

The Directors
CYBG PLC
40 St Vincent Place
Glasgow
G1 2HL

31 July 2018

Dear Sirs

We hereby give our consent to the inclusion in the Circular dated 31 July 2018 issued by CYBG PLC of our letter relating to the pro forma financial information and the references to our name in the form and context in which they are included, as shown in the enclosed proof of the Circular which we have signed for identification.

Yours faithfully



Ernst & Young LLP