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GPO Member Guide)

Rep. George Holding (R-NC)

House · Republican (most recent term) · NC-2 · in Congress 2013–2021 ·
Bioguide ID H001065

Party history: R 2013–2021. 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 (2014); the member entered office earlier, in 2013	2014	\$1,981,039	\$5,823,018	\$9,664,998
(b) Latest net worth estimate	2019	\$797,022	\$3,838,510	\$6,879,998
(c) Estimated gain / loss, nominal dollars, 2014 → 2019 (5 years spanned)	2014– 2019	– \$8,867,976	– \$1,984,508	+ \$4,898,959

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

Reliability flags (net worth): 2019: 2 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket. **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
2014	\$6,948,020	\$1,125,001	\$5,823,018	\$1,981,039 ... \$9,664,998	computed
2015	\$6,461,018	\$1,125,001	\$5,336,018	\$1,642,037 ... \$9,029,998	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket
2016	\$6,045,517	\$1,190,002	\$4,855,515	\$1,276,034 ... \$8,434,996	computed
2017	\$5,365,514	\$1,222,502	\$4,143,012	\$816,028 ... \$7,469,995	computed; 1 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket

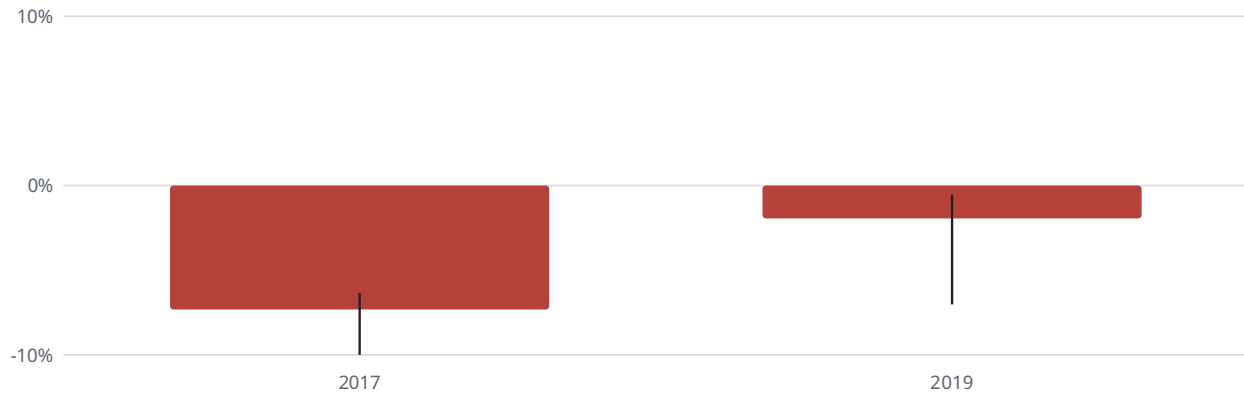
2018	\$5,116,512	\$990,002	\$4,126,510	\$938,024 ... \$7,314,996	computed
2019	\$4,763,511	\$925,001	\$3,838,510	\$797,022 ... \$6,879,998	computed; 2 Schedule A row(s) had the upper bound of the range lost in text extraction; completed from the fixed statutory bracket

- **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.

Limited data – not ranked. Only 2 comparable year-pair(s) could be computed (minimum 3 to rank). 6 annual filing(s) were usable (text-readable, validated OCR, or validated X-mark decoding) and 0 scanned/image-only filing(s) could not be used (older layouts failing validation, small amendments not integrated). See the method-per-year section below.

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
2014→2015	\$3,798,018	\$3,353,517	\$584,408	\$0	\$0	+3.7%	-7.7% ... +8.9%	-79% ... +87%	55%	excluded; not eligible: traced coverage 55% < 60%
2015→2016	\$3,386,018	\$2,970,516	\$38,310	\$32,500	\$130,002	-8.3%	-9.6% ... -7.7%	-83% ... +67%	53%	excluded; not eligible: traced coverage 53% < 60%
2016→2017	\$5,938,016	\$5,290,514	\$57,158	\$0	\$155,504	-7.3%	-10.5% ... -6.3%	-110% ... +96%	98%	counted
2017→2018	\$2,290,513	\$1,858,510	\$92,860	\$75,000	\$40,501	-16.3%	-18.8% ... -15.2%	-90% ... +58%	43%	excluded; not eligible: traced coverage 43% < 60%
2018→2019	\$4,791,510	\$4,438,510	\$50,054	\$0	\$210,007	-1.9%	-7.0% ... -0.5%	-116% ... +112%	94%	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
2014	10006866	House annual	5/15/2015	41	0	10006866.pdf 0370f060dac32e43625cf702b48e3cab50329f932e9b28eb134b39d961e82af5
2015	10010921	House annual	5/16/2016	39	1	10010921.pdf d550f9f35bcb27a3e47339e5e7ca7dc5b54ea41bad0d7aae028eb2a3c29fd47
2016	10016198	House annual	5/15/2017	37	0	10016198.pdf 24ea76d5564342c1433884d77854a36f94a206232559f78a74c91288fcb295de
2017	10021910	House annual	7/14/2018	34	1	10021910.pdf 27715071eca8d5354ead5e6b9e9c17d6a8d90414b8361f627cfd616166affc99
2018	10027168	House annual	5/15/2019	30	0	10027168.pdf 58cb39e9d51d5afe13c89de82bfa8766549a85a560d9e2a124d8581a97a1cc14
2019	10037206	House annual	8/11/2020	24	2	10037206.pdf f201d9c514a1456e29c2cfa0b47a1f083a71547911cc72137662725e05ba5fd7

Largest movers 2016→2017

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
BB&T Corporation (BBT) [ST]	—	held	\$250,001 - \$500,000	\$50,001 - \$100,000	\$0	\$75,000
Sterling Capital NC Intermediate Tax-Free (BBNTX) [MF]	—	held	\$100,001 - \$250,000	\$50,001 - \$100,000	\$0	\$0

General Electric Company (GE) [ST]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
BB&T Money Market Account [BA]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$0
Coca-Cola Company (KO) [ST]	—	held	\$15,001 - \$50,000	\$50,001 - \$100,000	\$0	\$0
Artisan Funds Midcap Value [MF]	—	held	\$15,001 - \$50,000	None	\$0	\$0
Harbor Fund International Fund (HAINX) [MF]	—	held	\$15,001 - \$50,000	None	\$0	\$0
Goldman Sachs Growth Opportunities Fund (GGOIX) [MF]	—	held	\$15,001 - \$50,000	None	\$0	\$0

Largest movers 2018→2019

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Chapel Hill, NC Bond [GS]	—	held	\$100,001 - \$250,000	None	\$0	\$0
The Travelers Companies, Inc. (TRV) [ST]	—	held	\$15,001 - \$50,000	None	\$0	\$0
BB&T Money Market Account [BA]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$0	\$0
Microsoft Corporation (MSFT) [ST]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$65,001
Coca-Cola Company (KO) [ST]	—	held	\$50,001 - \$100,000	\$15,001 - \$50,000	\$0	\$24,002
Chevron Corporation (CVX) [ST]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$16,001
Bristol-Myers Squibb Company (BMY) [ST]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$8,000
International Business Machines Corporation (IBM) [ST]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$8,000

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.