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Rep. Frank A. LoBiondo (R-NJ)

Served: House 1995–2019 Former member – left office 2019

House · Republican (most recent term) · NJ-2 · in Congress 1995–2019 · Bioguide ID L000554

Data current through 2026-10-19 (latest filing date seen in the official sources: 2026-10-16) · report last updated 2026-10-19. A report is rebuilt only when new or changed source data affects it; the site-wide source check date is on the Methodology page.

Party history: R 1995–2019. 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 1995	2013	– $964,925	**$130,036**	$1,224,997
(b) Latest net worth estimate	2017	– $594,884	**$703,057**	$2,000,998
(c) Estimated gain / loss, nominal dollars, 2013 → 2017 (4 years spanned)	2013–2017	– $1,819,881	+ **$573,021**	+ $2,965,923

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.**

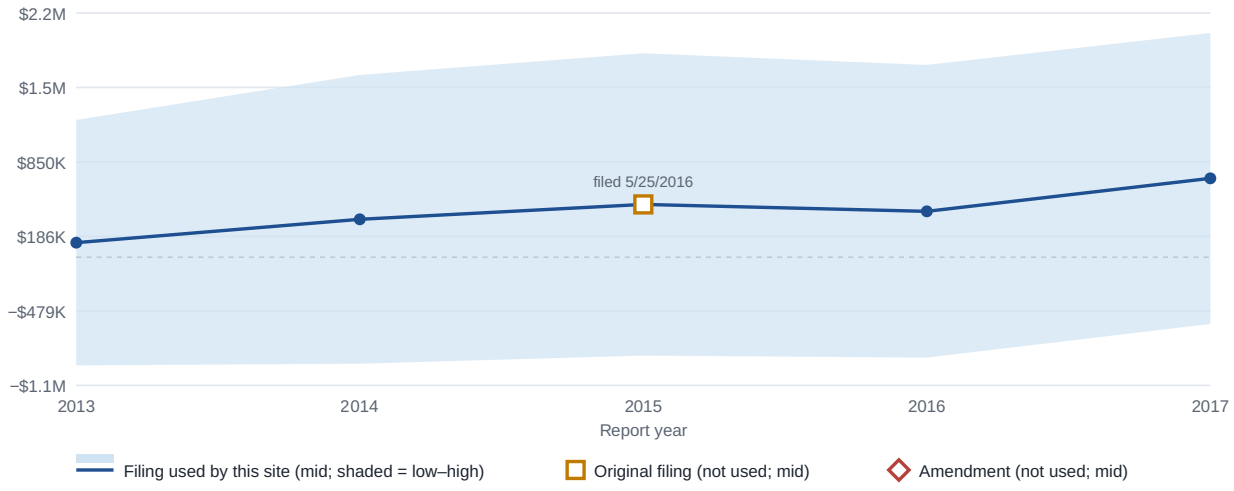
Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low ... High	Status / flags
2013	$1,130,038	$1,000,002	**$130,036**	−$964,925 ... $1,224,997	computed
2014	$1,338,553	$1,000,002	**$338,552**	−$949,894 ... $1,626,997	computed
2015	$1,471,553	$1,000,002	**$471,552**	−$876,894 ... $1,819,997	computed
2016	$1,409,553	$1,000,002	**$409,552**	−$895,894 ... $1,714,997	computed

2017	$1,528,058	$825,001	**$703,057**	−$594,884 … $2,000,998	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.

Net worth by filing (every annual report and amendment)



Report year	DocID	Filed	Type	Net worth low … high (mid)	Used by this site	Note
2008	8135910	5/13/2008	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2009	8140271	5/13/2009	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2010	8147720	6/15/2010	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed

2010	8203339	7/14/2011	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2011	8203346	7/14/2011	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2011	8206491	7/2/2012	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2012	8205577	5/15/2012	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2012	9102214	7/2/2012	Amendment	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2013	8212728	7/31/2013	Original	not computed	no	scanned (image-only) filing: values not machine-readable, net worth not computed
2013	10003541	7/29/2014	Original	−$964,925 … $1,224,997 ($130,036)	yes	
2014	10008333	8/4/2015	Original	−$949,894 … $1,626,997 ($338,552)	yes	
2015	10010261	5/25/2016	Original	−$876,894 … $1,819,997 ($471,552)	no	
2015	10013350	7/19/2016	Amendment	−$876,894 … $1,819,997 ($471,552)	yes	
2016	10016017	5/17/2017	Original	−$895,894 … $1,714,997 ($409,552)	yes	
2017	10020985	5/7/2018	Original	−$594,884 … $2,000,998 ($703,057)	yes	

Every annual report and amendment on record for this member is listed. Net worth is computed for each filing with the same rules as above. For each report year the site uses one filing (the most recently filed one whose Schedule A is at least 40% as long as the longest filing for that year; electronic filings take precedence over scanned ones); the others are shown for comparison only and do not affect any figure or ranking. Scanned (image-only) filings are listed but not computed. Senate paper reports are not listed.

