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GPO Member Guide)

# Sen. Catherine Cortez Masto (D-NV)

Senate · Democrat (most recent term) · NV · in Congress 2017–present ·  
Bioguide ID C001113

**Party history:** D 2017–present. Source: term data in [unitedstates/congress-legislators](#) (CC0);  
party shown is as recorded per term there.

## Estimated net worth (from public disclosures)

| Estimate                                                                         | Report year | Low         | Mid                | High        |
|----------------------------------------------------------------------------------|-------------|-------------|--------------------|-------------|
| <b>(a)</b> Estimated net worth before entering office (report year 2016)         | 2016        | \$765,023   | <b>\$1,682,511</b> | \$2,599,999 |
| <b>(b)</b> Latest net worth estimate                                             | 2025        | \$1,811,013 | <b>\$4,363,006</b> | \$6,915,000 |
| <b>(c)</b> Estimated gain / loss, nominal dollars, 2016 → 2025 (9 years spanned) | 2016–       | –           | +                  | +           |
|                                                                                  | 2025        | \$788,986   | <b>\$2,680,496</b> | \$6,149,977 |

Gain Low = latest Low – earliest High; Gain High = latest High – earliest Low (widest possible spread); Mid = latest Mid – earliest Mid.

**Reliability flags (net worth):** none for these two endpoints. **Included in the recommended dollar-gain ranking.**

**Net worth by report year** (mid; Low–High)

| Report year | Assets (mid) | Liabilities (mid) | Net worth mid      | Low ... High                | Status / flags |
|-------------|--------------|-------------------|--------------------|-----------------------------|----------------|
| 2016        | \$2,057,512  | \$375,000         | <b>\$1,682,511</b> | \$765,023 ... \$2,599,999   | computed       |
| 2017        | \$2,966,012  | \$375,000         | <b>\$2,591,012</b> | \$1,377,024 ... \$3,804,999 | computed       |
| 2018        | \$2,675,010  | \$375,000         | <b>\$2,300,010</b> | \$1,175,021 ... \$3,424,999 | computed       |
| 2019        | \$2,909,510  | \$0               | <b>\$2,909,510</b> | \$1,859,020 ... \$3,960,000 | computed       |
| 2020        | \$4,501,508  | \$0               | <b>\$4,501,508</b> | \$1,908,017 ... \$7,095,000 | computed       |
| 2021        | \$4,838,007  | \$0               | <b>\$4,838,007</b> | \$2,111,014 ... \$7,565,000 | computed       |

|      |             |     |                    |                                |          |
|------|-------------|-----|--------------------|--------------------------------|----------|
| 2022 | \$5,013,007 | \$0 | <b>\$5,013,007</b> | \$2,261,014 ...<br>\$7,765,000 | computed |
| 2023 | \$4,363,006 | \$0 | <b>\$4,363,006</b> | \$1,811,013 ... \$6,915,000    | computed |
| 2024 | \$4,363,006 | \$0 | <b>\$4,363,006</b> | \$1,811,013 ... \$6,915,000    | computed |
| 2025 | \$4,363,006 | \$0 | <b>\$4,363,006</b> | \$1,811,013 ... \$6,915,000    | computed |

- **What this is:** Net worth = Schedule A assets (each value range at its midpoint; low–high range shown) minus Schedule D liabilities (midpoints / ranges). **Low** = assets at range floors minus liabilities at range ceilings; **Mid** = midpoints; **High** = assets at ceilings minus liabilities at floors. Low and High are outer bounds of the reported ranges, not likely outcomes.
- **What it excludes / understates:** exact values (only ranges are reported); a **personal residence is not reported as an asset** (although a mortgage on it may be listed as a liability, which then lowers the estimate); retirement and federal accounts (e.g. Thrift Savings Plan, defined-benefit pensions) are only partly or not reported; assets of excepted/blind trusts, cash held below reporting thresholds, vehicles, household goods and most spouse/dependent items exempt from reporting are not included; liabilities on a personal residence, revolving credit under thresholds and loans to family may be omitted by filers.
- **Open-ended top ranges** (e.g. "Over \$50,000,000") are counted at their **lower bound** and flagged, so such values are understated.
- The change is a change in **estimated net worth in nominal dollars** (no inflation adjustment). It includes salary, gifts, inheritances, business income and re-valuation as well as investment results, and it is subject to range-bracket noise; it is **not** an investment return and implies nothing about conduct.

