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GPO Member Guide)

Rep. Kay Granger (R-TX)

House · Republican (most recent term) · TX-12 · in Congress 1997–2025 ·
Bioguide ID G000377

Party history: R 1997–2025. 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
(a) Estimated net worth at the earliest available report (2013); the member entered office earlier, in 1997	2013	–\$383,986	\$808,005	\$1,999,996
(b) Latest net worth estimate	2023	\$315,005	\$532,502	\$750,000
(c) Estimated gain / loss, nominal dollars, 2013 → 2023 (10 years spanned)	2013– 2023	– \$1,684,991	– \$275,502	+ \$1,133,986

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
2013	\$1,940,507	\$1,132,502	\$808,005	–\$383,986 ... \$1,999,996	computed
2014	\$1,898,007	\$582,502	\$1,315,506	\$331,014 ... \$2,299,997	computed
2015	\$1,898,007	\$582,502	\$1,315,506	\$331,014 ... \$2,299,997	computed
2016	\$1,857,506	\$582,502	\$1,275,004	\$315,012 ... \$2,234,997	computed
2017	\$1,857,506	\$582,502	\$1,275,004	\$315,012 ... \$2,234,997	computed
2018	\$532,502	\$375,000	\$157,502	–\$184,995 ... \$499,999	computed
2019	\$532,502	\$0	\$532,502	\$315,005 ... \$750,000	computed
2020	\$532,502	\$0	\$532,502	\$315,005 ... \$750,000	computed

2021	\$532,502	\$0	\$532,502	\$315,005 ... \$750,000	computed
2022	\$532,502	\$0	\$532,502	\$315,005 ... \$750,000	computed
2023	\$532,502	\$0	\$532,502	\$315,005 ... \$750,000	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.)
-6.7%

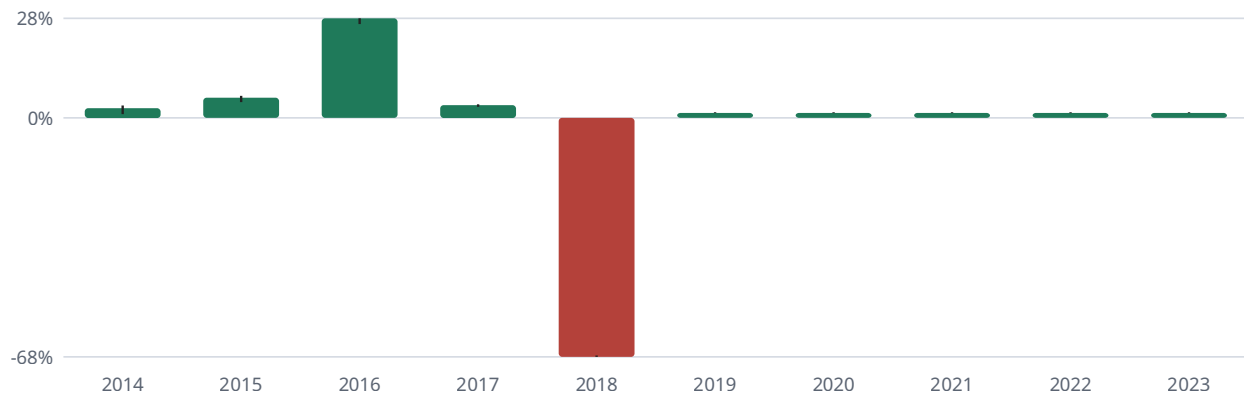
SIMPLE AVERAGE OF
YEARS
-2.0%

YEARS ESTIMATED
10

BEST / WORST
SINGLE YEAR
2016 +28%
2018 -68%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): -6.9% to -6.6%. 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
2013→2014	\$1,940,507	\$1,898,007	\$96,254	\$0	\$0	+2.8%	+1.1% ... +3.5%	-79% ... +85%	100%	counted
2014→2015	\$1,823,006	\$1,823,006	\$96,254	\$0	\$8,000	+5.7%	+4.5% ... +6.2%	-79% ... +90%	96%	counted
2015→2016	\$1,440,006	\$1,782,506	\$63,754	\$0	\$0	+28.2%	+26.6% ... +32.2%	-66% ... +123%	76%	counted
2016→2017	\$1,857,506	\$1,857,506	\$67,504	\$0	\$0	+3.6%	+3.1% ... +3.8%	-78% ... +85%	100%	counted
2017→2018	\$1,857,506	\$532,502	\$67,504	\$0	\$0	-67.7%	-68.6% ... -67.3%	-121% ... -14%	100%	counted
2018→2019	\$532,502	\$532,502	\$7,501	\$0	\$0	+1.4%	+1.3% ... +1.6%	-81% ... +84%	100%	counted
2019→2020	\$532,502	\$532,502	\$7,501	\$0	\$0	+1.4%	+1.3% ... +1.6%	-81% ... +84%	100%	counted
2020→2021	\$532,502	\$532,502	\$7,501	\$0	\$0	+1.4%	+1.3% ... +1.6%	-81% ... +84%	100%	counted

