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GPO Member Guide)

Rep. Gregory F. Murphy (R-NC)

House · Republican (most recent term) · NC-3 · in Congress 2019–present ·
Bioguide ID M001210

Party history: R 2019–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
(a) Estimated net worth before entering office (report year 2019, the member's first year in office)	2019	\$8,921,051	\$19,780,526	\$30,640,000
(b) Latest net worth estimate	2025	\$7,341,042	\$16,565,520	\$25,789,999
(c) Estimated gain / loss, nominal dollars, 2019 → 2025 (6 years spanned)	2019– 2025	– \$23,298,958	– \$3,215,005	+ \$16,868,948

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
2019	\$19,780,526	\$0	\$19,780,526	\$8,921,051 ... \$30,640,000	computed
2020	\$17,371,024	\$375,000	\$16,996,023	\$6,812,047 ... \$27,179,999	computed
2021	\$21,588,024	\$1,125,001	\$20,463,024	\$7,611,049 ... \$33,314,998	computed
2022	\$21,915,022	\$1,125,001	\$20,790,021	\$7,880,044 ... \$33,699,998	computed
2023	\$20,046,522	\$1,125,001	\$18,921,522	\$7,623,045 ... \$30,219,998	computed

2024	\$22,640,522	\$1,125,001	\$21,515,521	\$8,391,044 ... computed \$34,639,998
2025	\$17,315,521	\$750,000	\$16,565,520	\$7,341,042 ... computed \$25,789,999

- **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.)

-4.1%

SIMPLE AVERAGE OF
YEARS

-3.6%

YEARS ESTIMATED

5

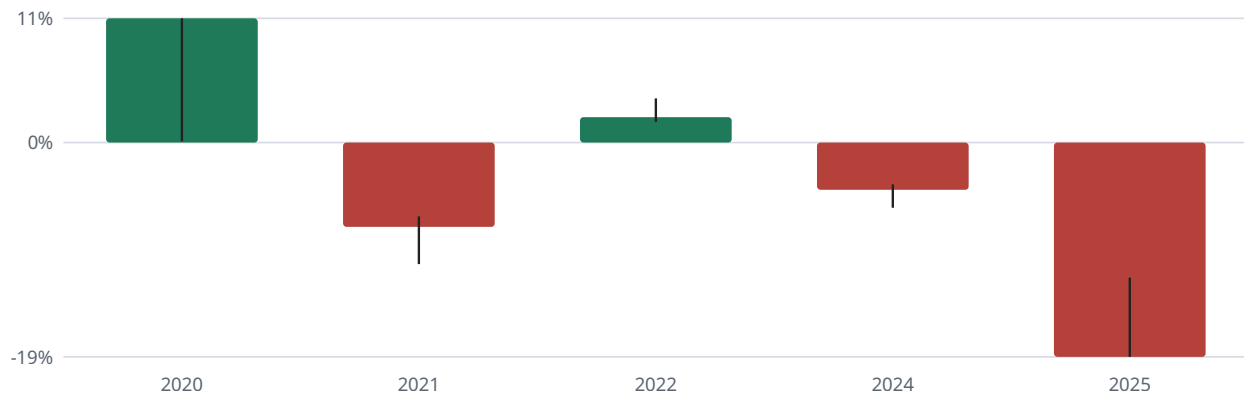
BEST / WORST
SINGLE YEAR

2020 +11%

2025 -19%

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): -5.2% to -3.8%. 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	ST fla
2019→2020	\$16,565,523	\$14,107,020	\$630,503	\$4,681,506	\$8,375,005	+11.3%	+0.1% ... +14.7%	-137% ... +160%	84%	co
2020→2021	\$14,339,021	\$14,947,021	\$92,254	\$1,835,510	\$40,501	-7.6%	-11.0% ... -6.7%	-126% ... +111%	83%	co
2021→2022	\$19,502,015	\$19,602,514	\$55,503	\$1,008,002	\$1,300,002	+2.3%	+1.9% ... +4.0%	-122% ... +126%	90%	co
2022→2023	\$5,668,511	\$7,593,012	\$53,604	\$657,502	\$250,001	+27.7%	+23.7% ... +40.9%	-97% ... +152%	26%	ex no eli tra co 26 60
2023→2024	\$15,482,518	\$15,683,019	\$62,354	\$1,489,506	\$565,003	-4.3%	-5.9% ... -3.8%	-118% ... +109%	77%	co
2024→2025	\$22,565,522	\$17,315,521	\$634,454	\$425,002	\$657,004	-19.4%	-21.4% ... -12.2%	-120% ... +81%	100%	co

