

CNFC
CENTURY NEXT
FINANCIAL CORPORATION

April 8, 2026

Dear Shareholder:

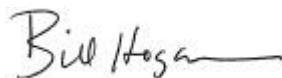
You are cordially invited to attend the Annual Meeting of Shareholders of Century Next Financial Corporation. The meeting will be held at the Courtyard by Marriott located at 1309 Maxwell Boulevard, Ruston, Louisiana 71270, on Monday, May 11, 2026 at 5:30 p.m., Central Time. At our Annual Meeting, you will be asked to act on the following proposals, all of which are more completely set forth in the accompanying proxy statement:

- (1) To elect four directors for a three-year term expiring in 2029, and until their successors are elected and qualified;
- (2) To consider and ratify the appointment of our independent registered public accounting firm for the year ending December 31, 2026; and
- (3) To transact such other business as may properly come before the meeting or any adjournment thereof. Management is not aware of any other such business.

It is very important that you be represented at the Annual Meeting regardless of the number of shares you own or whether you are able to attend the meeting in person. We urge you to mark, sign, and date your proxy card today and return it in the envelope provided or vote by phone or via the Internet, even if you plan to attend the Annual Meeting. This will not prevent you from voting in person at the Annual Meeting, but will ensure that your vote is counted if you are unable to attend.

Your continued support of Century Next Financial Corporation is sincerely appreciated.

Very truly yours,



William D. Hogan
President and Chief Executive Officer

CENTURY NEXT FINANCIAL CORPORATION
505 North Vienna Street
Ruston, Louisiana 71270
(318) 255-3733

NOTICE OF ANNUAL MEETING OF SHAREHOLDERS

TIME..... 5:30 p.m., Central Time, Monday, May 11, 2026

PLACE..... Courtyard by Marriott
1309 Maxwell Boulevard
Ruston, Louisiana 71270

ITEMS OF BUSINESS..... (1) To elect four directors for a three-year term expiring in 2029, and until their successors are elected and qualified; and

(2) To ratify the appointment of Heard McElroy & Vestal, LLC as our independent registered public accounting firm for the year ending December 31, 2026.

To transact such other business, as may properly come before the meeting or at any adjournment thereof. We are not aware of any other such business.

RECORD DATE..... Holders of Century Next Financial Corporation common stock of record at the close of business on March 19, 2026 are entitled to vote at the meeting.

FINANCIAL STATEMENTS..... Our audited financial statements for the years ended December 31, 2025 and 2024 are enclosed but are not a part of the proxy solicitation materials.

PROXY VOTING..... It is important that your shares be represented and voted at the meeting. You can vote your shares 1) by completing and returning the proxy card sent to you, 2) by telephone, 3) over the Internet, or 4) by attending the meeting and voting in person. You can revoke a proxy at any time prior to its exercise at the meeting by following the instructions in the accompanying proxy statement.

BY ORDER OF THE BOARD OF DIRECTORS



Alan D. Roberson
Corporate Secretary

Ruston, Louisiana
April 8, 2026

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CENTURY NEXT FINANCIAL CORPORATION

PROXY STATEMENT

ABOUT THE ANNUAL MEETING OF SHAREHOLDERS

We are furnishing this proxy statement to holders of common stock of Century Next Financial Corporation, the holding company of Century Next Bank. We are soliciting proxies on behalf of our Board of Directors to be used at the Annual Meeting of Shareholders to be held at the Courtyard by Marriott located at 1309 Maxwell Boulevard, Ruston, Louisiana, on Monday, May 11, 2026 at 5:30 p.m., Central Time, and at any adjournment thereof, for the purposes set forth in the attached Notice of Annual Meeting of Shareholders. This proxy statement is first being mailed to shareholders on or about April 8, 2026.

Important Notice Regarding the Availability of Proxy Materials for the Shareholder Meeting to Be Held on May 11, 2026.

This proxy statement and our audited financial statements for the years ended December 31, 2025 and 2024 are available on our company website at:

www.cnext.bank/annual-meeting

The same website address also contains information on how to obtain directions to attend the Annual Meeting.

What is the purpose of the Annual Meeting?

At our Annual Meeting, shareholders will act upon the election of directors and ratification of our independent registered public accounting firm. In addition, management will report on the performance of Century Next Financial and respond to questions from shareholders.

Who is entitled to vote?

Only our shareholders of record as of the close of business on the record date for the meeting, March 19, 2026, are entitled to vote at the meeting. On the record date, we had 1,865,132 shares of common stock issued and outstanding and entitled to vote and no other class of equity securities outstanding. For each issued and outstanding share of common stock you own on the record date, you will be entitled to one vote on each matter to be voted on at the meeting, in person or by proxy.

How do I submit my proxy?

After you have carefully read this proxy statement, indicate on your proxy card how you want your shares to be voted or vote by phone or via the Internet. If voting by proxy card, sign, date and mail your proxy card in the enclosed prepaid return envelope as soon as possible. If voting electronically, votes must be submitted by 11:59 p.m. Eastern Time on May 8, 2026. Voting by proxy card, by phone, or via the Internet will enable your shares to be represented and voted at the Annual Meeting.

