

US Stock Express

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Many Banks Globally Have Announced Job Cuts in Recent Months

Bank	Recent Plans for Layoffs
Standard Chartered Plc	More than 15% of back-office roles to be eliminated by 2030.
HSBC Holdings Plc	Weighing cutting up to 20,000 roles, around 10% of its workforce, over three to five years.
Commonwealth Bank of Australia	Cut 120 roles in April, including 43 at Bankwest. Separately, bank reversed 45 customer service cuts in August and apologized to staff after a voice chatbot failed to reduce call volumes.
Mizuho Financial Group Inc.	About 5,000 of 15,000 clerical positions to be replaced by AI over 10 years. The bank stated that staff to be redeployed as of February. Bank said it is "not a headcount reduction."
ANZ Group Holdings Ltd.	3,500 jobs cut with a further 1,000 contractor roles by September. CEO Nuno Matos said the shrinkage had "absolutely nothing to do with AI."
National Australia Bank Ltd.	Cut 410 roles in September with 127 moved to India and Vietnam, though were not explicitly linked to AI.
DBS Group Holdings Ltd.	Said 4,000 contract and temporary roles will be eliminated over three years via attrition; 1,000 new AI roles to be added.

Source: Bloomberg reporting

Bloomberg

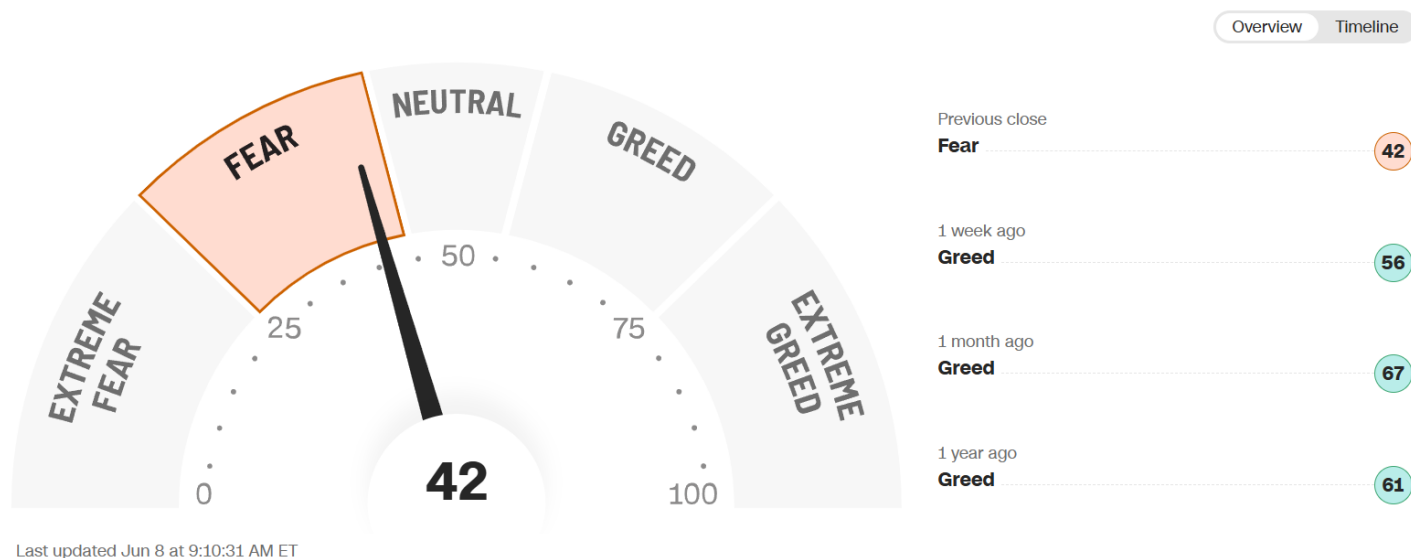
Jensen Huang repeated his message from Taipei to Seoul: AI will not cut jobs but create them. Yet the market is still worried about what work will be left for people once AI takes over so many important roles.

*Risk disclosure: Price can go up and down at any moment, use free money to trade and bear the risk according to your own capital;
 Never trade with money that has a deadline for withdrawal.
 All suggestions are for reference only, even AI cannot be 100% reliable, final decision still lies upon investors.
 Copy trading cannot replicate another trader's background or psychological state.*

Fear & Greed Index

What emotion is driving the market now?