**Read this first.** Members report asset values only as *ranges* (e.g. "\$15,001 – \$50,000"), never exact dollars. Every figure below is an **estimate** computed from range midpoints, not a measured return. Figures cannot be interpreted as investment performance, and they do not show wrongdoing or skill. Methodology and limitations are at the end and in the project README. Sources: public financial disclosure reports filed with the Clerk of the U.S. House of Representatives and/or the Secretary of the Senate (Senate eFD), linked below.

AVG. ANNUAL  
CHANGE  
(GEOMETRIC, EST.)  
**+7.9%**

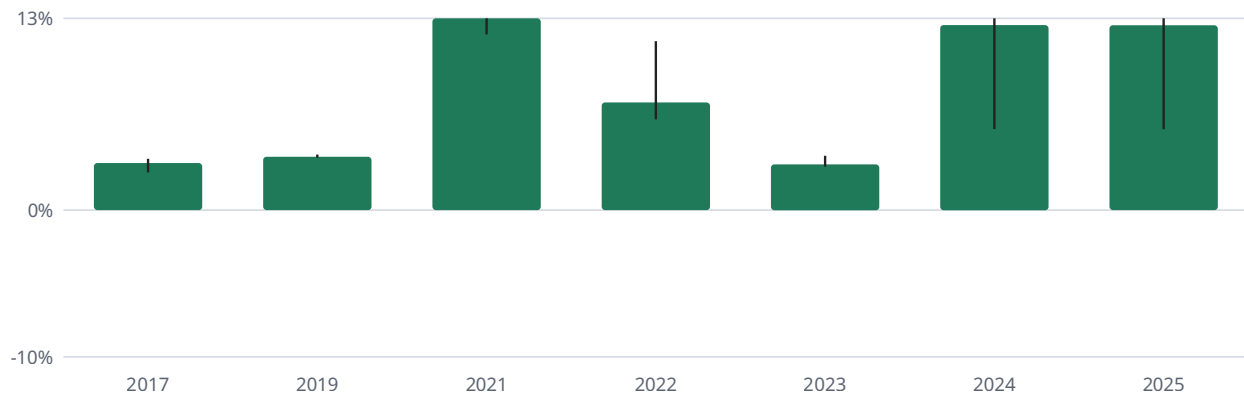
SIMPLE AVERAGE OF  
YEARS  
**+7.9%**

YEARS ESTIMATED  
**7**

BEST / WORST  
SINGLE YEAR  
**2021 +13%**  
**2023 +3%**

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +7.0% to +8.1%. This band is narrow because it moves both years together; the true uncertainty is larger — see the per-year "strict envelope" column and the limitations.

## Estimated year-over-year change



Bars: midpoint estimate; whisker: same-position floor/ceiling band. Axis clipped to -100%...+150%. Years with insufficient traceable holdings are omitted.

