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downgrades late monday in the wake of last week s collapse of silicon valley bank the credit ratings web while the magnitude of improvement varied among sectors ranging from 15 to 35 percent over the ten year period the decline in the cost of finance departments is consistent across industries exhibit 1 exhibit 1 mckinsey website accessibility mckinsey com more significant however were the gains among the finance leaders whose web feb 14 2023 finance the process of raising funds or capital for any kind of expenditure consumers business firms and governments often do not have the funds available to make expenditures pay their debts or complete other transactions and must borrow or sell equity to obtain the money they need to conduct their operations web financed financing transitive verb 1 a to raise or provide funds or capital for finance a new house b to furnish with necessary funds finance a son through college 2 to sell web finance finance courses cover the fundamentals of banking 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