[Learn more about the index](#)



North East West South is **NEWS**

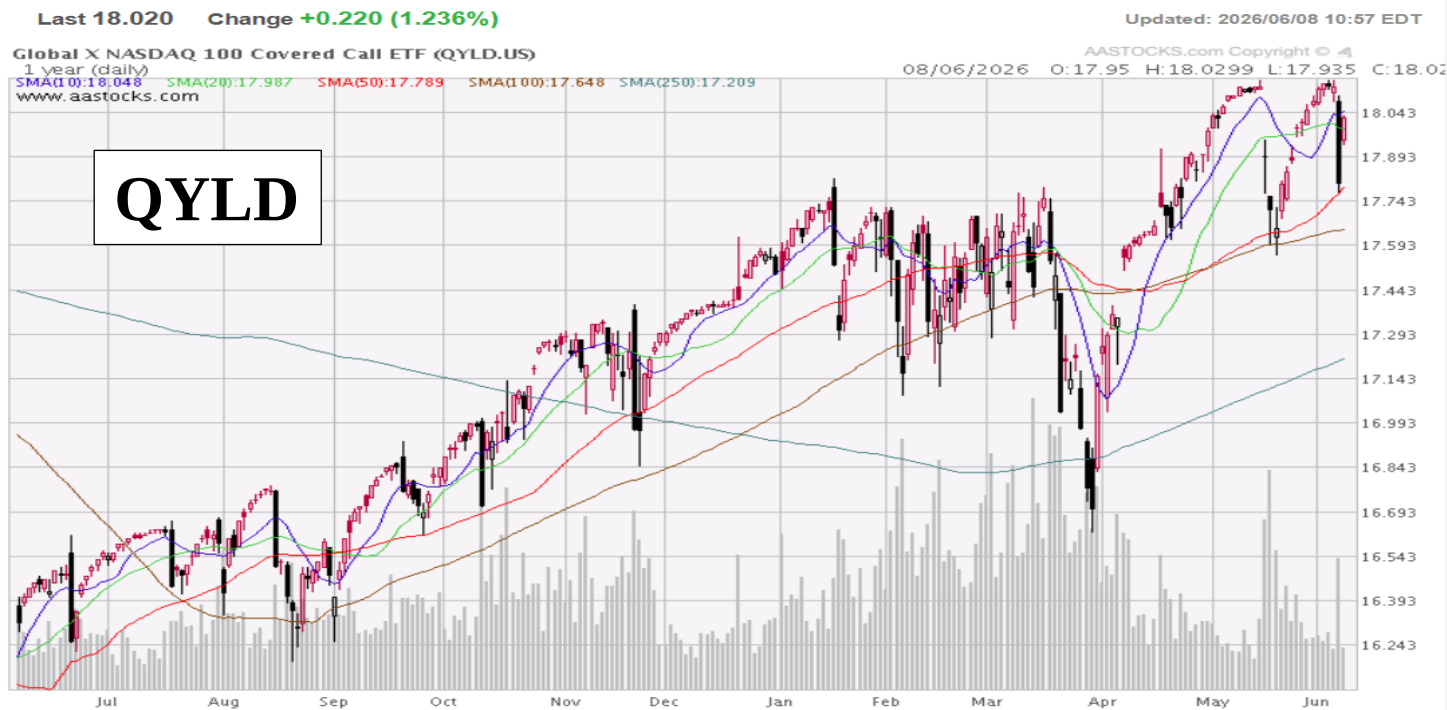
Warsh is scheduled to chair his first Federal Open Market Committee meeting on June 16-17. US President Donald Trump stated that raising interest rates would be a mistake.

Anthropic released a research report on June 4 titled "When AI Builds Itself," revealing that its AI assistant Claude had written over 80% of the code merged into the company's production codebase as of May 2026. The report warns that the tipping point for AI to autonomously design and train its own successor systems may arrive sooner than most institutions are ready.

Nvidia and SK Hynix have agreed to collaborate on designing future generations of artificial intelligence (AI) chips. In a statement, the two companies said they have signed a multi-year agreement aimed at advancing chip design and manufacturing.

Before market opening of Monday, Nvidia CEO Jensen Huang said in Seoul, *investors should be "excited" about the market pullback, saying that it offers traders a buying opportunity* and it really brought about a strong rebound on opening.

For fresh graduates, they are preparing for job application, and the first gate is to face the interview of AI and not human being.



