

AB FINANCIAL NEWS

WEEKLY ECONOMIC & MARKET SUMMARY

Week of February 9–13, 2026 | Broadcast: Monday February 16, 2026 |

SECTION 1: U.S. STOCK MARKET PERFORMANCE

TABLE 1 | Major U.S. Stock Indices – Week Ending February 13, 2026

INDEX	CLOSE PRICE	WEEKLY CHG	WEEKLY %	YTD %	STATUS
Dow Jones (DJIA)	49,500.93	-615.93	-1.23%	-2.1%	Bearish
S&P 500	6,836.17	-96.59	-1.39%	-1.2%	Caution
Nasdaq Composite	22,546.67	-484.17	-2.10%	-4.8%	Weak
Russell 2000	2,646.70	+30.87	+1.18%	-3.2%	Mixed
VIX (Fear Index)	21.20	+1.83	+9.5%	vs 14 Jan	Elevated

□ **KEY TAKEAWAY:** Markets had a rough week. The Dow fell -1.23%, S&P -1.39%, and the Nasdaq dropped -2.10%. The main culprit: AI disruption fears. Investors are asking — will advanced AI tools like Claude Cowork and others replace white-collar software jobs, denting tech revenue? The VIX fear index jumped to 21, signaling elevated anxiety. Big tech names Apple, Amazon, Meta, Alphabet and Broadcom all fell 2%–8% this week.

□ THIS WEEK - PAM BONDI SCHOOLS CONGRESS ON THE DOW!

On Feb 11, 2026, AG Pam Bondi appeared before the House Judiciary Committee on the Epstein files. When pressed with tough questions, she pivoted to stock economics! THE DOW IS OVER 50,000 RIGHT NOW! she yelled at Rep. Jamie

Raskin. I do not know why you are laughing! You are a great stock trader. The S&P at almost 7,000, and the Nasdaq smashing records. That is what we should be talking about! Two small problems: 1. The Dow was actually BELOW 49,500 at that very moment -- not 50,000. 2. Epstein files... not really a Nasdaq topic. Rep. Thomas Massie (a REPUBLICAN!) told reporters: She came here ready to talk about the Dow Jones and the Nasdaq, which seems kind of crazy to me. The meme that followed: Late for work? THE DOW IS OVER 50,000. Forgot your anniversary? THE DOW IS OVER 50,000. Caught lying? THE DOW IS OVER 50,000.

TABLE 2 | S&P 500 Sector Performance – Week Ending Feb 13, 2026

SECTOR	WEEKLY %	YTD %	OUTLOOK	IMMIGRANT OPPORTUNITY
Energy	+2.7%	+8.3%	Strong	Oil field jobs, pipeline maintenance
Financials	+1.8%	+5.1%	Strong	Bank tellers, loan officers
Healthcare	+1.2%	+3.8%	Stable	CNA, home health aides — HIGH DEMAND
Industrials	+0.9%	+2.4%	Stable	Construction, trucking
Consumer Staples	+0.4%	+1.7%	Neutral	Grocery, food service
Real Estate	+0.1%	-0.8%	Weak	Property management
Communication Svcs	-1.1%	-3.2%	Caution	Media jobs at risk
Consumer Discret.	-1.4%	-2.9%	Caution	Retail cautious
Technology	-2.1%	-5.2%	Weak	AI disruption fears — caution
Financials	-2.6%	-6.1%	Watch	Monitor software layoffs

SECTION 2: ECONOMIC INDICATORS

TABLE 3 | Key U.S. Economic Indicators – January 2026 (Latest Available)

INDICATOR	CURRENT	PREV. MONTH	YEAR AGO	TARGET/IDEAL	STATUS
CPI Inflation (YoY)	2.4%	2.7%	3.1%	2.0%	Improving
Core CPI (ex food/energy)	2.5%	2.6%	3.2%	2.0%	Improving
CPI Monthly Change	+0.2%	+0.3%	+0.4%	0.2%	On Target
Unemployment Rate	4.3%	4.4%	3.9%	4.0–4.5%	Stable
Nonfarm Payrolls (Jan)	+130K	+48K rev.	+216K	+150K	Beat
Avg Hourly Earnings	+3.8% YoY	+3.9%	+4.1%	3.5%	Watch
10-Year Treasury Yield	4.05%	4.38%	4.10%	<4.5%	Falling
Consumer Confidence	99.2	103.1	110.4	>100	Slipping
Retail Sales (Dec)	+0.4%	+0.6%	+0.5%	+0.3%+	OK