Voting instructions from participants in the Century Next Bank 401(k) Plan and the Century Next Bank Employee Stock Ownership Plan by mail or electronically must be received by 11:59 p.m. Eastern Time on May 6, 2026, to be used by the plan trustees to determine the votes for shares held in the plans.

Shares allocated to participant accounts for which voting instructions are not received, will generally not be voted by the plan trustees.

Can I attend the meeting and vote my shares in person?

Yes. All shareholders are invited to attend the Annual Meeting. Shareholders of record can vote in person at the Annual Meeting. If your shares are held in “street” name, then you are not the shareholder of record and you must ask your broker or other nominee how you can vote at the Annual Meeting.

Can I change my vote after I returned my proxy card or voted by phone or via the Internet?

Yes. If you are a shareholder of record, there are three ways you can change your vote or revoke your proxy after you have sent in your proxy card or voted by phone or via the Internet.

- First, you may complete and submit a new proxy card or submit a new vote by phone or via the Internet. Any earlier proxies will be revoked automatically.
- Second, you may send a written notice to our Corporate Secretary, Mr. Alan D. Roberson, Century Next Financial Corporation, 505 North Vienna Street, Ruston, Louisiana 71270, stating that you would like to revoke your proxy.
- Third, you may attend the Annual Meeting and vote in person. Any earlier proxy will be revoked. However, attending the Annual Meeting without voting in person will not revoke your proxy.

If your shares are held in “street” name and you have instructed a broker or other nominee to vote your shares, you must follow directions from your broker or other nominee to change your vote.

If my shares are held in “street name” by my broker, could my broker automatically vote my shares?

Your broker may not vote on the election of directors if you do not furnish instructions for proposal one. You should use the voting instruction form provided by the institution that holds your shares to instruct your broker or other nominee to vote your shares or else your shares may not be voted or may be considered “broker non-votes.”

Your broker or other nominee may vote in his or her discretion on the ratification of the appointment of our independent registered public accounting firm if you do not furnish instructions. If your broker or other nominee votes in his or her discretion on proposal two and you do not provide instructions on proposal one, then your shares will be considered “broker non-votes” on proposal one.

What constitutes a quorum?

The presence at the meeting, in person or by proxy, of the holders of a majority of the shares of common stock outstanding on the record date will constitute a quorum. Proxies received but marked as abstentions and broker non-votes will be included in the calculation of the number of shareholders considered to be present at the meeting.

What are the Board of Directors’ recommendations?

The recommendations of the Board of Directors are set forth under the description of each proposal in this proxy statement. In summary, the Board of Directors recommends that you vote (i) FOR the

nominees for director described herein, and (ii) FOR the ratification of our independent registered public accounting firm.

The proxy solicited hereby, if properly signed and returned to us and not revoked prior to its use, will be voted in accordance with your instructions contained in the proxy. If no contrary instructions are given, each proxy card signed and received will be voted in the manner recommended by the Board of Directors and, upon the transaction of such other business as may properly come before the meeting, in accordance with the best judgment of the persons appointed as proxies. Proxies solicited hereby may be exercised only at the 2026 Annual Meeting and any adjournment of this Annual Meeting and will not be used for any other meeting.

What vote is required to approve each item?

The election of directors will be determined by a plurality of the votes cast at the Annual Meeting. The four nominees for director receiving the most “for” votes will be elected directors. The affirmative vote of a majority of the total votes cast is required for approval of the proposal to ratify the appointment of Heard McElroy & Vestal, LLC for 2026. Abstentions are considered in determining the presence of a quorum, but will not affect the vote on the proposals.

<p style="text-align: center;">INFORMATION WITH RESPECT TO NOMINEES FOR DIRECTOR AND CONTINUING DIRECTORS</p>
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Election of Directors (Proposal One)

Our Articles of Incorporation provide that the Board of Directors shall be divided into three classes as nearly equal in number as possible. The directors are elected by our shareholders for staggered three-year terms and until their successors are elected and qualified.

At this Annual Meeting, you will be asked to elect four directors for a three-year term expiring in 2029, and until their successors are elected and qualified. Shareholders of Century Next Financial are not permitted to use cumulative voting for the election of directors. Our Board of Directors, upon recommendation of the Nominating and Corporate Governance Committee, nominated William D. Hogan, Dan E. O’Neal, III, Weston L. Bass, and Jeffrey P. McGehee to a three-year term expiring in 2029.

Messrs. Hogan, Ewing, Thompson and Walpole have served as directors of Century Next Financial since its organization in June 2010, Dan E. O’Neal, III and Michael S. Coyle, Esq., started their terms during 2011 and 2015, respectively, Jeffrey P. McGehee was appointed to the Board of Directors in June 2016, Herbert R. Hutchison, Charles M. Pope, and Michael F. Webb, were appointed to the Board of Directors in November 2018, Michael L. DuBos, Esq. was appointed to the Board of Directors in October 2020, and Weston L. Bass was appointed to the Board of Directors in September 2025. All of such directors also serve as directors of Century Next Bank, Century Next Financial’s wholly owned subsidiary. None of our directors or nominees for director is related to any of Century Next Financial’s other directors or executive officers by first cousin or closer.