| Year (t-1 → t) | Opening value (mid) | Closing value (mid) | Income (mid) | Buys (mid) | Sales (mid) | Est. gain | Same-position band | Strict envelope | Traced coverage | Status / flags                                    |
|----------------|---------------------|---------------------|--------------|------------|-------------|-----------|--------------------|-----------------|-----------------|---------------------------------------------------|
| 2016→2017      | \$1,793,508         | \$1,818,008         | \$33,101     | \$0        | \$0         | +3.2%     | +2.6% ... +3.5%    | -72% ... +79%   | 87%             | counted                                           |
| 2017→2018      | \$1,405,006         | \$1,454,006         | \$33,101     | \$0        | \$0         | +5.8%     | +4.9% ... +6.3%    | -71% ... +83%   | 47%             | excluded; not eligible: traced coverage 47% < 60% |
| 2018→2019      | \$2,212,006         | \$2,254,506         | \$38,002     | \$0        | \$0         | +3.6%     | +3.6% ... +3.8%    | -70% ... +77%   | 83%             | counted                                           |
| 2019→2020      | \$1,261,506         | \$1,361,506         | \$32,500     | \$0        | \$0         | +10.5%    | +8.4% ... +11.5%   | -72% ... +93%   | 43%             | excluded; not eligible: traced coverage 43% < 60% |
| 2020→2021      | \$4,221,006         | \$4,730,506         | \$42,501     | \$0        | \$0         | +13.1%    | +12.0% ... +17.3%  | -109% ... +135% | 94%             | counted                                           |
| 2021→2022      | \$4,630,506         | \$4,905,506         | \$65,001     | \$0        | \$0         | +7.3%     | +6.2% ... +11.5%   | -109% ... +124% | 96%             | counted                                           |

|           |             |             |           |     |     |        |                        |                    |      |         |
|-----------|-------------|-------------|-----------|-----|-----|--------|------------------------|--------------------|------|---------|
| 2022→2023 | \$4,263,006 | \$4,363,006 | \$33,101  | \$0 | \$0 | +3.1%  | +3.0%<br>...<br>+3.7%  | -116% ...<br>+122% | 85%  | counted |
| 2023→2024 | \$4,363,006 | \$4,363,006 | \$550,601 | \$0 | \$0 | +12.6% | +5.5%<br>...<br>+14.5% | -115% ...<br>+140% | 100% | counted |
| 2024→2025 | \$4,363,006 | \$4,363,006 | \$550,000 | \$0 | \$0 | +12.6% | +5.5%<br>...<br>+14.5% | -115% ...<br>+140% | 100% | counted |

## Filings used

Each annual-report year uses one filing (most recently filed version among originals/amendments whose Schedule A row count is  $\geq 40\%$  of the largest). Electronic (text) PDFs are parsed. Scanned/image-only filings are OCR-read and used **only** if they pass the explicit validation gates described in the project README (value/income coverage, two-engine agreement, exact bracket snapping, page completeness, year-to-year position continuity); such years are labelled **OCR-derived** below. Scanned filings that fail validation are listed as "insufficient data – scanned".

| Report year | Doc ID                               | Type             | Filed      | Schedule A rows | Rows with unparsed value | Source (official filing) / SHA-256                                                                                                        |
|-------------|--------------------------------------|------------------|------------|-----------------|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| 2016        | 11b2faf0-e07d-4c88-9a44-32ee47f7ad99 | Senate amendment | 05/15/2018 | 23              | 0                        | <a href="#">Senate eFD report</a><br>48b925<br>d0b55d1<br>213f06<br>af8d2f<br>db02c66<br>aad89a<br>a432e77<br>ac3d98<br>d2b1c9<br>d836eb3 |

|      |                                      |                  |            |    |   |                                                                                                                                           |
|------|--------------------------------------|------------------|------------|----|---|-------------------------------------------------------------------------------------------------------------------------------------------|
| 2017 | 3eb33a86-cdc8-44bb-b35d-6d2d86712668 | Senate amendment | 05/15/2019 | 24 | 0 | <a href="#">Senate eFD report</a><br>5888904<br>52f71b4<br>5e18c63<br>7babfd7<br>18d7f8<br>c23c4d6<br>2d236b9<br>10559f6<br>7134985<br>bd |
| 2018 | 6c0b3b25-e367-47c0-9c2a-03882e86a7d9 | Senate annual    | 05/15/2019 | 21 | 0 | <a href="#">Senate eFD report</a><br>925ed35<br>4b4585<br>ee54438<br>22b98f<br>c709220<br>043b79<br>d2fa4f8<br>a92681<br>ac7558<br>f61f09 |
| 2019 | 7f9fbe21-12f2-4f84-8824-69d381ec48a1 | Senate annual    | 08/03/2020 | 20 | 0 | <a href="#">Senate eFD report</a><br>26dbeb<br>bf29dc0<br>991bcc3<br>dddcbf8<br>2364732<br>b88fe96<br>87c524<br>dfed28<br>cc5d48<br>eb4ce |