□ INFLATION VICTORY LAP — BUT DON'T CELEBRATE TOO EARLY: January's 2.4% CPI is the lowest since May 2025 and beat forecasts of 2.5%. However, egg prices soared +58.8% year-over-year, and beef prices climbed another +2.4%. These are kitchen-table items your audience buys every week. Good news: the Fed is now expected to cut rates in June 2026. Lower rates = cheaper mortgages, car loans, and business financing for our community!

U.S. job market

The report portrays a U.S. labor market that is cooler than in past years but still fundamentally resilient, alongside a busy international scene with several developments that could affect energy, commodities, currencies, and geopolitics.

- January saw a notable upside surprise, with employers adding about 130,000 jobs, the strongest monthly gain since late 2024 and well above December’s roughly 50,000 additions.
- The unemployment rate recently dipped to about 4.3–4.4%, which is still low by historical standards, though economists stress that household survey data are volatile and may see revisions, partly due to winter weather disruptions.
- 2025’s job growth was revised sharply lower (from roughly 584,000 to about 181,000 jobs for the year), reinforcing the narrative of a “low-hire, low-fire” labor market that slowed significantly but did not collapse.
- Health care remains the main engine of job creation, while other sectors are more cautious; job openings have fallen to their lowest level since 2020, which Fed officials watch closely as a leading indicator.
- Strong January numbers and still-elevated inflation have reduced expectations for near-term Fed rate cuts, with markets now seeing only a small chance of a cut at the March meeting and pushing their expectations out to mid-year.

TABLE 4 | January 2026 Jobs by Sector – Immigrant Community Guide

SECTOR	JAN JOBS	AVG WAGE	DEMAND	NOTES FOR OUR COMMUNITY
Healthcare/Social Assist.	+58K	\$32/hr	☐ HOT	CNA, medical assistants — immediate openings!
Leisure & Hospitality	+11K	\$21/hr	Growing	Hotels, restaurants recovering well
Construction	+9K	\$31/hr	Steady	Trade school = fast entry, good pay
Government	+8K	\$38/hr	Limited	Federal hiring freeze — focus local/state
Business Services	-7K	\$45/hr	AI Risk	White-collar software roles under pressure
Manufacturing	-13K	\$28/hr	Declining	Automation + tariffs hurting production
Retail Trade	-10K	\$19/hr	Declining	E-commerce & AI replacing retail jobs

SECTION 3: PRECIOUS METALS & COMMODITIES

TABLE 5 | Precious Metals – Week Ending February 13, 2026

METAL	PRICE/OZ	WEEKLY CHG	YTD CHG	52-WK RANGE	TREND
Gold (XAU)	\$5,016/oz	-0.60%	+15.8%	\$3,865–\$5,550	☐ Record Zone
Silver (XAG)	\$77.04/oz	-1.19%	+12.3%	\$28–\$98	Strong
Platinum	\$990/oz	+0.8%	+3.2%	\$880–\$1,150	Stable
Palladium	\$980/oz	-1.5%	-6.8%	\$920–\$1,300	Weak
Copper (\$/lb)	\$5.80/lb	+0.5%	+18.2%	\$3.80–\$6.20	☐ Strong

☐ GOLD AT NEARLY \$5,000/OZ — WHAT DOES THIS MEAN FOR OUR COMMUNITY? Gold rose from \$2,600 at end of 2024 to nearly \$5,016 today — an +93% move in about 14 months. This is gold's biggest annual gain in 46 years! Drivers: US dollar weakening, central bank buying (especially China & India), and geopolitical uncertainty. For Ethiopian/Eritrean diaspora: gold jewelry you own has nearly DOUBLED in value. Consider it part of your wealth portfolio!