2021→2022	\$532,502	\$532,502	\$7,501	\$0	\$0	+1.4%	+1.3% ... +1.6%	-81% ... +84%	100%	counted
2022→2023	\$532,502	\$532,502	\$7,501	\$0	\$0	+1.4%	+1.3% ... +1.6%	-81% ... +84%	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
2013	10003825	House annual	8/4/2014	14	0	10003825.pdf e45828e36702f902fc9114b08458c3279442eed844dd1668174332ba4111d7fe
2014	10008269	House annual	7/27/2015	14	0	10008269.pdf 15758537ccf74c1ec7ec0d85aa4b233772cccea600cb12c535a8c6fef77cc680
2015	10013394	House annual	8/12/2016	14	0	10013394.pdf d7ce771191d2e07066d52947ecee6b1670362d6d8a802cd499e29ba48d93db6
2016	10018354	House annual	8/9/2017	13	0	10018354.pdf b507c3829556afd5690af9ec20b5764f007a48af08c5782fad5b88cea3c0f900
2017	10020581	House annual	8/6/2018	12	0	10020581.pdf 62bf150bd59c190a3abd3c823e51c73b44c0a42dbe77a819edf208763bf7aff4
2018	10025584	House annual	8/6/2019	12	0	10025584.pdf 64a9a790eb4c8bfdd30951d9958fb1968f67706dceaa6c8b49e995f6f113aeff

2019	10038038	House annual	8/11/2020	5	0	10038038.pdf 27c6b0f8b3c02f1c4aa5d224c c03dd89c27992900a1780d1c5 ae12ce65c5f8d1
2020	10039886	House annual	8/4/2021	5	0	10039886.pdf b3d4d0b3ea88e61af2f0a3a44 b700e51b076f469aac56017c44 6cbe56b664011
2021	10050204	House amendment	8/12/2022	5	0	10050204.pdf 51647acfa28a44aa7e80fca7a e53b3e45f108851740aece09e8 30ba5347eaedf
2022	10051232	House annual	8/8/2023	5	0	10051232.pdf 2cea072bf17c5efc2d16cbe72 bc34edf7379af8db35b8720cc c64a3d101db8d5
2023	10057021	House annual	8/8/2024	5	0	10057021.pdf 105a7ba0cf3f9c5416fec5d323 ef5436328388f301e44f666d11 5008ab155ec5

Largest movers 2020→2021

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Frost Bank [BA]	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Northwestern Mutual Retirement Fund [OT]	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0
Northwestern Mutual Persistency Fund [OT]	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0
Charles Schwab Custodian for Kay Granger IRA holding asset: LKCM Small Cap Equity Fund Ins	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Charles Schwab Custodian for Kay Granger IRA holding asset: LKCM Equity Fund Institutional	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Frost Bank [BA]	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Northwestern Mutual Retirement Fund [OT]	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0
Northwestern Mutual Persistency Fund [OT]	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0
Charles Schwab Custodian for Kay Granger IRA holding asset: LKCM Small Cap Equity Fund Ins	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Charles Schwab Custodian for Kay Granger IRA holding asset: LKCM Equity Fund Institutional	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Frost Bank [BA]	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$0	\$0
Northwestern Mutual Retirement Fund [OT]	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0
Northwestern Mutual Persistency Fund [OT]	—	held	\$50,001 - \$100,000	\$50,001 - \$100,000	\$0	\$0
Charles Schwab Custodian for Kay Granger IRA holding asset: LKCM Small Cap Equity Fund Ins	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Charles Schwab Custodian for Kay Granger IRA holding asset: LKCM Equity Fund Institutional	—	held	\$100,001 - \$250,000	\$100,001 - \$250,000	\$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 ≥ \$50,000 and traced coverage ≥ 60% of the opening midpoint. A member is ranked only with ≥ 3 such years (exactly 2 = "limited data", shown but unranked). Average = geometric mean of (1+yearly estimate).

Limitations

- 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 ±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→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.