|      |                                      |                  |            |    |   |                                                                                                                                                    |
|------|--------------------------------------|------------------|------------|----|---|----------------------------------------------------------------------------------------------------------------------------------------------------|
| 2020 | 1ca8ebc3-07e5-4fe3-855a-246dc3725e11 | Senate<br>annual | 08/11/2021 | 17 | 0 | <a href="#">Senate<br/>eFD<br/>report</a><br>21ea8e<br>d9ac4e7<br>249eb2<br>bd3dde<br>b5767d3<br>080db07<br>8c197f9<br>dc3bd13<br>6c04358<br>0f14  |
| 2021 | f14c10c2-2309-4fee-aeed-a6b9cafd74f6 | Senate<br>annual | 08/15/2022 | 14 | 0 | <a href="#">Senate<br/>eFD<br/>report</a><br>6aadbcb<br>f23d9f8<br>91764b<br>d467c2<br>ee2f0a0<br>f8310e2<br>f07afb<br>c35c1f2<br>c6ddba8<br>72782 |
| 2022 | 5d4cfd3-f7de-46c7-8b5b-8023b6f243dc  | Senate<br>annual | 08/09/2023 | 14 | 0 | <a href="#">Senate<br/>eFD<br/>report</a><br>3d7f30<br>d0c576<br>aa310e4<br>e326679<br>a16cde<br>ccaa7a<br>b2a56f<br>f93cc79<br>6c5db3<br>c26c308  |

|      |                                      |                  |            |    |   |                                                                                                                                                   |
|------|--------------------------------------|------------------|------------|----|---|---------------------------------------------------------------------------------------------------------------------------------------------------|
| 2023 | a8706c27-3a15-492e-8d3b-86a35d631ce0 | Senate<br>annual | 08/04/2024 | 13 | 0 | <a href="#">Senate<br/>eFD<br/>report</a><br>3b07274<br>d6e081<br>dfb842<br>f144ee4<br>706be19<br>b7c7630<br>2c6d2a<br>ee47763<br>b4393d6<br>cd1a |
| 2024 | ecd06831-656a-4e2e-b673-380541d173c0 | Senate<br>annual | 08/12/2025 | 13 | 0 | <a href="#">Senate<br/>eFD<br/>report</a><br>d7eb9d<br>b78c9d7<br>9e40411<br>44f35c6<br>a01c645<br>3d696b0<br>daf27b<br>e56a780<br>77470d<br>a8bd |
| 2025 | aa714890-8d13-43b1-b78a-ce17103a8e4d | Senate<br>annual | 08/12/2026 | 13 | 0 | <a href="#">Senate<br/>eFD<br/>report</a><br>9e653d7<br>df660c6<br>45587e<br>e035f2<br>fca5ae2<br>3867734<br>df9a1d8<br>7c4a5e<br>f479a2<br>fb21a |

## Largest movers 2022→2023

| Position (as written in filing)                                                                  | Owner | Kind | Opening<br>range(s)     | Closing<br>range(s)      | Buys<br>(mid) | Sales<br>(mid) |
|--------------------------------------------------------------------------------------------------|-------|------|-------------------------|--------------------------|---------------|----------------|
| Nevada Public Employees' Deferred<br>Compensation Program ⇒ VINIX -<br>Vanguard Institutional In | —     | held | \$50,001 -<br>\$100,000 | \$100,001 -<br>\$250,000 | \$0           | \$0            |