Dividend pay history

Ex-date	Record date	Pay date	Amount	Div. Type
2026/05/18	2026/05/18	2026/05/21	USD 0.1785	Ordinary
2026/04/20	2026/04/20	2026/04/23	USD 0.1789	Ordinary
2026/03/23	2026/03/23	2026/03/26	USD 0.1715	Ordinary
2026/02/23	2026/02/23	2026/02/26	USD 0.1771	Ordinary
2026/01/20	2026/01/20	2026/01/23	USD 0.1786	Ordinary
2025/12/22	2025/12/22	2025/12/30	USD 0.1779	Ordinary
2025/11/24	2025/11/24	2025/12/02	USD 0.1728	Ordinary
2025/10/20	2025/10/20	2025/10/27	USD 0.1731	Ordinary
2025/09/22	2025/09/22	2025/09/29	USD 0.1704	Ordinary
2025/08/18	2025/08/18	2025/08/25	USD 0.1677	Ordinary
2025/07/21	2025/07/21	2025/07/28	USD 0.1653	Ordinary
2025/06/23	2025/06/23	2025/06/30	USD 0.1657	Ordinary
2025/05/19	2025/05/19	2025/05/27	USD 0.165	Ordinary
2025/04/21	2025/04/21	2025/04/28	USD 0.1598	Ordinary
2025/03/24	2025/03/24	2025/03/31	USD 0.1703	Ordinary
2025/02/24	2025/02/24	2025/03/03	USD 0.165	Ordinary
2025/01/21	2025/01/21	2025/01/28	USD 0.1877	Ordinary
2024/12/30	2024/12/30	2025/01/07	USD 0.33863	Other
2024/11/18	2024/11/18	2024/11/25	USD 0.1804	Ordinary
2024/10/21	2024/10/21	2024/10/28	USD 0.1831	Ordinary
2024/09/23	2024/09/23	2024/09/30	USD 0.1807	Ordinary
2024/08/19	2024/08/19	2024/08/26	USD 0.1791	Ordinary
2024/07/22	2024/07/22	2024/07/29	USD 0.1774	Ordinary
2024/06/24	2024/06/24	2024/07/01	USD 0.1686	Ordinary
2024/05/20	2024/05/21	2024/05/29	USD 0.1628	Ordinary
2024/04/22	2024/04/23	2024/04/30	USD 0.1723	Ordinary
2024/03/18	2024/03/19	2024/03/26	USD 0.178	Ordinary
2024/02/20	2024/02/21	2024/02/28	USD 0.1772	Ordinary
2024/01/22	2024/01/23	2024/01/30	USD 0.179	Ordinary

Recently, the market is so high, when chasing in it is very easy to touch the top, therefore some people like to buy high dividend stocks, QYLD and DIA pay out dividend every month, so you can use the accumulation for re-investment.



Dividend pay history

Ex-date	Record date	Pay date	Amount	Div. Type
2026/05/15	2026/05/15	2026/06/15	USD 0.27559	Ordinary
2026/04/17	2026/04/17	2026/05/11	USD 0.20624	Ordinary
2026/03/20	2026/03/20	2026/04/13	USD 0.9937	Ordinary
2026/02/20	2026/02/20	2026/03/16	USD 0.61311	Ordinary
2026/01/16	2026/01/16	2026/02/17	USD 0.17862	Ordinary
2025/12/19	2025/12/19	2026/01/12	USD 1.04445	Ordinary
2025/11/21	2025/11/21	2025/12/15	USD 0.57588	Ordinary
2025/10/17	2025/10/17	2025/11/17	USD 0.15477	Ordinary
2025/09/19	2025/09/19	2025/10/14	USD 1.31757	Ordinary
2025/08/15	2025/08/15	2025/09/15	USD 0.26563	Ordinary
2025/07/18	2025/07/18	2025/08/11	USD 0.18075	Ordinary
2025/06/20	2025/06/20	2025/07/14	USD 1.1993	Ordinary
2025/05/16	2025/05/16	2025/06/16	USD 0.32158	Ordinary
2025/04/17	2025/04/17	2025/05/12	USD 0.19691	Ordinary
2025/03/21	2025/03/21	2025/04/14	USD 0.80072	Ordinary
2025/02/21	2025/02/21	2025/03/17	USD 0.65879	Ordinary
2025/01/17	2025/01/17	2025/02/18	USD 0.16241	Ordinary
2024/12/20	2024/12/20	2025/01/13	USD 1.222693	Ordinary
2024/11/15	2024/11/15	2024/12/16	USD 0.26621	Ordinary
2024/10/18	2024/10/18	2024/11/12	USD 0.14882	Ordinary
2024/09/20	2024/09/20	2024/10/15	USD 1.24776	Ordinary
2024/08/16	2024/08/16	2024/09/16	USD 0.32675	Ordinary
2024/07/19	2024/07/19	2024/08/12	USD 0.19438	Ordinary
2024/06/21	2024/06/21	2024/07/15	USD 0.87356	Ordinary
2024/05/17	2024/05/20	2024/06/17	USD 0.59414	Ordinary
2024/04/19	2024/04/22	2024/05/13	USD 0.19769	Ordinary
2024/03/15	2024/03/18	2024/04/15	USD 0.93314	Ordinary
2024/02/16	2024/02/20	2024/03/11	USD 0.61185	Ordinary
2024/01/19	2024/01/22	2024/02/12	USD 0.21275	Ordinary

