						
d)	Aggregated information	N/A					
e)	Date of the transaction	24 November 2017					
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	Ordinary shares of £0.10 each

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	instrument		
	Identification code	GB00BD6GN030	
b)	Nature of the transaction	Grant in relation to the 2017 LTIP under the LTIP	
c)	Price(s) and volume(s)		
		Price(s)	Volume(s)
		£3.132	97,381
d)	Aggregated information	N/A	
e)	Date of the transaction	24 November 2017	
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	
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 2017 LTIP under the LTIP

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c)	Price(s) and volume(s)	Price(s)	Volume(s)
		£3.132	89,399
d)	Aggregated information	N/A	
e)	Date of the transaction	24 November 2017	
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	Grant in relation to the 2017 LTIP under the LTIP	
c)	Price(s) and volume(s)	Price(s)	Volume(s)
		£3.132	111,749
d)	Aggregated information	N/A	

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e)	Date of the transaction	24 November 2017
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					
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Price(s)	Volume(s)						
£3.132	143,678						
d)	Aggregated information	N/A					
e)	Date of the transaction	24 November 2017					
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 2017 LTIP under the LTIP					
c)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>£3.132</td> <td>89,399</td> </tr> </tbody> </table>		Price(s)	Volume(s)	£3.132	89,399
Price(s)	Volume(s)						
£3.132	89,399						
d)	Aggregated information	N/A					
e)	Date of the transaction	24 November 2017					
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		

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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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b)	Nature of the transaction	Grant in relation to the 2017 LTIP under the LTIP					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£3.132</td><td>76,628</td></tr></table>		Price(s)	Volume(s)	£3.132	76,628
Price(s)	Volume(s)						
£3.132	76,628						
d)	Aggregated information	N/A					
e)	Date of the transaction	24 November 2017					
f)	Place of the transaction	London / London Stock 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	

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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				
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c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£3.132</td><td>119,731</td></tr></table>	Price(s)	Volume(s)	£3.132	119,731
Price(s)	Volume(s)					
£3.132	119,731					
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