Unless otherwise directed, each proxy executed and returned by a shareholder will be voted for the election of the nominees for director listed on the following page. If any person named as a nominee should be unable or unwilling to stand for election at the time of the Annual Meeting, the proxies will nominate and vote for any replacement nominee or nominees recommended by our Board of Directors. At this time, the Board of Directors knows of no reason why any of the nominees listed on the following page may not be able to serve as a director if elected.

Director Nominees and Members of the Board of Directors Continuing in Office

The following tables present information concerning the nominees for director and each director whose term continues. Ages are reflected as of March 19, 2026. Where applicable, service as a director includes service as a director of Century Next Bank prior to the organization of Century Next Financial Corporation in 2010.

Nominees for Director for a Three-Year Term Expiring in 2029

<u>Name</u>	<u>Age and Principal Occupation During the Past Five Years</u>
William D. Hogan	<p>Director since 1996. President and Chief Executive Officer of Century Next Financial since June 2013, President of Century Next Bank since May 2011 and Chief Executive Officer of Century Next Bank since June 2013. Previously, Executive Vice President of Century Next Financial from September 2010 to June 2013, Executive Vice President, Business Development of Century Next Bank from June 2009 to May 2011 and Vice President of Sales and Marketing of Century Next Bank from January 2008 to May 2009. Prior thereto, Owner and Senior Vice President of Sales at Hogan Hardwoods, located in Ruston, Louisiana from 2001 to 2008.</p> <p>Mr. Hogan brings financial and business expertise to the Board which he has gained through his service on our Board since 1996 and his prior term as an officer of a hardwoods and architectural building products supplier. Mr. Hogan owned and managed Builders Supply of Ruston from 1991 to 2001. Age 62.</p>
Dan E. O'Neal, III	<p>Director since 2011. Owner of Ruston Exterminating, Inc., located in Ruston, Louisiana since 1993.</p> <p>Mr. O'Neal brings to the Board significant business and management expertise as well as knowledge of the local real estate market as a developer of numerous housing subdivisions and the owner of a local service company. Age 70.</p>
Jeffrey P. McGehee	<p>Director since 2016. Owner of a wholesale distribution business and real-estate interests located in Ruston, Louisiana.</p> <p>Mr. McGehee brings to the Board business management and marketing experience as well as knowledge of the local business community. Age 45.</p>
Weston L. Bass	<p>Director since 2025. President and owner of a construction business located in Monroe, Louisiana.</p> <p>Mr. Bass brings to the Board independent business and management expertise as well as knowledge of the Ouachita Parish market as the owner of a local construction company. Age 44.</p>

**The Board of Directors recommends that you vote FOR election
of the nominees for directors.**

Directors Whose Term Expires in 2027

Name	Age and Principal Occupation During the Past Five Years
Michael S. Coyle, Esq.	Director since January 2015. Attorney in private practice since October 1976 and located in Ruston, Louisiana. Mr. Coyle brings significant knowledge of the local legal community and serves as legal counsel for Century Next Bank. Age 75.
Scott R. Thompson	Director since 2005. Owner of STC, LLC, located in Ruston, Louisiana. Mr. Thompson brings to the Board significant business and management expertise as well as knowledge of the local real estate market as the owner of a local construction company. Age 68.
Michael L. DuBos, Esq.	Director since October 2020. Partner in the Breithaupt, DuBos, Wolleson law firm in Monroe, Louisiana. Mr. DuBos has practiced law in Louisiana since 1997 and has a broad-based practice focusing primarily on trial and appellate work. Age 60.
Neal Walpole	Director since 2003. President of Walpole Tire Service, located in Ruston, Louisiana for over 30 years. Mr. Walpole brings significant business and management expertise and knowledge of the local business community from his years of service as President of a local service company. Age 73.

Directors Whose Term Expires in 2028

Name	Age and Principal Occupation During the Past Five Years
J. Brandon Ewing	Director since 2006. Owner of Ewing Timber L.L.C., located in Jonesboro, Louisiana. Mr. Ewing brings significant business, management and financial expertise to the Board as the owner of a family operated business. Age 57.
Herbert R. Hutchison	Director since November 2018. Mr. Hutchison previously served on the board of Ashley Bancstock Company and First National Bank of Crossett for over 25 years. He also served as Chairman as part of his tenure as a board member of both companies. He retired from the restaurant industry in 2016 where he owned businesses in both Arkansas and Louisiana. He also manages real estate holdings in Alabama, Ohio, Louisiana, and Arkansas. Age 76.
Charles M. Pope	Director since November 2018. Mr. Pope previously served on the board of Ashley Bancstock Company and First National Bank of Crossett from 1986 to October 2018. He also served as Chairman as part of his tenure as a board member of both companies. He is a retired business owner in Crossett, Arkansas and has served on the board of various entities including the local school board, Rotary Club, and a scholarship foundation. Age 72.
Michael F. Webb	Director since November 2018. Mr. Webb previously served on the board of Ashley Bancstock Company and First National Bank of Crossett from 1996 to October 2018. He also served as Chairman as part of his tenure as a board member of both companies. He is currently President of Ideal Construction Company, a local general contracting firm, where he joined in 1980. Age 68.

