

# FinSight: Your Vision for Financial Insights

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## I. INTRODUCTION

Investing in the stock market has become increasingly complex due to the vast amounts of data available and the various factors that influence stock prices and investor sentiment. Our goal is to assist investors in making informed decisions by building a smart portfolio optimizer web app. The model will assess the investor's risk profile through a survey, and this will be used to classify investors into different risk profiles. The app will then leverage securities data and incorporate social sentiment toward recent news and events to make data-driven recommendations. We will implement our sentimental analysis on financial reports which will act as a filter for the recommendations. Financial reports are widely regarded as a highly representative information source and are frequently employed by credit analysts, accountants, and investors to assess financial performance and determine investment strategies. However, there are many challenges including the complexity and technical language used in these documents, as well as the potential for bias and subjectivity in the analysis.

## II. LITERATURE REVIEW

An early example of using big data for sentiment analysis is done by [10] where they create a list of vocabulary where each word is assigned with one of the six sentiments such as positive, negative, strong, weak, etc. However, this approach ignores the fact that the semantics of a word changes depending on the sentence it is used.

Data mining [20] and Machine Learning models can be used for sentiment analysis. Reference [17] recommends deep learning over data mining because the latter has challenges with identifying the features and filtering the best ones while the first learns the features during the training process intrinsically.

Several supervised machine learning techniques have been used for financial sentiment analysis such as support vector machines (SVM) [16], Naive-Bayes [3] or ensemble techniques [2]. Most of these supervised learning techniques typically use the bag-of-words approach. This means they are creating a list of words independent of their order in the sentence and are not able to take advantage of the sequential structure of a sentence.

Even though Convolutional neural networks (CNN) are typically used for image recognition, [17] use CNN's for financial sentiment analysis of StockTwits data, and they find CNN predict sentiment better than not only logistic regression but also recurrent neural networks (RNN) as well.

RNN uses the same neural structure one word after another within the same text. However, this technique suffers from memory loss due to vanishing gradients. A more advanced

RNN technique is Long Short-Term Memory (LSTM) proposed by [6]. This method is more complex and has four gates; however, reference [17] still found it inadequate for financial sentiment analysis. Currently, state-of-the-art natural language processing techniques are transformers which are encoder-decoder architectures that contain self-attention, where all words in a text are immediately connected at one step [19].

Typically, the text is converted into vectors before feeding into Transformers as word embeddings [8], [12]. Reference [12] converts words into a vector of numbers by using neural networks. This is very useful as the whole corpus can be expressed in terms of a vector with a fixed size e.g. 512.

Existing tokenizers can be used to convert words into vectors. Then, they are fed into the transformers such as BERT, an encoder-only Transformer [5]; ELMO [14], similar to BERT but with different word embeddings; ULM-Fit [7], same architecture as BERT but with different training data and tuning procedure. FinBERT [4] is a BERT model that is pre-trained on financial documents such as financial filings, news, etc. Just like FinBERT, BERT is also pre-trained on another large dataset, but the dataset is not financially specific. Reference [13] shows that FinBERT is more successful than BERT in domain-specific financial sentiment analysis by comparing the F1-scores of several financial test sets.

Reference [18] successfully implement FinBERT after summarizing the data with BERTSUMEXT [9]. BERTSUMEXT is an NLP technique that summarizes a written text by automatically taking out unnecessary information. With the combination of BERTSUMEXT and FinBERT, they successfully make financial sentiment analyses.

A similar approach to FinBERT is RoBERTa. A team of researchers added extra transformer layers, financial sentiment dictionaries, and financial micro blogs on the pre-trained RoBERTa model to optimize the performance of sentiment analysis of business entities in a financial domain [15].

However, an effective Roberta model needs a massive amount of labels for training. In the financial domain, obtaining a large amount of labeled data is expensive since related data are scarce. Moreover, the model may not work as expected on vague texts and words, such as irony and satire.

