

The discussion of material U.S. federal income tax consequences set forth below does not purport to be a complete analysis or listing of all potential tax effects that may apply to a holder of YCB common stock. We strongly encourage shareholders of YCB to consult their tax advisors to determine the particular tax consequences to them of the merger.

Form **8937**
(December 2011)
Department of the Treasury
Internal Revenue Service

Report of Organizational Actions Affecting Basis of Securities

OMB No. 1545-2224

▶ See separate instructions.

Part I Reporting Issuer

| | | | |
|--|---|---|----------------------|
| 1 Issuer's name Your Community Bankshares, Inc. | | 2 Issuer's employer identification number (EIN) 35-1938254 | |
| 3 Name of contact for additional information Robert H. Young | 4 Telephone No. of contact 304-234-9000 | 5 Email address of contact ryoung@wesbanco.com | |
| 6 Number and street (or P.O. box if mail is not delivered to street address) of contact 1 Bank Plaza | | 7 City, town, or post office, state, and Zip code of contact Wheeling, WV 26003 | |
| 8 Date of action September 9, 2016 | | 9 Classification and description Common stock | |
| 10 CUSIP number 203599105 | 11 Serial number(s) | 12 Ticker symbol YCB | 13 Account number(s) |

Part II Organizational Action Attach additional statements if needed. See back of form for additional questions.

14 Describe the organizational action and, if applicable, the date of the action or the date against which shareholders' ownership is measured for the action ▶ On September 9, 2016, Your Community Bankshares, Inc. ("YCB") merged with and into Wesbanco, Inc. ("Wesbanco"), with Wesbanco surviving. For U.S. federal income tax purposes, the parties treated the merger as a reorganization described in Internal Revenue Code Section 368(a). Immediately prior to the merger, YCB had outstanding shares of common stock. Pursuant to the merger, each share of YCB common stock was converted into: 0.964 of a share of Wesbanco common stock and \$7.70 in cash. No fractional shares of Wesbanco common stock were issued in the merger, rather Wesbanco paid cash in lieu of fractional shares based on an average closing price of \$32.12.

For example, if a shareholder owned 100 shares of YCB stock, such shareholder would receive 96 shares of Wesbanco stock, \$770.00 cash, and \$12.85 cash in lieu of 0.4 shares of Wesbanco stock.

15 Describe the quantitative effect of the organizational action on the basis of the security in the hands of a U.S. taxpayer as an adjustment per share or as a percentage of old basis ▶ YCB shareholders who receive shares of Wesbanco common stock and cash in exchange for their shares of YCB common stock will generally recognize gain, but not loss, equal to the lesser of (a) the excess, if any, of (i) the sum of the amount of cash received plus the fair market value of the Wesbanco common stock received in the merger, over (ii) the shareholder's adjusted tax basis in the shares of YCB common stock exchanged in the merger, or (b) the amount of cash received in the merger.

The aggregate tax basis of Wesbanco common stock received in the merger generally will be equal to the aggregate adjusted tax basis of the shares of YCB common stock surrendered in the merger, reduced by the amount of cash received by the holder in the merger (excluding any cash received in lieu of a fractional share), and increased by the amount of any gain recognized by the holder in the merger (excluding any gain recognized on a fractional share).

16 Describe the calculation of the change in basis and the data that supports the calculation, such as the market values of securities and the valuation dates ▶ The calculations are based upon the exchange ratio agreed to in the merger agreement, as described in paragraph 14 above.

Based on the closing price of \$32.62 of Wesbanco common stock on the NASDAQ Global Select Market (trading symbol "WSBC") on September 9, 2016, the day of the merger, the 0.964 exchange ratio plus \$7.70 in cash represented the value of the per share merger consideration realized by YCB shareholders of \$39.15.

Part II Organizational Action (continued)

17 List the applicable Internal Revenue Code section(s) and subsection(s) upon which the tax treatment is based ▶
Sections 302, 354, 356, 358, and 368.

18 Can any resulting loss be recognized? ▶ Loss may be recognized only to the extent of cash received in lieu of fractional shares.

19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶ Reportable year is 2016.

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

Signature ▶ *Robert H. Young* Date ▶ 10/18/16

Print your name ▶ Robert H. Young Title ▶ EVP / CFO

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|-------------------------------|--|---------------------------------|-----------------|---|------------------|
| Paid Preparer Use Only | Print/Type preparer's name | Preparer's signature | Date | Check <input type="checkbox"/> if self employed | PTIN |
| | David L. Phillips | <u><i>David L. Phillips</i></u> | <u>10/13/16</u> | | <u>P01220686</u> |
| | Firm's name ▶ Ernst & Young LLP | Firm's EIN ▶ | | <u>34-6565596</u> | |
| | Firm's address ▶ 900 United Center, 500 Virginia Street East, Charleston, WV 25301 | Phone no. | | <u>304-343-8971</u> | |