Executive Officers Who Are Not Also Directors

Nicholas L. Austin, age 47 years, has served as Market President of Arkansas Division of Century Next Bank since January 2023. Previously, Mr. Austin served as Regional Vice President of Arkansas Division from July to December 2022. Prior thereto, Mr. Austin served as Vice President – Commercial Lending from December 2019 to June 2022. He has extensive experience in consumer, mortgage, and commercial lending as well as branch management.

Lorie R. Hamlin, age 44 years, has served as Executive Vice President and Chief Operations Manager of Century Next Bank since 2018. Previously, Ms. Hamlin served as Senior Vice President and Vice President of Operations Manager from January 2009. Prior thereto, she served as Assistant Operations Manager from 2006 to January 2009 and prior thereto, in other positions with Century Next Bank since 2000.

Mark A. Taylor, CPA CGMA, age 64, has served as Executive Vice President and Chief Financial Officer of Century Next Financial and Century Next Bank since September 2011. He also has served as the Chief Risk Officer of Century Next Bank since December 2021. Mr. Taylor has served in the role as Chief Financial Officer for two other companies in the agricultural and banking industries from September 2005 to September 2011.

David L. Weeks, age 56 years, has served as Executive Vice President and Chief Lending Officer of Century Next Bank since July 2024. Previously, Mr. Weeks served as Chief Credit Officer for Century Next Bank from July 2013 until June 2024. He also served as Vice President of Lending for Century Next Bank from March 2011 until June 2013. Prior thereto, Mr. Weeks served as Chief Credit Officer for Red River Valley Bidco.

William E. Willson, age 62 years, has served as Market President of Ouachita Parish of Century Next Bank since August 2018. Previously, Mr. Willson served as a Senior Vice President of Business Banking for Chase Bank since February 2015 and Senior Vice President of Capital One, Middle Market Commercial Lending Group from 2012 to 2015. From 1996 to 2012, Mr. Willson served with a securities firm in municipal finance and in commercial lending with a regional bank.

Gretchen Tiser, age 48 years, has served as Senior Vice President and Chief Credit Officer of Century Next Bank since July 2024. Previously, Ms. Tiser served as Vice President Credit Services from November 2020 to June 2024. Prior thereto, Ms. Tiser served as Senior Vice President Director of Loan Administration at Progressive Bank. Prior thereto, she served in several positions from 2002 to 2018 at Ouachita Independent Bank ending her time there as Vice President Credit Administration.

Our executive officers are elected annually and hold office until their successors have been elected and qualified or until death, resignation or removal by the Board of Directors.

Committees and Meetings of the Board of Directors

During the year ended December 31, 2025, the Board of Directors of Century Next Financial met 12 times. A majority of our directors are independent directors as defined in the OTCQX Rules for U.S. Companies listing standards. We have determined that of our current directors, Messrs. Bass, Coyle, DuBos, Ewing, Hutchison, McGehee, O'Neal, Pope, Thompson, Walpole, and Webb are independent directors as defined in the OTCQX rules. Members of the Board also serve on committees of Century Next Bank. In determining director independence, we considered that Mr. Coyle provides legal services to Century Next Bank. Mr. Coyle is not deemed independent for Audit Committee purposes under the OTCQX Rules for U.S. Companies, which are applicable to Century Next Financial Corporation.

Audit Committee. The Audit Committee reviews, with management and our independent registered public accounting firm, the systems of internal controls and annual financial statements for Century Next Financial and its subsidiary, Century Next Bank, and monitors adherence to generally accepted accounting principles in our accounting and financial reporting. The Audit Committee is currently comprised of three directors of Century Next Financial all of whom are independent directors as defined in the OTCQX Rules for U.S. Companies. The committee's charter is available on our website at www.cnext.bank/governance-documents under the Investor Relations heading.

Compensation Committee. It is the responsibility of the Compensation Committee of Century Next Financial to set the compensation of the President and Chief Executive Officer and the Chief Financial Officer as well as the other executive officers for Century Next Financial and its subsidiary Century Next Bank. The Compensation Committee is currently comprised of four directors, all of whom are independent as defined in the OTCQX rules. The committee’s charter is available on our website at www.cnext.bank/governance-documents under the Investor Relations heading.

Nominating and Corporate Governance Committee. It is the responsibility of the Nominating and Corporate Governance Committee to, among other functions, recommend to the full Board, nominees for election as directors at the Annual Meeting. The Nominating and Corporate Governance Committee is currently comprised of three directors, all of whom are independent directors, as defined in the OTCQX rules. The committee’s charter is available on our website at www.cnext.bank/governance-documents under the Investor Relations heading.