## III. INNOVATIONS

Our product leverages machine learning and natural language processing to analyze vast amounts of financial, social, and news data. The integration of social sentiment and news analysis about specific companies and industries into the portfolio optimization process allows the app to provide investors with a more well-rounded view of a company's potential for growth, risks, and opportunities that might not

be apparent from traditional financial data alone. We have not found an effective visualization tool for sentiment analysis using 10-K and company financial reports. Finally, by tailoring recommendations based on an investor's risk profile, our app provides a personalized and user-friendly experience that meets the needs of individual investors.

Individual investors who are looking to make informed investment decisions will find our approach particularly useful. It can also be of interest to financial advisors who are seeking to provide their clients with personalized and data-driven investment recommendations.

#### IV. DESIGN AND IMPLEMENTATION

We have developed a tool that recommends an investment strategy to a user based on several risk levels. End-to-End User Flow App Design includes the following steps:

- 1) Data pulling of 10K/10Q reports by using SEC api and financial news data from Marketwatch and Motley Fool by using BeautifulSoup.
- 2) Sentiment analysis is carried out with FinBERT for the financial data for 613 companies.
- 3) 90 Stocks with best sentiment ratings are filtered.
- 4) The filtered 90 stocks are divided into 5 batches, each batch containing 18 stocks. The grouping of the stocks are made based on their risk level. For example, low risk stocks are used in conservative strategy, high risk stocks are used in aggressive strategy etc. The risk level of a stock can be inquired by using Barra Data Risk Score [1].
- 5) User fills a google sheet questionnaire to determine one of the five risk levels; conservative, moderately conservative, moderate, moderately aggressive, aggressive.
- 6) Tableau pulls the investment strategy from the google questionnaire.
- 7) Efficient frontier rebalancing strategy is used to allocate the percentage of investments for the selected investment strategy. Portfolio management gives a list of stocks and their allocation sizes to minimize risk and maximize returns.
- 8) Portfolio and individual stocks can be visualized by using Tableau.
- 9) Publish the results on cloud.

The design of data pulling, sentiment analysis, portfolio management and visualization can be seen in Figure 1.

#### V. DATA PULLING

The dataset is made by scraping quarterly (10-Q) and annual (10-K) financial reports over the last 4 years for 613 publicly traded stocks. The reports are critical to organizational financial health and are prepared by domain experts. Here are the steps to extract and pre-process the data:

1. Data Scraping: We used helper functions to automate the process of extracting financial data from SEC filings based on the CIK (Central Index Key) code, filing type, and start date. We use libraries such as BeautifulSoup and urllib to parse HTML and access content from the SEC website.

2. Data Cleaning: We preprocessed the text data by removing unwanted characters and filtering out irrelevant data based on type of information. Several preprocessing steps are performed on the pandas DataFrame, including replacing hyphens and non-breaking spaces, removing null values, and filtering out rows that have less than 10 or more than 1000 words in the paragraph column.

3. Feature Generation: Named Entity Recognition We use the NLP library space to identify and tag entities in the text(named entity recognizer). The recognized entities are further used to filter out prepositional and noun phrases that are present in any of the recognized entities. The output is stored in a separate CSV file for each company. Figure 2 shows a screenshot from a sample CSV file.

In addition, We scraped financial news articles relating to the top 90 active U.S. publicly traded companies based on the stock data by using MarketWatch, a popular platform providing financial information from various publishers, including Motley Fool and Benzinga. The articles provide critical market insights into identifying experts' sentiments toward certain stocks:

1. Data Scraping: We built several scraper functions to extract the headline, date, URL, and ticker based on the HTML structures of different companies and streamline the process by using the Regex module to extract the essential part of the texts and by using the URL formats to check if two websites contain repetitive content. Collecting the financial news written by investment experts. Data Scraping: We utilized Seeking Alpha's filtering function to specify a date range and filter articles on the target website. We then employed the BeautifulSoup HTML parser to access and collect author names, dates, titles, and article URLs for future reference. Scraping Multiple URLs: With information about each news article stored in a DataFrame (df), we looped through a list of different URLs using BeautifulSoup. To manage the crawling rate, we employed the Python library "time" and saved the content in a new df column.