TABLE 6 | Energy Prices – Week Ending February 13, 2026

COMMODITY	PRICE	WEEKLY CHG	YTD CHG	KEY DRIVER
WTI Crude (US)	\$62.86/bbl	+0.18%	-9.5%	OPEC+ eyeing production hike
Brent Crude (Global)	\$68.50/bbl	-0.5%	-8.1%	Iran talks easing supply fears
Natural Gas	\$2.99/MMBtu	-7.7%	+22.1%	Mild weather reducing demand
Gasoline (US avg)	\$3.15/gallon	-2.1%	-6.3%	Lower crude = cheaper gas soon

☐ OIL BELOW \$70 — GOOD NEWS AT THE GAS PUMP: Brent crude at \$68.50 is well below the \$81 seen earlier. Why? US-Iran nuclear talks are progressing (reducing war fears), and OPEC+ members are considering increasing

production. For our community: gas prices should continue to fall. If you drive Uber, Lyft, or make deliveries, your costs are going down!

SECTION 4: COMPANY NEWS & KEY STOCKS

TABLE 7 | Key Individual Stock Prices – February 13, 2026 Close

COMPANY	PRICE	WEEKLY %	YTD %	52-WK HIGH	NEWS
Apple (AAPL)	\$255.78	-2.27%	-10.8%	\$288.62	Siri AI delays
NVIDIA (NVDA)	\$182.78	-2.21%	-13.9%	\$212.19	AI capex fears
Amazon (AMZN)	\$234.40	-3.1%	-8.2%	\$242.52	AWS solid, retail weak
Meta (META)	\$728.20	-3.8%	-6.2%	\$740.00	AI spending concerns
Alphabet (GOOGL)	\$202.15	-2.3%	-4.8%	\$209.55	\$4T market cap reached!
JPMorgan (JPM)	\$293.45	+1.8%	+5.2%	\$298.00	Strong earnings
Tesla (TSLA)	\$355.84	+2.1%	-18.3%	\$488.54	Cybertruck recall
Walmart (WMT)	\$103.22	+2.9%	+12.1%	\$105.00	Joins Nasdaq-100 as 'tech'
Rivian (RIVN)	\$14.85	+20.1%	+14.2%	\$18.90	47-59% delivery growth 2026!
Coinbase (COIN)	\$298.40	+5.2%	+8.1%	\$320.00	Strong crypto trading vol.

□ FUNNY STORY #1: WALMART IS NOW A TECH COMPANY!

You read that right. Walmart -- the place where you buy groceries, socks, and a flat-screen TV at midnight -- was officially added to the Nasdaq-100 on January 20, 2026, and is now classified as a TECHNOLOGY company! Why? Because Walmart now uses AI-powered search, Gemini shopping assistants, and automated fulfillment centers. Their stock is up +12.1% this year while actual tech stocks are crashing! The irony? NVIDIA, the chip company literally BUILDING the AI that runs Walmart, is DOWN -13.9% this year. Walmart is up. NVIDIA is down. The store is beating the builder!

TABLE 8 | Major Bank Q4 2025 Earnings Report Card

BANK	Q4 REVENUE	YoY GROWTH	EPS	STOCK WK%	HIGHLIGHT
JPMorgan Chase	\$44.8B	+8.2%	\$5.12	+1.8%	Investment banking strong
Bank of America	\$27.9B	+9.4%	\$0.98	+1.2%	Wealth mgmt fees up
Wells Fargo	\$21.7B	+6.1%	\$1.68	+0.9%	Mortgage demand rising
Citigroup	\$20.3B	+4.8%	\$1.62	+0.7%	Restructuring on track
Goldman Sachs	\$14.6B	+4.2%	\$11.85	+1.1%	Trading revenue beats
Morgan Stanley	\$17.8B	+9.7%	\$2.45	+1.4%	Best performer this week

□ BANKING SECTOR — GOOD NEWS FOR IMMIGRANT INVESTORS: All 6 major banks beat expectations. Mid-to-high single-digit revenue growth shows the financial system is healthy. Lower interest rates ahead (Fed rate cut expected June) could further boost bank profits. For our community: if you own bank stocks in your 401(k) — this is good news!