Membership on Certain Board Committees. The Board of Directors of Century Next Financial Corporation established an Audit Committee, a Compensation Committee and a Nominating and Corporate Governance Committee. The following table sets forth the membership of such committees as of the date of this proxy statement.

Name	Audit Committee	Compensation Committee	Nominating and Corporate Governance Committee
Michael S. Coyle, Esq.			*
Michael L. DuBos, Esq.	*		
J. Brandon Ewing		*	**
Herbert R. Hutchison	*		
Jeffrey P. McGehee		**	
Scott Thompson		*	
Neal Walpole	**	*	*

* Member.
** Chairman.

Director Nominations

Nominees for director of Century Next Financial are considered by the Nominating and Corporate Governance Committee and recommended to the full Board of Directors. The Nominating and Corporate Governance Committee will consider candidates for director suggested by other directors, as well as our management and shareholders. A shareholder who desires to recommend a prospective nominee for the Board should notify our Corporate Secretary in writing with whatever supporting material the shareholder considers appropriate. In addition, any shareholder wishing to make a nomination must follow our procedures for shareholder nominations, which are described herein under “Shareholder Proposals, Nominations and Communications with the Board of Directors.”

The charter of the Nominating and Corporate Governance Committee sets forth certain criteria the committee may consider when recommending individuals for nomination as director including: (a) ensuring that the Board of Directors, as a whole, is diverse and consists of individuals with various and relevant career experience, relevant technical skills, industry knowledge and experience, financial expertise, local or community ties and (b) minimum individual qualifications, including strength of character, mature judgment, familiarity with our business and industry, independence of thought and an ability to work collegially. The committee also may consider the extent to which the candidate would fill a present need on the Board of Directors.

Stock Benefit Plan

2021 Stock Incentive Plan. In May 2021, shareholders approved our 2021 Stock Incentive Plan “SIP”. Under the 2021 SIP, we may grant stock options and restricted share awards to employees and non-employee directors. The aggregate number of shares of common stock which may be issued pursuant to the 2021 SIP is 176,400 adjusted for stock dividends paid through December 31, 2025. Assuming the award of all 25% of the aggregate number of shares allotted for shares awards pursuant to the terms of the SIP, 132,300 shares are available for the grant of options to acquire shares of common stock of Century Next Financial Corporation. As of December 31, 2025, an aggregate of 111,925 options have been granted to employees and non-employee directors under the SIP. In 2025, 1,680 options were forfeited or expired. There were 29,985 options available for future grant under the SIP, which includes share awards forfeited and expired.

Pursuant to the terms of the SIP and adjusted for all stock dividends paid through December 31, 2025, awards of up to 44,100 shares of common stock of Century Next Financial Corporation may be granted to employees and non-employee directors. As of December 31, 2025, 37,350 shares adjusted for the aforementioned stock dividends paid have been awarded under the SIP. In 2025, 6,302 share awards were vested and 560 share awards were forfeited. Unvested share awards remaining which includes share awards forfeited as of December 31, 2025 were 6,302. Share awards of 10,502 remain available for grant under the SIP, which includes share awards forfeited.

All options and share awards granted during 2021 are vesting at a rate of 20% per year over five years on the anniversary of the date of grant and will be fully vested as of November 2026.

Retirement Benefits

Retirement benefits are an important element of a competitive compensation program for attracting senior executives, especially in the financial services industry. Our executive compensation program currently includes (i) a 401(k) profit sharing plan which enables our employees to supplement their retirement savings with elective deferral contributions and with matching and discretionary contributions by us, and (ii) an employee stock ownership plan that allows participants to accumulate retirement benefits in the form of employer stock at no current cost to the participant. We also maintain an officers’ deferred compensation plan. Messrs. Hogan, Taylor, Weeks, and Willson and Ms. Hamlin are executive officers who participate in the deferred compensation plan and/or have accrued benefits under the pension plan.

401(k) Plan. Century Next Bank sponsors the Century Next Bank 401(k) Plan which is a qualified, tax-exempt defined contribution plan with a salary deferral feature under Section 401(k) of the Internal Revenue Code. Under the 401(k) plan, participants are permitted to make salary reduction contributions (in whole percentages) equal to the lesser of (i) from 1% to 50% of compensation, or (ii) \$24,500 (for 2026, as indexed annually). Participants who are age 50 or older are permitted to make catch-up contributions to the plan up to \$8,000 for 2026, as indexed annually. Those who are age 60-63 are permitted to make 150% of standard catch-up contributions to the plan up to \$11,250 for 2026. Starting in 2026, the catch-up contributions for those participants who earn more than \$150,000 in the prior year must make catch-up contributions on a Roth basis in employer-sponsored retirement plans. Century Next Bank currently contributes a matching contribution amount equal to 75% of the first 6% of the employee’s contribution. Plan benefits generally will be paid to each participant in the form of a single cash payment at normal retirement age unless an earlier payment is selected, or in installments over a period not in excess of his remaining life expectancy. Normal retirement age under the 401(k) plan is age 65.