#### VI. SENTIMENT ANALYSIS

FinBERT is used for sentiment analysis. We install the transformers API into our conda environment. Transformers API contains pretrained FinBERT model parameters as well as a tokenizer specifically made for FinBERT, that is developed by [21]. There are other ways to use FinBERT for prediction such as calling an online Inference API from HuggingFace, or downloading the pre-trained model and uploading it to python. We have used the transformers API as it is easy to use and does not need internet connection for making inference. As the model is pre-trained, we only use it to make inference. The results of FinBERT inference are reliable as can be seen at Table I.

The data includes 2.2 Gb of 10-K and 10-Q reports from 613 tickers that were fed into the FinBERT model. The whole sentiment analysis was completed in eight days. Each ticker is represented with a CSV file. Each row in a CSV file represents a sentence. We read CSV files as pandas data

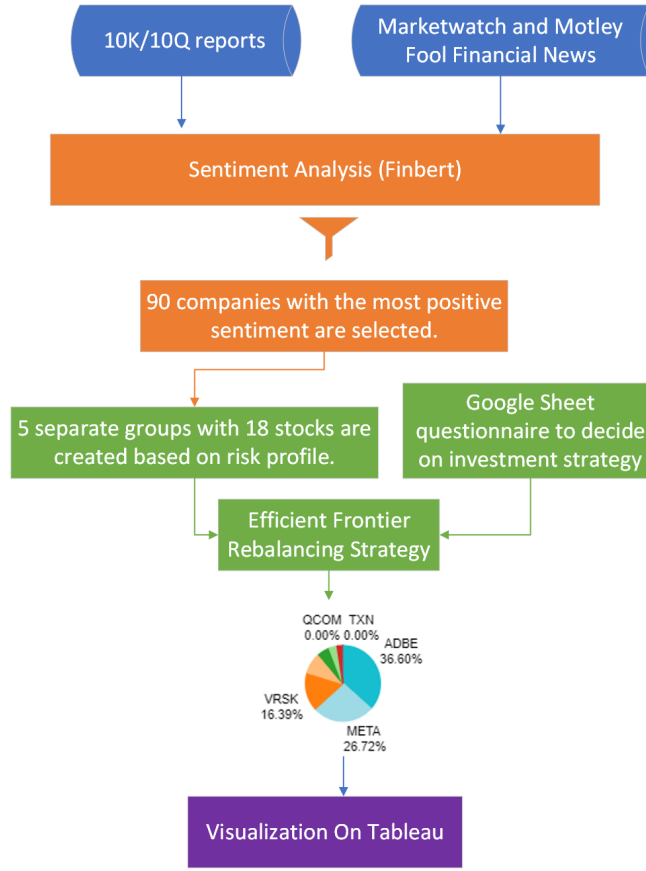


Fig. 1: Portfolio Management

TABLE I: Stocks with the most positive sentiments.

Sentence	Sentiment
Apple is a great stock.	Positive
Apple revenues have increased by 15 %.	Positive
Apple profits declined 30 %.	Negative
The stock market opened at 8 am.	Neutral
Exxon laid off 10 % of staff.	Neutral
Below is the summary of our quarterly report.	Neutral
Tesla increased its cars sales 32 % year on year.	Positive
Verizon profit margins are declining due to competition.	Negative

frame and then feed every 10 rows into the tokenizer. The whole document cannot be fed into the model all at once because of memory issues. Further, the number of tokens for each row is truncated to 512 tokens as the model does not accept larger size. Tokenized groups of rows are then fed into the model to make prediction. The output for each row is 0, 1 and 2 meaning neutral, positive and negative, respectively. The processed data is tabulated into a csv file as the number of rows, positive rows and negative rows. Table II shows the company name, ticker symbol, total number of rows, total number of positive and negative rows and net positive percentage for the 20 best companies. Net positive percentage equals  $(\text{Positive} - \text{Negative}) / \text{Total} * 100$ .

