

**CYBG PLC
(Company)**

3 June 2019

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

The Company announces that on 31 May 2019, Gavin Opperman, a PDMR, received ordinary shares in CYBG PLC and sold a portion of the shares received to cover the respective tax liabilities and sale costs. The shares released relate to the additional 2015 demerger awards granted in May 2016 under the CYBG Deferred Equity Plan. The remaining tranches of shares granted in February 2016 and May 2016 as part of Mr Opperman's 2015 demerger awards will be released in August 2019 and December 2019 respectively.

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.

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| 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 Identification code | Ordinary shares of £0.10 each GB00BD6GN030 |
| b) | Nature of the transaction | Release of the 2015 demerger awards under the CYBG PLC Deferred Equity Plan (including Dividend Equivalents). |
| c) | Price(s) and volume(s) | |

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

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|----------|--|---|-------------------|-----------|
| | | | Price(s) | Volume(s) |
| | | (1) | Nil-consideration | 28,759 |
| d) | Aggregated information - Aggregated volume - Price | N/A | | |
| e) | Date of the transaction | All transactions took place on 31 May 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) | £1.82 | 13,565 |
| d) | Aggregated information - Aggregated volume - Price | N/A | | |
| e) | Date of the transaction | All transactions took place on 31 May 2019 | | |
| f) | Place of the transaction | London / London Stock Exchange (LON:LSE) | | |