|                                                                                            |    |      |                           |                           |     |     |
|--------------------------------------------------------------------------------------------|----|------|---------------------------|---------------------------|-----|-----|
| Nevada Public Employees' Deferred Compensation Program ⇒ VIEIX - Vanguard Index Trust Exte | —  | held | \$50,001 - \$100,000      | \$50,001 - \$100,000      | \$0 | \$0 |
| Town & Country Bank (Las Vegas, Nevada) Type: Certificate of Deposit, Checking, Savings    | JT | held | \$1,000,001 - \$5,000,000 | \$1,000,001 - \$5,000,000 | \$0 | \$0 |
| Charles Schwab ⇒ TBGVX - Tweedy, Browne Global Value                                       | SP | held | \$15,001 - \$50,000       | \$15,001 - \$50,000       | \$0 | \$0 |
| Charles Schwab ⇒ OAKLX - Oakmark Select I                                                  | SP | held | \$100,001 - \$250,000     | \$100,001 - \$250,000     | \$0 | \$0 |
| Nevada Public Employees' Retirement System                                                 | —  | held | \$250,001 - \$500,000     | \$250,001 - \$500,000     | \$0 | \$0 |
| Charles Schwab ⇒ VLAAX - Value Line Asset Allocation Investor                              | SP | held | \$100,001 - \$250,000     | \$100,001 - \$250,000     | \$0 | \$0 |
| United States Senate Federal Credit Union (Alexandria, Virginia) Type: Checking, Savings   | JT | held | \$1,001 - \$15,000        | \$1,001 - \$15,000        | \$0 | \$0 |

## Largest movers 2023→2024

| Position (as written in filing)                                                            | Owner | Kind | Opening range(s)          | Closing range(s)          | Buys (mid) | Sales (mid) |
|--------------------------------------------------------------------------------------------|-------|------|---------------------------|---------------------------|------------|-------------|
| Nevada Public Employees' Deferred Compensation Program ⇒ VIEIX - Vanguard Index Trust Exte | —     | held | \$50,001 - \$100,000      | \$50,001 - \$100,000      | \$0        | \$0         |
| Town & Country Bank (Las Vegas, Nevada) Type: Certificate of Deposit, Checking, Savings    | JT    | held | \$1,000,001 - \$5,000,000 | \$1,000,001 - \$5,000,000 | \$0        | \$0         |
| Charles Schwab ⇒ TBGVX - Tweedy, Browne Global Value                                       | SP    | held | \$15,001 - \$50,000       | \$15,001 - \$50,000       | \$0        | \$0         |
| Charles Schwab ⇒ OAKLX - Oakmark Select I                                                  | SP    | held | \$100,001 - \$250,000     | \$100,001 - \$250,000     | \$0        | \$0         |
| Nevada Public Employees' Retirement System                                                 | —     | held | \$250,001 - \$500,000     | \$250,001 - \$500,000     | \$0        | \$0         |
| Charles Schwab ⇒ VLAAX - Value Line Asset Allocation Investor                              | SP    | held | \$100,001 - \$250,000     | \$100,001 - \$250,000     | \$0        | \$0         |
| United States Senate Federal Credit Union (Alexandria, Virginia) Type: Checking, Savings   | JT    | held | \$1,001 - \$15,000        | \$1,001 - \$15,000        | \$0        | \$0         |

|                                                                                            |   |      |                      |                      |     |     |
|--------------------------------------------------------------------------------------------|---|------|----------------------|----------------------|-----|-----|
| Nevada Public Employees' Deferred Compensation Program ⇒ VTIAX - Vanguard Total Internatio | — | held | \$50,001 - \$100,000 | \$50,001 - \$100,000 | \$0 | \$0 |
|--------------------------------------------------------------------------------------------|---|------|----------------------|----------------------|-----|-----|