Likewise, we utilized 1 GB of financial news data from the top 90 companies to analyze the sentiment of their headlines

using the FinBERT model. Our objective was to interpret the prevailing sentiment associated with each news article and subsequently quantify the proportion of articles with positive and negative sentiments for each target company. The systematic approach was carried out as follows:

**Data Collection:** gathered a comprehensive dataset containing headlines of financial news from the top 90 companies.

**Sentiment Analysis:** We employed the FinBERT model to determine the primary sentiment associated with each news headline. The model classified the sentiment of each article into one of three categories: positive, negative, or neutral.

**Sentiment Aggregation:** For each target company, we computed the proportion of articles exhibiting positive and negative sentiments among all the financial news related to the company. This allowed us to gain an understanding of the overall sentiment landscape for each company in our analysis.

## VII. INVESTMENT STRATEGY QUESTIONNAIRE

In this section, we couple Tableau public with a google questionnaire to determine the proper investment strategy for the person. Please click on this [link](#) to access the google questionnaire. We have made this questionnaire based on Lincoln Financial Group's retirement **questionnaire**. Based on the user's answers, we determine an investment strategy. For

paragraph	value	label	type	company	entity_type_ext
On November 17, 2021 we declared a quarterly dividend of \$0.21 per share of common stock, or approximately \$63 million which will be paid on January 26, 2022 to shareholders of record as of the close of business on January 4, 2022. The timing and amounts of any future dividends are subject to determination and approval by our board of directors.	4-Jan-22	['Dividends date of record']	dateItemTyp	Apple	DATE
and bear interest at a fixed rate of 3.05% per annum. The interest is payable semi annually on March 22nd and September 22nd of each year and payments commenced March 22, 2017.	3.05	['Fixed interest rate per annum']	percentItem	Apple	PERCENT
On January 21, 2021, we redeemed \$100 million of	300	['Repayments of senior debt']	monetarylte	Apple	MONEY
Share Based Compensation. For the years ended 20	72	['Share based compensation expense']	monetarylte	Apple	MONEY

Fig. 2: Snapshot of the data

TABLE II: Stocks with the most positive sentiments.

Company	Ticker	Total	Positive	Negative	Net positive (%)
Idacorp	ida	907	57	0	6.3%
Edwards Lifesciences	ew	1134	81	11	6.2%
Fortinet	ftnt	1476	95	5	6.1%
Ansys	anss	1057	63	0	6%
Amer Natl Insurance	anat	1088	55	0	5.1%
Motorola Solutions	msi	3371	199	38	4.8%
Navient Corp	navi	1187	60	6	4.5%
Siteone Landscape	site	2063	93	0	4.5%
Skyworks Solutions	swks	808	43	7	4.5%
Costar Group	csgp	1356	66	6	4.4%
Mdu Resources	mdu	1830	89	22	3.7%
Walgreens Boots	wba	1905	89	20	3.6%
Donaldson Company	dci	1115	40	0	3.6%
Eli Lilly And Co	lly	1635	83	27	3.4%
Mercury Systems	mrcy	1762	60	1	3.3%
Qualys Inc	qlys	963	32	1	3.2%
Intuitive Surgical	isrg	1122	41	6	3.1%
Essential Utilities	wtrg	5478	179	10	3.1%
PepsiCo	pep	1497	54	8	3.1%
Neurocrine Biosciences	nbix	1402	54	11	3.1%

example, it wouldn't be very wise to recommend a retired elderly person to have an aggressive investment strategy.

1) Question 1: What is your age?