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
2019	10054965	House amendment	6/3/2023	54	0	10054965.pdf c07522c110a41c6bc0022c6aa7de94149069ba93179313b5aaae7ba84928caf6
2020	10054964	House amendment	6/3/2023	62	0	10054964.pdf 1c8e86e51a9092ae0bae2fbba948d7fb9a113903bfd3747e6bf535d0cf50d72d
2021	10077378	House amendment	5/11/2026	51	0	10077378.pdf b42c297bf12f102a9c2a5571b5f31cb8192792682d8cb960b40f2ddc8b2ab29f
2022	10077380	House amendment	5/11/2026	53	0	10077380.pdf b7dd2d280890fb3fecf545a7d43d819d306324db9864e8a4ce5484ec68d4913e
2023	10077382	House amendment	5/11/2026	49	0	10077382.pdf 45d5d61064d864aec810f4214ee33c83e2002ca10db1166df50ee813e8a16bf1
2024	10077383	House amendment	5/11/2026	46	0	10077383.pdf b29c225dbc33d3fb219c33827579240f6f727e13dc2867194ec8f72b1cbb7de9
2025	10075847	House annual	5/11/2026	46	0	10075847.pdf b2cddb231bfcfa4a2695c726ba3f85ddf22fa90f9c54922339a40dcde8d8b913

Largest movers 2021→2022

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
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Vanguard Mun BD Tax Exempt Bond Index ETF [EF]	JT	new	—	\$500,001 - \$1,000,000	\$75,000	\$0
Vanguard Total Bond Market ETF [EF]	—	held	\$500,001 - \$1,000,000	None	\$0	\$175,000
Vanguard Short Term Tax Exempt Admiral [MF]	JT	new	—	\$500,001 - \$1,000,000	\$375,000	\$0
Vanguard Long Term Tax Exempt Admiral CL [MF]	JT	held	\$100,001 - \$250,000	None	\$0	\$375,000
Vanguard Extended Market Index Admiral [MF]	JT	held	\$100,001 - \$250,000	None	\$0	\$0
Vanguard Prime Money Market Fund [BA]	JT	held	\$100,001 - \$250,000	\$1,001 - \$15,000	\$0	\$0
Vanguard Federal Money Market Fund [BA]	JT	held	\$50,001 - \$100,000	\$100,001 - \$250,000	\$0	\$0
Vanguard Ltd Term Tax Exempt Admiral CL [MF]	JT	held	\$15,001 - \$50,000	None	\$0	\$0

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Vanguard IRA ⇒ Vanguard Total International Bond ETF (BNDX) [EF]	—	held	\$500,001 - \$1,000,000	\$500,001 - \$1,000,000	\$750,000	\$0
Vanguard Ultra-Short-Term Tax-Exempt Fund Admiral Shares (VWSUX) [MF]	JT	held	\$250,001 - \$500,000; \$250,001 - \$500,000	\$100,001 - \$250,000	\$0	\$0
Vanguard Extended Market ETF (VXF) [EF]	JT	held	\$100,001 - \$250,000	\$250,001 - \$500,000	\$0	\$0
Vanguard Total Stock Market ETF (VTI) [EF]	—	held	\$100,001 - \$250,000	\$250,001 - \$500,000	\$0	\$0
Vanguard IRA ⇒ Vanguard Global Credit Bond Fund Admiral Shares (VGCAX) [MF]	—	held	None	\$100,001 - \$250,000	\$0	\$0
Vanguard Limited-Term Tax-Exempt Fd Admiral Shs (VMLUX) [MF]	—	new	—	\$100,001 - \$250,000	\$350,001	\$0
Vanguard Mega Cap ETF (MGC) [EF]	JT	held	\$500,001 - \$1,000,000	\$500,001 - \$1,000,000	\$0	\$107,501

Vanguard IRA ⇒ Vanguard Total Bond Market ETF (BND) [EF]	—	held	\$500,001 - \$1,000,000	\$500,001 - \$1,000,000	\$99,002	\$0
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Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Greenville Urology Clinic [OL]	—	held	\$1,000,001 - \$5,000,000	\$100,001 - \$250,000	\$0	\$0
Condominium [RP]	JT	held	\$1,000,001 - \$5,000,000	\$500,001 - \$1,000,000	\$0	\$0
Vanguard Intermediate-Term Tax-Exempt Fd Admiral Shs (VWIUX) [MF]	JT	held	\$250,001 - \$500,000	\$500,001 - \$1,000,000	\$0	\$0
Vanguard Mega Cap ETF (MGC) [EF]	JT	held	\$500,001 - \$1,000,000	\$50,001 - \$100,000	\$0	\$375,000
Vanguard Roth IRA ⇒ Vanguard Intermediate-Term Investment Grade Fund Admiral Shrs (VFIDX)	—	held	\$100,001 - \$250,000	\$250,001 - \$500,000	\$0	\$0
Vanguard Long-Term Tax-Exempt Fd Admiral Shs (VWLUX) [MF]	JT	held	\$250,001 - \$500,000	\$250,001 - \$500,000	\$175,000	\$0
Vanguard Tax-Managed Capital Appreciation Fund Admiral Shares (VTCLX) [MF]	JT	held	\$50,001 - \$100,000	None	\$0	\$175,000
Discover Bank [BA]	—	held	\$100,001 - \$250,000	\$50,001 - \$100,000	\$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 $\pm 100\%$.
- 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.