Employee Stock Ownership Plan. In connection with the initial public offering of Century Next Financial in September 2010, we established the Century Next Bank Employee Stock Ownership Plan for our eligible employees. The employee stock ownership plan acquired 78,797 shares of our common stock, adjusted for stock dividends, utilizing a \$667,000 loan from Century Next Financial. The loan to the employee stock ownership plan has a term of 20 years and shares are released for allocation to employees' accounts as the debt service payments are made. Shares released from the suspense account are allocated to each eligible participant's plan account pro rata based on compensation. Forfeitures may be used for the payment of expenses or be reallocated among the remaining participants. Participants become 100% vested after three years of service or normal retirement age. Participants also become fully vested in their account balances upon a change in control (as defined), death or disability. Benefits may be payable upon retirement or separation from service.

As of December 31, 2025, 47,792 shares were allocated to participants in the employee stock ownership plan and 19,212 shares were unallocated. Under the terms of the employee stock ownership plan, the trustee votes all allocated shares in accordance with the instructions of the participating employees. Any unallocated shares are generally required to be voted by the plan trustee in the same ratio on any matter as to those shares for which instructions are given by the participants.

Officers' Deferred Compensation Plan. The Officers' Deferred Compensation Plan provides eligible employees with a specified amount of retirement benefits in addition to those provided by our tax-qualified retirement plans, which are limited due to certain restrictions and limitations of the Internal Revenue Code. Retirement benefits commence on the later of the first day of the year coincident with or following the participant's actual retirement or the date specified in the officer's individual participation agreement, and are payable in equal monthly installments for the greater of one hundred twenty months or the participant's lifetime.

BENEFICIAL OWNERSHIP OF COMMON STOCK BY CERTAIN BENEFICIAL OWNERS AND MANAGEMENT

The following tables set forth as of March 19, 2026, the voting record date, certain information as to the common stock beneficially owned by (a) each person or entity, including any “group” as that term is used in Section 13(d)(3) of the Securities Exchange Act of 1934, who or which was known to us to be the beneficial owner of more than 5% of the issued and outstanding common stock, (b) the directors and director nominees of Century Next Financial, (c) executive officers of Century Next Financial, and (d) all directors and executive officers of Century Next Financial as a group.

Name of Beneficial Owner or Number of Persons in Group	Amount and Nature of Beneficial Ownership as of March 19, 2026 ⁽¹⁾	Percent of Common Stock	
<i>5% Owner:</i>			
Frank M. Cordaro 408 West Mississippi Avenue Ruston, Louisiana 71270	131,763 ⁽²⁾	7.06%	
Name of Beneficial Owner or Number of Persons in Group	Amount and Nature of Beneficial Ownership as of March 19, 2026 ⁽¹⁾⁽²⁰⁾	Restricted Share Awards ⁽³⁾	Percent of Common Stock
<i>Directors:</i>			
J. Brandon Ewing.....	49,841 ⁽⁴⁾	280	2.6%
William D. Hogan.....	144,120 ⁽⁵⁾	1,000	7.5
Dan E. O’Neal, III.....	35,090 ⁽⁶⁾	280	1.8
Michael S. Coyle, Esq.....	5,871 ⁽⁷⁾	280	0.3
Scott R. Thompson.....	47,831 ⁽⁸⁾	280	2.5
Neal Walpole.....	35,294 ⁽⁹⁾	280	1.8
Weston L. Bass.....	18,363	-	0.9
Jeffrey P. McGehee.....	7,257	280	0.4
Herbert R. Hutchison.....	21,965 ⁽¹⁰⁾	280	1.2
Charles M. Pope.....	5,860	280	0.3
Michael F. Webb.....	21,840 ⁽¹¹⁾	280	1.2
Michael L. DuBos, Esq.....	8,938 ⁽¹²⁾	280	0.5
<i>Executive Officers:</i>			
Nicholas Austin.....	3,683 ⁽¹³⁾	-	0.2
Lorie R. Hamlin.....	11,222 ⁽¹⁴⁾	450	0.6
Mark A. Taylor, CPA CGMA.....	30,167 ⁽¹⁵⁾	450	1.6
David L. Weeks.....	34,265 ⁽¹⁶⁾	450	1.8
William E. Willson.....	14,769 ⁽¹⁷⁾	360	0.8
Gretchen Tiser.....	444 ⁽¹⁸⁾	-	n/m*
All Directors and Executive Officers as a Group (18 persons).....	496,820 ⁽¹⁹⁾	5,510	26.0%

*Not meaningful

(Footnotes continued on following page)

- (1) Based upon information furnished by the respective individuals. Under regulations promulgated pursuant to the Securities Exchange Act of 1934, shares of common stock are deemed to be beneficially owned by a person if he or she directly or indirectly has or shares (i) voting power, which includes the power to vote or to direct the voting of the shares, or (ii) investment power, which includes the power to dispose or to direct the disposition of the shares.

Unless otherwise indicated, the named beneficial owner has sole voting and dispositive power with respect to the shares and any shares pledged are disclosed in the footnotes below. Under applicable regulations, a person is deemed to have beneficial ownership of any shares of common stock which may be acquired within 60 days of the record date pursuant to the exercise of outstanding stock options. Shares of common stock which are subject to stock options and restricted share awards are deemed to be outstanding for the purpose of computing the percentage of outstanding common stock owned by such person or group but not deemed outstanding for the purpose of computing the percentage of common stock owned by any other person or group.