- a) more than 70 (1 point)
- b) 60 to 69 (3 points)
- c) 46 to 59 (7 points)
- d) less than 46 (10 points)

2) Question 2: I plan to withdraw money from my retirement plan account in:

- a) less than 5 years (1 point)
- b) 6 to 9 years (3 points)
- c) 10 to 15 years (6 points)
- d) more than 15 years (8 points)

3) Question 3: I should have enough savings and stable/guaranteed income (that is, Social Security, pension, retirement plan, annuities) to maintain my planned standard of living in retirement:

- a) Not confident (1 point)
- b) Somewhat confident (2 points)
- c) Confident (4 points)
- d) Very confident (6 points)

4) Question 4: The following statement best describes my willingness to take risk:

- a) I am more concerned with avoiding losses in my account value than with experiencing growth. (1 point)
- b) I desire growth of my account value, but I am more concerned with avoiding losses. (3 points)
- c) I am concerned with avoiding losses, but this is outweighed by my desire to achieve growth. (5 points)
- d) To maximize the chance of experiencing high growth, I'm willing to accept losses. (7 points)

5) Question 5: If I invested \$100,000 and my portfolio value decreased to \$70,000 in just a few months, I

would:

- a) be very concerned and sell my investments. (1 point)
  - b) be somewhat concerned and consider allocating to lower risk investments. (2 points)
  - c) be unconcerned about the temporary fluctuations in my returns. (4 points)
  - d) invest more in my current portfolio. (5 points)
- 6) Question 6: My assets (excluding home and car) are invested in:
- a) I don't know how my assets are invested. (1 point)
  - b) My pension, certificates of deposit (CDs), annuities, IRA, and savings accounts. (2 points)
  - c) A mix of stocks and bonds, including mutual funds. (3 points)
  - d) Stocks or stock mutual funds. (4 points)

Based on the user's answer, the corresponding points are summed and one of the following investment approaches is selected; conservative (0-12 points), moderately conservative (13-20 points), moderate (21-28 points), moderately aggressive (29-34 points), aggressive 35-40 points). The questionnaire recommends one of the following options; retake the quiz, or proceed to visualization. The "proceed to visualization" selection opens a new tab which is also hosted by Tableau. However, before visualization, some back-end calculations are carried out in order to use an efficient frontier rebalancing strategy to allocate the stocks.

## VIII. PORTFOLIO MANAGEMENT

So far, we have prepared a vetted list of securities, based on sentiment analysis, consisting of 90 stocks. The 90 stocks are further divided into five batches based on their risk factor. The riskiest 18 stocks are used in the aggressive investment strategy while the safest 18 stocks are used in the conservative investment strategy etc. The risk level of a security can be found from Barra data risk score [1]. One of our members has access to a paid **website** that provides the Barra data risk score. Therefore, we were able to reorganize the 90 stocks into 5 batches based on their risk level. The rest of this section outlines the efficient frontier rebalancing strategy that is used to optimize the allocation weights of the final filtered 18 stocks.

The key balancing strategy being applied in our scenario is the Efficient Frontier Rebalancing Strategy which also is the cornerstone of the Modern Portfolio Theory developed by Harry Markowitz [11].

The Efficient Frontier Strategy calculates the optimal combination to maximize rewards while minimizing risk. This is done so by attaining diversification and having realistic returns goals. Figure 3 describes how the optimal portfolio is attained by finding the best fit when plotting various portfolio range outcomes.

In theory, the Efficient Frontier leverages the compound annual growth rate (CAGR) of an investment as the return component while using annualized standard deviation as the risk metric.

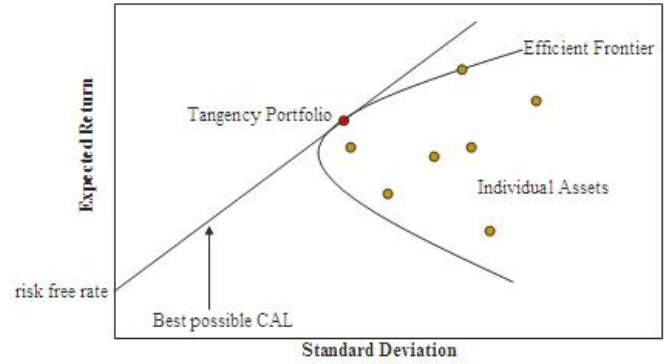


Fig. 3: Portfolio Management - Efficient Frontier Chart

$$Er(p) = w_a * Er(A) + w_b * Er(B) \quad (1)$$

$$SD_P = (w_A * SD_A)^2 + (w_B * SD_B)^2 + 2 * w_A * w_B * SD_A * SD_B * cor(A, B) \quad (2)$$

