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HSBC HOLDINGS PLC

Form 8-K May 16, 2005

> UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 8-K

Delaware

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report: May 16, 2005

Commission file number 1-8198

HSBC FINANCE CORPORATION (Exact name of registrant as specified in its charter)

86-1052062 (State of incorporation)

60070

(Zip Code) offices)

(847) 564-5000

Registrant's telephone number, including area code

Sanders Road, Prospect Heights, Illinois

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFF

Item 7.01. Regulation FD Disclosure

Attached hereto as Exhibit 99 is a slide presentation made available to the public in a webcast p Appendix to the slides contains information that reconciles certain non-US GAAP information displ Appendix was not displayed as part of the webcast.

The presentation includes information that constitutes forward-looking statements within the mean

Litigation Reform Act of 1995 and as such will involve known and unknown risks, uncertainties and actual results, performance or achievements of HSBC Finance Corporation, HSBC USA Inc. and HSBC H be materially different from any future results, performance or achievements expressed or implied Forward-looking statements are based on information, which is available on the date they are made current views and current assumptions that may change. For a list of important factors that could

such results to vary materially from those expressed in the information furnished with this filing

Holdings plc Annual Report, the HSBC USA Inc. Annual Report on Form 10-K for the year ended Decem

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Corporation Annual Report on Form 10-K for the year ended December 31, 2004. The information shall of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise filing pursuant to the Securities Act of 1933, as amended, or the Exchange Act except as otherwise Item 9.01. Financial Statements, Pro Forma Financial Information and Exhibits

(a) Financial statements of businesses acquired.

Not applicable.

(b) Pro forma financial information.

Not applicable.

(c) Exhibits.

No. Exhibit 99 Presentation materials.

Signature

Pursuant to the requirement of the Securities Exchange Act of 1934, the registrant has duly cause behalf by the undersigned hereunto duly authorized.

HSBC FINANCE CORPORATION (Registrant)

By: /s/ Patrick D. Schwartz

Patrick D. Schwartz Vice President-Deputy General Counsel-Corporate

Dated: May 16, 2005

 $\ensuremath{\mathsf{HSBC}}$ Finance Corporation and $\ensuremath{\mathsf{HSBC}}$ USA Inc.

Supplement to the Forms 10-Q for the quarterly period ended March 31, 2005

May, 2005

HSBC Finance Corporation

First Quarter Highlights - Management Basis

HSBC USA Inc.

HSBC Appendix