## Largest movers 2024→2025

| Position (as written in filing)                                                            | Owner | Kind | Opening range(s)          | Closing range(s)          | Buys (mid) | Sales (mid) |
|--------------------------------------------------------------------------------------------|-------|------|---------------------------|---------------------------|------------|-------------|
| Clark County Credit Union (Las Vegas, Nevada) Type: Checking, Savings                      | —     | held | \$100,001 - \$250,000     | \$15,001 - \$50,000       | \$0        | \$0         |
| Nevada Public Employees' Deferred Compensation Program ⇒ VTIAX - Vanguard Total Internatio | —     | held | \$50,001 - \$100,000      | \$100,001 - \$250,000     | \$0        | \$0         |
| Nevada Public Employees' Deferred Compensation Program ⇒ VBTIX - Vanguard Bond Index Fund  | —     | held | \$15,001 - \$50,000       | \$50,001 - \$100,000      | \$0        | \$0         |
| Nevada Public Employees' Deferred Compensation Program ⇒ VIEIX - Vanguard Index Trust Exte | —     | held | \$50,001 - \$100,000      | \$50,001 - \$100,000      | \$0        | \$0         |
| Town & Country Bank (Las Vegas, Nevada) Type: Certificate of Deposit, Checking, Savings    | JT    | held | \$1,000,001 - \$5,000,000 | \$1,000,001 - \$5,000,000 | \$0        | \$0         |
| Charles Schwab ⇒ TBGVX - Tweedy, Browne Global Value                                       | SP    | held | \$15,001 - \$50,000       | \$15,001 - \$50,000       | \$0        | \$0         |
| Charles Schwab ⇒ OAKLX - Oakmark Select I                                                  | SP    | held | \$100,001 - \$250,000     | \$100,001 - \$250,000     | \$0        | \$0         |
| Nevada Public Employees' Retirement System                                                 | —     | held | \$250,001 - \$500,000     | \$250,001 - \$500,000     | \$0        | \$0         |

## Method (summary)

1. Schedule A asset rows are read from each annual report; the dollar range for each row is converted to its midpoint. Open-ended top ranges ("Over \$50,000,000") are excluded from the traced set and counted as a coverage loss.
2. Positions are matched year to year by owner code (self/SP/DC/JT) + normalised asset name. A position that appears only in year t is included only if Schedule B shows a purchase of it in year t (opening value 0); a position that disappears is included only if Schedule B shows a sale (closing value 0). Otherwise it is excluded as unexplained.
3. Estimated gain = (closing – opening + reported income – purchases + sale proceeds) ÷ opening, all at midpoints, for the traced positions. "Capital gains" income is not added again (it is already in value change and sale proceeds).

4. A year counts only if traced opening value  $\geq$  \$50,000 and traced coverage  $\geq$  60% of the opening midpoint. A member is ranked only with  $\geq$  3 such years (exactly 2 = "limited data", shown but unranked). Average = geometric mean of (1+yearly estimate).

## Limitations

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- Ranges are wide (up to a factor of 5 or more, and up to \$50M+ open-ended); a holding can move between ranges without any real change in value, and stay in a range while moving materially. Yearly estimates are therefore noisy; the "strict envelope" shows the mathematical worst/best case and is typically wider than  $\pm 100\%$ .
- Purchases and sales are only disclosed as ranges and only for transactions over \$1,000; partial sales, dividend reinvestment, spousal/dependent accounts and retirement-plan funds are reported inconsistently. Excepted/ blind trusts, personal residences and certain pensions are not reported at all.
- Filers sometimes change how they list assets (e.g. listing a brokerage account vs. its individual holdings), which can make positions untraceable across years; these are excluded rather than guessed.
- Asset values in an annual report are as of Dec 31 of the reporting year; the report year  $t-1 \rightarrow t$  covers that calendar year. Late or amended filings are used when filed; extensions can delay them.
- The text of these reports is machine-parsed from PDFs; parse errors are possible. Every number links back to the cited filing. This is not investment advice.
- Use of these filings is restricted by 5 U.S.C. § 105(c) (no unlawful, commercial or credit-rating purpose, and none for solicitation of money).

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Figures are estimates derived from value ranges reported in public financial disclosures; they are not exact values and are not financial advice.