For instance, for a two asset portfolio, the risk and return is calculated as described in Eq. 1. The Efficient Frontier plots the risk and returns described in Eq. 2 represent maximized returns with assumed risk for n number of assets [11]. The goal here for an investor is to fill a portfolio with securities offering better returns with a combined standard deviation lower than that of the standard deviations of individual securities.

Our implementation is triggered by the strategy decision from the google questionnaire. By using python and several api's, we pull the 18 companies' 1 year stock data on the back-end, and carry out standard deviation and sharpe ratio calculations. Sharpe ratio gives a portfolio's return divided by the standard deviation of its historical performance. Therefore, a higher sharpe ratio allows higher returns with minimal instability. We vary the allocation of the companies such that they sum up to 1 and carry out 15000 simulations -with varying allocations- that compute the sharpe ratio. We also use scipy's optimizer to minimize the negative of the sharpe ratio as a function of the allocations. Out of all of these calculations, we pick the allocation that gives the highest sharpe ratio. We then recommend the user an optimized security allocation strategy based on their investment strategy. The user can see the details of the recommended strategy in the visualization tab.

## IX. VISUALIZATION

As aforementioned, visualization starts with a google questionnaire hosted by Tableau. An example of the questionnaire can be seen at the Figure 4.

Once the questionnaire is completed, the user is assigned an investment strategy, and back-end calculations are carried out to optimize the percentages of 18 stocks. The user either retakes the quiz or continues with the visualization. Visualization opens on a separate tab with several graphics. Figure 5 shows the optimum portfolio consisting of 18 stocks as pie chart. It is also possible to see the portfolio as a list as shown

Name \*  
John

My current age is \*  
☐ a. Over 70  
☒ b. 60 to 70  
☐ c. 46 to 59  
☐ d. 45 or younger

I plan to withdraw money from my retirement plan  
☒ a. Less than 5 years

Fig. 4: Risk Assessment Survey

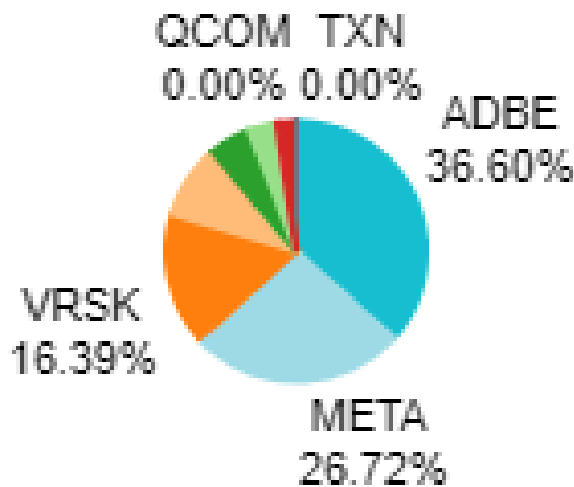


Fig. 5: 18 stock, optimum portfolio allocation shown as pie chart.

in Fig. 6. Further, Figure 7 shows the positive and negative sentiment counts for each ticker in the portfolio. Figure 8 shows several stocks with negative sentiment counts on the x-axis and positive sentiment counts on the y-axis. Figure 9 shows the stock performance of the portfolio. Figure 10 shows the trade volume of the selected tickers. However, it is possible to select the desired stocks on the dropdown list on the right.

## X. CONCLUSIONS AND DISCUSSION

We have built an end-to-end cloud based app that uses a pre-trained nlp api to estimate sentiment of 613 tickers. We have picked the best 90 tickers for further analysis. We have distributed these stocks into five different investment

ADBE	36.60%
META	26.72%
VRSK	16.39%
FISV	9.15%
CSCO	5.23%

Fig. 6: Recommended portfolio shown as a list.