- (2) Based on information provided to Century Next Financial, Mr. Cordaro beneficially owns 131,763 shares.
- (3) Reflects unvested shares awarded pursuant to the 2021 Stock Incentive Plan to executive officers and directors which vest at a rate of 20% per year, but over which the directors and executive officers do not have current voting or investment power.
- (4) Includes 46,481 shares are held jointly with Mr. Ewing's spouse.
- (5) Includes 315 shares held by Kelly's Fashion of Ruston owned by Mr. Hogan's spouse over which he disclaims beneficial ownership, 4,154 shares allocated to Mr. Hogan's account in the employee stock ownership plan and 31,534 shares in the Century Next Bank 401(k) Plan; Includes 79,181 shares pledged to secure a loan.
- (6) Includes 25,325 shares held jointly with Mr. O'Neal's spouse.
- (7) Includes 2,511 shares are held jointly with Mr. Coyle's spouse.
- (8) Includes 32,854 shares held in Mr. Thompson's individual retirement account.
- (9) Includes 21,735 shares held jointly with Mr. Walpole's spouse.
- (10) Includes 15,298 shares held jointly with Mr. Hutchison's spouse and 207 shares held by Mr. Hutchison's spouse.
- (11) Includes 104 shares held jointly with Mr. Webb's deceased spouse, 416 shares held in Mr. Webb's individual retirement account, 2 shares held in a Trust, and 15,466 shares owned by Mr. Webb's company, Mike Webb Holding Company LLC.
- (12) The 5,578 shares held jointly with Mr. DuBos's spouse.
- (13) Includes 388 shares allocated to Mr. Austin's account in the employee stock ownership plan and 3,295 shares in the Century Next Bank 401(k) Plan.
- (14) Includes 2,156 shares allocated to Ms. Hamlin's account in the employee stock ownership plan and 227 shares in the Century Next Bank 401(k) Plan.
- (15) Includes 3,120 shares allocated to Mr. Taylor's account in the employee stock ownership plan and 13,727 shares in the Century Next Bank 401(k) Plan.
- (16) Includes 3,196 shares allocated to Mr. Weeks' account in the employee stock ownership plan and 18,106 shares in the Century Next Bank 401(k) Plan.
- (17) Includes 516 shares held in Mr. Willson's individual retirement account, 799 shares allocated to Mr. Willson's account in the employee stock ownership plan and 7,694 shares in the Century Next Bank 401(k) Plan.
- (18) Includes 227 shares allocated to Ms. Tiser's account in the employee stock ownership plan and 217 shares in the Century Next Bank 401(k) Plan.
- (19) Includes 14,039 shares allocated to the accounts of all executive officers as a group in the employee stock ownership plan and an aggregate of 74,801 shares in the Century Next Bank 401(k) Plan.

(Footnotes continued on following page)

- (20) Includes stock options which have been granted to the directors and executive officers under the Company's 2021 Stock Incentive Plan and which are exercisable within 60 days of the voting record date as follows:

<u>Name</u>	<u>Stock Options</u>
William D. Hogan.....	12,720
J. Brandon Ewing.....	3,360
Dan E. O'Neal, III.....	3,360
Michael S. Coyle.....	3,360
Scott R. Thompson	3,360
Neal Walpole	3,360
Jeffrey P. McGehee.....	3,360
Herbert R. Hutchison.....	3,360
Charles M. Pope.....	3,360
Michael F. Webb.....	3,360
Michael L. DuBos, Esq.....	3,360
Lorie R. Hamlin	5,120
Mark A. Taylor, CPA CGMA.....	5,120
David L. Weeks	5,120
William E. Willson	4,320
All directors and executive officers as a group (15 persons).....	66,000

**RATIFICATION OF APPOINTMENT OF INDEPENDENT
REGISTERED PUBLIC ACCOUNTING FIRM (Proposal Two)**

The Audit Committee of the Board of Directors of Century Next Financial has appointed Heard McElroy & Vestal, LLC independent registered public accounting firm, to perform the audit of our financial statements for the year ending December 31, 2026, and further directed that the selection of auditors be submitted for ratification by the shareholders at the Annual Meeting.

We have been advised by Heard McElroy & Vestal, LLC that neither that firm nor any of its associates has any relationship with Century Next Financial or its subsidiaries other than the usual relationship that exists between an independent registered public accounting firm and its clients. Heard McElroy & Vestal, LLC will have one or more representatives at the annual meeting who will have an opportunity to make a statement, if they so desire, and will be available to respond to appropriate questions.

In determining whether to appoint Heard McElroy & Vestal, LLC as our independent registered public accounting firm, the Audit Committee considered whether the provision of services, other than auditing services, by Heard McElroy & Vestal, LLC is compatible with maintaining their independence. During 2025, Heard McElroy & Vestal, LLC performed audit-related or tax services. The Audit Committee believes that Heard McElroy & Vestal, LLC's performance of these services is compatible with maintaining the independent registered public accounting firm's independence.