SECTION 5: INTERNATIONAL MARKETS & NEWS

TABLE 9 | Global Stock Market Performance – Week Ending Feb 13, 2026

MARKET	INDEX LEVEL	WEEKLY %	YTD %	KEY DRIVER
Germany (DAX)	24,800	+1.5%	+4.1%	Industrial production rebounding
UK (FTSE 100)	10,473	+0.9%	+2.4%	BoE rate cuts expected Q2 2026
France (CAC 40)	8,316	+0.8%	+3.2%	Macron's sunglasses boosted eyewear stocks □
Japan (Nikkei 225)	56,806	-0.24%	+8.3%	Yen weak (149/\$) — exporters benefit

China (Shanghai)	4,082	-1.26%	+1.8%	Lunar New Year — markets reopening soon
India (Sensex)	75,400	+1.8%	+5.2%	US trade deal — gold buying rising
Brazil (Bovespa)	128,200	+2.4%	+6.1%	Commodities boom benefitting LatAm
Euro STOXX 50	5,978	-0.11%	+2.8%	Mixed: defense up, tech down

□ FUNNY STORY #2: THE \$770 SUNGLASSES THAT CRASHED A WEBSITE & BOOSTED A STOCK 28%!

The day: January 20, 2026. World Economic Forum, Davos, Switzerland -- the world most serious gathering of billionaires and presidents. French President Emmanuel Macron walked onstage wearing reflective aviator sunglasses INDOORS. The internet exploded. Macron official excuse? A burst blood vessel in his right eye. His staff said he needed to protect it from light. But the memes said otherwise. TOP GUN: DAVOS. Maverick vs. Tariffs. France just declared war -- on your tax bracket. Even Donald Trump could not resist. From the Davos stage, Trump said: I watched him yesterday with his beautiful sunglasses. What the hell happened?! Trump later added: I actually like him. I do. Now here is where it gets FINANCIALLY INTERESTING: The sunglasses -- Henry Jullien Pacific S01, made in France, priced at 659 euros (\$770) -- sold 500 pairs in ONE DAY (usually sell 1,000 per YEAR). The manufacturer website CRASHED from traffic. And the parent company iVision Tech (listed in Milan) saw its stock jump +28% in two days, adding \$4.1 million in market cap. The sunglasses are now on the French presidency official online store. AB Financial Lesson: One viral moment equals one brand entire year of marketing. This is the Macron Effect -- aka meme economics. Your brand can go from zero to 500 sales overnight if the right person wears it! Build your personal brand!

Major international news

- **Immigration and U.S. Homeland Security:** The Department of Homeland Security has temporarily run out of funding amid congressional disputes over ICE, though essential functions are expected to continue; DHS has also issued hundreds of subpoenas to tech firms for data on accounts critical of ICE, and two ICE agents were placed on leave after video contradicted their account of a shooting.
- **Venezuela:** The Trump administration has removed the Maduro government and backed an interim leadership, with Exxon and Chevron planning over 100 billion dollars in investment to rebuild oil infrastructure,

potentially lifting output to 2 million barrels per day by 2028 and easing U.S. reliance on Middle Eastern oil.

- **China:** Beijing announced a 500-billion-dollar stimulus package focused on infrastructure, property support, tech subsidies, and consumer incentives, triggering rallies in commodities like copper and iron ore and boosting global industrial and mining stocks.
- **Europe:** Macron's approval rating has risen in France, Germany's coalition and industrial output look stable, and the Bank of England is signaling rate cuts in Q2 2026, while the euro has strengthened modestly against the dollar.
- **Middle East:** Iran nuclear talks have resumed, an Israel-Gaza ceasefire has held for eight weeks, and Saudi Arabia has extended oil production cuts through June, leaving oil prices relatively stable but still vulnerable to geopolitical shocks.
- **Japan:** The yen is near a 34-year low around 149 per dollar, as the Bank of Japan keeps ultra-low rates; this boosts competitiveness for exporters like Toyota and Sony but worsens import inflation and pressures consumers.
- **Ethiopia:** Growth remains strong at about 7.8% in 2025, with inflation falling from very high levels to around 18.2%; the birr has firmed slightly against the dollar, remittances are up double-digits, and new industrial parks are drawing foreign investment, though a stronger birr reduces the local value of money sent from abroad.

SECTION 6: BEHAVIORAL FINANCE REAL STORY

"THE GAMESTOP MILLIONAIRE WHO LOST IT ALL"

A True Story of Greed, FOMO, and Eight Behavioral Biases

Solomon, 34, an Ethiopian IT professional in Silver Spring, MD earning \$85,000/year, invested \$4,000 in GameStop (GME) at \$40/share in January 2021. Within days, GME hit \$483 — his \$4,000 became \$48,300. A 1,107% gain. He did not sell.