When market is on incessant record high, what amateur investor in fear most is that may buy a stock falling faster than the market, and rebound weaker than market, by buying DIA this will never happen, for it is the market.



World Observation

Day 1567
Russia/Ukraine Conflict

Memory of AI

ChatGPT was introduced in November 2022, just after the Orion Meteor Shower, and started a bull market that is still running. At first the chatting function was quite attractive. Later, besides chatting, the most thrilling function was SORA, which could generate video by text order. Now ChatGPT has the function of memory, which not only shocks the world but arouses moral problems. This function will be quite revolutionary and controversial!

Memory is a common term in computer systems, so why does it surprise people so much? It is not about the storage in your hard disk or cloud; it is a personal recognition of your own memory. What is a human being? It is an irreplaceable entity, because you have your own unique memory of the past which governs how you go forward in the future. The knowledge you learned in the past and the experience you gained from failure can pave a way to develop yourself in many fields of science, art, engineering, etc. This raises the problem of privacy and intellectual property. Both of these questions are incredibly disastrous when wrongly used.

That is, your chatting history with GPT will be saved, and GPT will use it to give service to you. For example, if you chat with GPT and always talk about Elon Musk and Jensen Huang, it would remember your particulars, so that in the future when you raise relevant questions, it would solve the problem for you by relating it to Optimus and RTX Spark. Some people would say, I am just a small potato, let him do so, I don't mind. But who can get access to it? If the KK Park can access it, they will show up as big firms, or as if they were your girlfriend or boyfriend, to cheat you of your money, and you would blame your lover instead. In dictatorships, people say they are loyal to their supreme leader, but when a government department gets access, it can find out a lot of bribery; people say

they are loyal to the country, yet silently transfer their assets to buy bungalows in LA. Once officials know the government is going to launch an anti-bribery action, they flee away at once.

Above all, there is intellectual property. For those countries not in Chip-4 (US, Japan, Korea, and Taiwan), when they want to catch up and produce the 1.2nm chip, it is very easy: just get access to the memory and transfer the knowledge of those engineers to them. I always emphasize that a successful investor should keep his own market diary and not just copy trade. If you have a market diary, you should remember what happened in Nov 2025, after the Harvest Moon. PLTR tried a new format of recruitment: they gave up recruiting college graduates to do their job and instead recruited secondary students to teach them AI. It was just a group of 20 people at first, but GOOG and IBM followed.

A successful AI user need not have special knowledge or memory of Physics, Chemistry, Biology, Maths, etc. They only need the memory and knowledge of AI. That's the point. Those 20 people cannot affect the world so much, but in the future, when it develops to 200, 2000, 20000 and more companies follow, what would the world become? Everyone goes to learn AI without any other subject.

So, in the future, when a lover wants to switch his love to another, his counterpart can know in advance whether he is loyal or not. Extending into the commercial field, the relations among supplier, retailer, and wholesaler, and a lot of commercial secrets, will be known by the Chat controller. There will be no privacy in society. Is it beneficial or detrimental? This problem could be debated for 3 whole days and nights and still not end.

Anyway, the drop of last Friday has ended. Black Friday turned into White Monday! The cipher effect of the SPCX IPO only existed for one day, and now it is treasure-hunting time, another golden pit after the Iranian War and the Tariff War. Remember, copy trade is the way to Hell: when institutional buyers do a rug-pull (in Chinese, cutting chives), you will have nothing left. So you had better establish a market diary in any format you like if you want to be a successful retail investor. This is the code of success, not copy trade.