The Audit Committee selects our independent registered public accounting firm and pre-approves all audit services to be provided by it to Century Next Financial. The Audit Committee also reviews and pre-approves all audit-related and non-audit related services rendered by our independent registered public accounting firm in accordance with the Audit Committee's charter. In its review of these services and related fees and terms, the Audit Committee considers, among other things, the possible effect of the performance of such services on the independence of our independent registered public accounting firm.

The Audit Committee pre-approves certain audit-related services and certain non-audit related tax services which are specifically described by the Audit Committee on an annual basis and separately approves other individual engagements as necessary. The Chair of the Audit Committee has been delegated the authority to approve non-audit related services in lieu of the full Audit Committee. On a quarterly basis, the Chair of the Audit Committee presents any previously-approved engagements to the full Audit Committee.

Each new engagement of Heard McElroy & Vestal, LLC was approved in advance by the Audit Committee or its Chair, and none of those engagements made use of the de minimis exception to pre-approval contained in the Securities and Exchange Commission's rules.

The Board of Directors recommends that you vote FOR ratification of the appointment of Heard McElroy & Vestal, LLC as our independent registered public accounting firm for the fiscal year ending December 31, 2026.

REPORT OF THE AUDIT COMMITTEE

The Audit Committee has reviewed and discussed the audited financial statements of Century Next Financial with management. As part of the process, management represented to the Audit Committee that the financial statements were prepared in accordance with generally accepted accounting principles. The Audit Committee received and reviewed written disclosures and a letter from the independent auditors concerning their independence as required under applicable standards for auditors of public companies. The Audit Committee discussed with the independent auditors such materials, the auditors' independence and the additional matters required under Statement on Auditing Standards No. 61. Based on such review and discussions, the Audit Committee recommended to the Board of Directors that the audited financial statements be included in the Century Next Financial annual report to shareholders for the year ended December 31, 2025.

Members of the Audit Committee

Michael L. DuBos

Herbert R. Hutchison

Neal Walpole, *Chairman*

SHAREHOLDER PROPOSALS, NOMINATIONS AND COMMUNICATIONS WITH THE BOARD OF DIRECTORS

Shareholder Proposals. Any proposal which a shareholder wishes to have included in the proxy materials of Century Next Financial relating to the next annual meeting of shareholders of Century Next Financial expected to be held in May 2027, must be received at the principal executive offices of Century Next Financial Corporation, 505 North Vienna Street, Ruston, Louisiana, 71270, Attention: Alan D. Roberson, Corporate Secretary, no later than December 9, 2026. It is urged that any such proposals be sent certified mail, return receipt requested.

Shareholder proposals that are not submitted for inclusion in the proxy materials of Century Next Financial may be brought before an Annual Meeting pursuant to Article 9.D. of the Articles of Incorporation of Century Next Financial. Notice of the proposal must also be given in writing and delivered to, or mailed and received at, our principal executive offices December 9, 2026. The notice must include the information required by Article 9.D. of our Articles of Incorporation.

Shareholder Nominations. Our Articles of Incorporation provide that, subject to the rights of the holders of any class or series of stock having a preference over the common stock as to dividends or upon liquidation, all nominations for election to the Board of Directors, other than those made by or at the direction of the Board, shall be made by a shareholder who has complied with the notice provisions in the Articles of Incorporation. Written notice of a shareholder nomination generally must be communicated to the attention of the Corporate Secretary and either delivered to, or mailed and received at, our principal executive offices not later than, with respect to an annual meeting of shareholders, 120 days prior to the anniversary date of the mailing of proxy materials by us in connection with the immediately preceding annual meeting of shareholders. For our annual meeting in 2027, this notice must be received by December 9, 2026. Each written notice of a shareholder nomination is required to set forth certain information specified in Article 6.F. of the Articles of Incorporation of Century Next Financial. We did not receive any shareholder nominations with respect to this Annual Meeting.

Other Shareholder Communications. Shareholders who wish to communicate with our Board of Directors may do so by sending written communications addressed to the Board of Directors of Century

Next Financial Corporation, c/o Alan D. Roberson, Corporate Secretary, 505 North Vienna Street, Ruston, Louisiana 71270.

FINANCIAL STATEMENTS

A copy of our audited financial statements for the years ended December 31, 2025 and 2024 accompanies this proxy statement. Such financial statements are not part of the proxy solicitation materials.

OTHER MATTERS

Management is not aware of any business to come before the Annual Meeting other than the matters described above in this proxy statement. However, if any other matters should properly come before the meeting, it is intended that the proxies solicited hereby will be voted with respect to those other matters in accordance with the judgment of the persons voting the proxies.

The cost of the solicitation of proxies will be borne by Century Next Financial. Century Next Financial will reimburse brokerage firms and other custodians, nominees and fiduciaries for reasonable expenses incurred by them in sending the proxy materials to the beneficial owners of common stock in Century Next Financial.