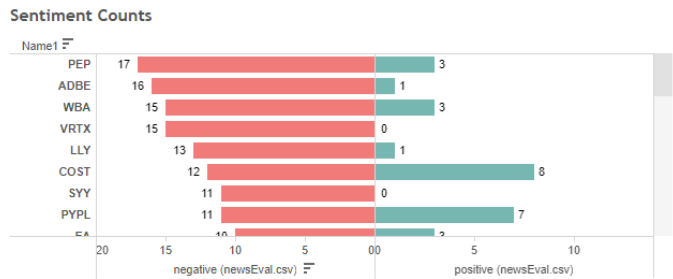


Fig. 7: Positive and negative sentiment counts for each ticker in the portfolio.

strategies. Further, we optimized portfolio allocation by using efficient frontier rebalancing strategy. Finally, we visualize our optimum portfolio by using Tableau enabled website. In the future, we recommend comparing our results with other investment strategies such as S&P 500 index both in terms of return and risk.

All team members have contributed a similar amount of effort to the proposal.

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## Sentiment by Ticker

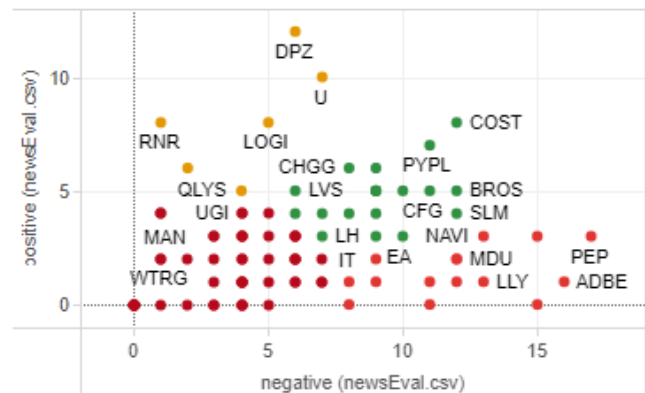


Fig. 8: A two-dimensional plot that shows the negative and positive sentiments for several stocks.





Fig. 9: Aggregate stock performance of the portfolio.

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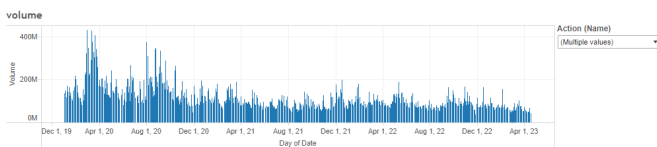


Fig. 10: Trade volume of the selected tickers.

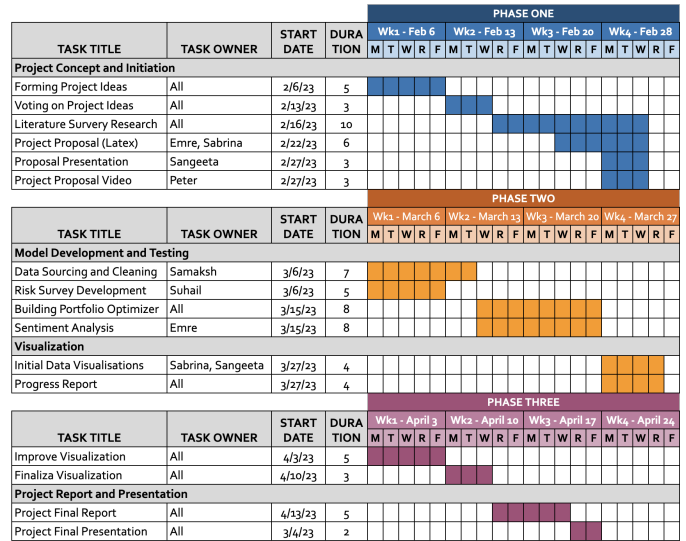


Fig. 11: Gantt Chart

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