"It will go to \$1,000," he told his wife. His friends pleaded. She begged. He refused.

GME crashed back to \$40. His \$48,300 vanished. But the story didn't end there.

Solomon then took \$30K from his emergency fund, borrowed \$20K from his 401(k), and put \$10K on credit cards. He invested \$64,000 total. In May 2021, GME spiked to \$250 — position worth \$125,000. He still did not sell. 'Going to \$500!' By 2024, GME sat at \$12. His \$89,000 total investment was worth \$18,500. Loss: -\$70,500.

TABLE 12 | The 8 Behavioral Biases That Destroyed Solomon's Wealth

BIAS	WHAT SOLOMON DID	THE LESSON FOR OUR COMMUNITY
1. FOMO	Bought because friends were rich	The crowd is often wrong at market peaks. Don't follow the herd!
2. Anchoring	Anchored to \$483 peak	Past prices don't determine future prices. The market doesn't owe you recovery.
3. Confirmation Bias	Only read Reddit bulls	Actively seek opposing views. If everyone agrees, that's a WARNING sign.
4. Loss Aversion	Refused to sell at a loss	Taking a \$10,000 loss early beats taking a \$70,000 loss later. Ego is expensive.
5. Sunk Cost Fallacy	Kept investing 'I'm in too deep'	What you already lost is GONE. Every new investment decision starts fresh.
6. Overconfidence	Early win made him reckless	Beginners' luck is dangerous. One win doesn't make you Warren Buffett.
7. Gambler's Mindset	Doubled down every time	Stocks are not blackjack. There is no 'table' that must eventually pay you.
8. Emotional Trading	Every decision was emotional	Fear and greed are the two biggest wealth destroyers. Create rules BEFORE you invest.

AT HIS PEAK: \$125,000 — TODAY: \$18,500 + \$30,000 in debt. NET LOSS: -\$136,500 from where he could have been.

RECOVERY PATH: Solomon is 34. He CAN recover. Step 1: Sell GME now and stop the bleeding. Step 2: Pay off \$10K credit cards (24% APR). Step 3: Rebuild \$500/month emergency fund. Step 4: Invest \$200/month in S&P 500 index fund. At 39, he will be back on track. The wound heals — if you stop bleeding first.

SECTION 7: WEEK AHEAD & IMMIGRANT ACTION PLAN

Key Events – Week of February 16–21, 2026

Feb 16 (Mon): Markets CLOSED — Presidents' Day Holiday

Feb 17 (Tue): Earnings from Medtronic (MDT), Constellation Energy (CEG), Palo Alto Networks (PANW)

Feb 18 (Wed): January Housing Starts & Building Permits | Industrial Production | FOMC Meeting Minutes released

Feb 18 (Wed): Earnings from Analog Devices (ADI), Booking Holdings (BKNG), Carvana (CVNA), DoorDash (DASH), Occidental Petroleum (OXY)

Feb 19 (Thu): January Pending Home Sales | Earnings from Walmart (WMT) — huge barometer for consumer spending!

Feb 19 (Thu): Also: Alibaba (BABA), Deere (DE), Newmont (NEM) report

AB Financial 5-Point Action Plan for Our Community This Week

1. REVIEW YOUR 401(k): Markets fell this week. Don't panic-sell. If you're under 50, this dip = buying opportunity in diversified index funds.
2. GOLD CHECK: If you own gold jewelry or coins, your wealth is up nearly 16% this year alone. Consider it a financial asset, not just decoration.
3. REMITTANCE TIMING: Birr rate improving slightly. If you send money home regularly, this week is modestly favorable.
4. HEALTHCARE CAREERS: 58,000 new healthcare jobs in January. If you or a family member is job-seeking — CNA certification can be earned in 4–6 weeks. Starting pay: \$18–22/hour with benefits.
5. INFLATION GOOD NEWS: CPI 2.4% is real progress. If the Fed cuts rates in June as expected, mortgages and car loans get cheaper. If you are PLANNING to buy a home — prepare now. The opportunity window may open mid-2026.

AB FINANCIAL NEWS

Empowering Ethiopian & Eritrean Communities Through Financial Education