

COMMUNITY FINANCIAL CORP /MD/  
Form SC 13G  
February 12, 2014

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934

(Amendment No. )\*

The Community Financial Corporation  
(Name of Issuer)

Common Stock, par value \$0.01 per share  
(Title of Class of Securities)

20368X101  
(CUSIP Number)

December 31, 2013  
(Date of Event which Requires Filing  
of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)  
 Rule 13d-1(c)  
 Rule 13d-1(d)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).



CUSIP No. 20368X101

13G

Page 2 of 7 Pages

1 NAME OF REPORTING PERSON

I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Basswood Capital Management, L.L.C.

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP\*

(a)

(b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

Delaware

5 SOLE VOTING POWER

0

NUMBER OF  
SHARES  
BENEFICIALLY

6 SHARED VOTING POWER

OWNED

250,065

BY

7 SOLE DISPOSITIVE POWER

EACH

REPORTING

0

PERSON

8 SHARED DISPOSITIVE POWER

WITH

250,065

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

250,065

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

5.38%

12 TYPE OF REPORTING PERSON\*

IA

CUSIP No. 20368X101

13G

Page 3 of 7 Pages

1NAME OF REPORTING PERSON

I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Matthew Lindenbaum

2CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP\*

(a)

(b)

3SEC USE ONLY

4CITIZENSHIP OR PLACE OF ORGANIZATION

United States

5SOLE VOTING POWER

0

NUMBER OF  
SHARES  
BENEFICIALLY  
OWNED  
BY  
EACH  
REPORTING  
PERSON  
WITH

6SHARED VOTING POWER

250,065

7SOLE DISPOSITIVE POWER

0

8SHARED DISPOSITIVE POWER

250,065

9AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

250,065

10CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

11PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

5.38%

12TYPE OF REPORTING PERSON\*

IN

CUSIP No. 20368X101

13G

Page 4 of 7 Pages

1NAME OF REPORTING PERSON

I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Bennett Lindenbaum

2CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP\*

(a)

(b)

3SEC USE ONLY

4CITIZENSHIP OR PLACE OF ORGANIZATION

United States

5SOLE VOTING POWER

0

NUMBER OF  
SHARES  
BENEFICIALLY

6SHARED VOTING POWER

OWNED

250,065

BY

7SOLE DISPOSITIVE POWER

EACH

REPORTING

0

PERSON

8SHARED DISPOSITIVE POWER

WITH

250,065

9AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

250,065

10CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

11PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

5.38%

12TYPE OF REPORTING PERSON\*

IN

- Item 1(a) Name of Issuer:  
The Community Financial Corporation
- Item 1(b) Address of Issuer's Principal Executive Offices:  
3035 Leonardtown Road  
Waldorf, MD 20601
- Item 2(a) Name of Person Filing:  
See Cover Pages, Item 1.
- Item 2(b) Address or Principal Business Office:  
c/o Basswood Capital Management, L.L.C.  
645 Madison Avenue, 10th Floor  
New York, NY 10022
- Item 2(c) Citizenship:  
See Cover Pages, Item 4.
- Item 2(d) Title of Class of Securities:  
Common Stock, par value \$0.01 per share
- Item 2(e) CUSIP Number:  
20368X101
- Item 3 Not Applicable
- Item 4 Ownership:  
The information required by Items 4(a)-(c) is set forth in Rows 5-11 of the cover page hereto for each Reporting Person and is incorporated herein by reference for each such Reporting Person.
- Item 5 Ownership of Five Percent or Less of a Class:  
Not Applicable
- Item 6 Ownership of More than Five Percent on Behalf of Another Person:  
Not Applicable



Item 7 Identification and Classification of the Subsidiary Which  
Acquired the Security Being Reported on By the Parent Holding  
Company:

Not Applicable

Item 8 Identification and Classification of Members of the Group:

Not Applicable

Item 9 Notice of Dissolution of Group:

Not Applicable

Item 10 Certification:

By signing below the signatory certifies that, to the best of his knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

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SIGNATURE

After reasonable inquiry and to the best of the knowledge and belief of the undersigned, each of the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 12, 2014

BASSWOOD CAPITAL MANAGEMENT, L.L.C.

By: /s/ Matthew Lindenbaum  
Name: Matthew Lindenbaum  
Title: Managing Member

/s/ Matthew Lindenbaum  
Matthew Lindenbaum, an individual

/s/ Bennett Lindenbaum  
Bennett Lindenbaum, an individual