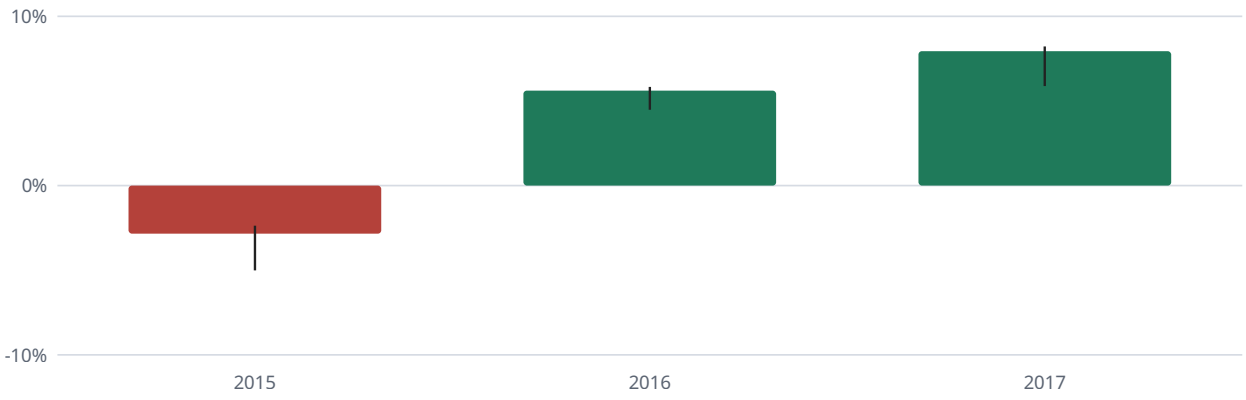
Read this first. Members report asset values only as *ranges* (e.g. "$15,001 – $50,000"), never exact dollars. Every figure below is an **estimate** computed from range midpoints, not a measured return. Figures cannot be interpreted as investment performance, and they do not show wrongdoing or skill. 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.)	SIMPLE AVERAGE OF YEARS	YEARS ESTIMATED	BEST / WORST SINGLE YEAR
+3.5%	**+3.6%**	**3**	**2017 +8%** **2015 -3%**

Reliability flags: few years (3).

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +1.7% 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	Status / flags

2013→2014	$487,505	$568,507	$20,403	$40,002	$0	+12.6%	+11.8% … +14.8%	-104% … +129%	43%	excluded; not eligible: traced coverage 43% < 60%; many new/ exited positions
2014→2015	$1,009,532	$952,531	$20,302	$0	$8,000	-2.8%	-5.0% … -2.4%	-131% … +125%	75%	counted
2015→2016	$1,439,551	$1,321,548	$30,202	$8,000	$176,510	+5.6%	+4.5% … +5.8%	-134% … +146%	98%	counted
2016→2017	$1,018,550	$969,046	$10,402	$0	$120,008	+7.9%	+5.9% … +8.2%	-152% … +168%	72%	counted

Filings used

Each annual-report year uses one filing (most recently filed version among originals/amendments whose Schedule A row count is ≥ 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	10003541	House annual	7/29/2014	80	0	10003541.pdf d860453821bbd2a00b69e5d94fa934b7eb62bc0bda6de10af31152bc4df8f4c9
2014	10008333	House annual	8/4/2015	108	0	10008333.pdf 41ac09da7a425ab82fe934411cfc2486c1c1b5936c3b5122c6b949759c44b00d
2015	10013350	House amendment	7/19/2016	109	0	10013350.pdf a95f1cb8851ababf0ee4572d32839dd6274f3b42ad547c351f7f2976b11830c6

2016	10016017	House annual	5/17/2017	114	0	10016017.pdf 3822933b29d56e1d48fea79baa3155b69f0d8d88d71bb128fb31b63242e14770
2017	10020985	House annual	5/7/2018	127	0	10020985.pdf 7abfad1fa445b55ae3f32bb6ffc24a2946e0024703e7d3fc0d9df720c3beb835

Largest movers 2014→2015

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Wells Fargo (IRA) ⇒ Templeton Income Tr Global Bd Fd Advisor Cl (TGBAX)	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Wells Fargo (IRA) ⇒ Pimco Unconstrained Bd Fund Cl Inst'l (PFIUX)	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Wells Fargo (IRA) ⇒ General Dynamics Corporation (GD)	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Congressional Federal Credit Union	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Wells Fargo (IRA) ⇒ Pepsico, Inc. (PEP)	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Wells Fargo (IRA) ⇒ AFLAC Incorporated (AFL)	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Wells Fargo (IRA) ⇒ United Technologies Corporation (UTX)	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0
Wells Fargo (IRA) ⇒ Procter & Gamble Company (PG)	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$0

Largest movers 2015→2016

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
TD Bank (Checking #4009)	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Wells Fargo (IRA) ⇒ Wells Fargo Money Market	—	held	$1,001 - $15,000	$15,001 - $50,000	$0	$0
Wells Fargo (IRA) ⇒ General Dynamics Corporation (GD)	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$8,000

Wells Fargo (IRA) ⇒ Microsoft Corporation (MSFT)	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$8,000
Wells Fargo (IRA) ⇒ Eversource Energy (ES)	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$8,000
Wells Fargo (IRA) ⇒ Nordstrom, Inc. (JWN)	—	held	$1,001 - $15,000	None	$0	$0
Wells Fargo (IRA) ⇒ WEC Energy Group, Inc. (WEC)	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$8,000
Wells Fargo (IRA) ⇒ NextEra Energy, Inc. (NEE)	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$8,000

Largest movers 2016→2017

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
TD Bank (Checking #4009) [BA]	—	held	$1,001 - $15,000	$15,001 - $50,000	$0	$0
Wells Fargo (IRA) ⇒ Wells Fargo Money Market [BA]	—	held	$15,001 - $50,000	$1,001 - $15,000	$0	$0
Wells Fargo-9761 (Spousal IRA) ⇒ SCANA Corporation (SCG) [ST]	SP	held	$1,001 - $15,000	None	$0	$0
Wells Fargo (IRA) ⇒ General Dynamics Corporation (GD) [ST]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$8,000
Wells Fargo (IRA) ⇒ Pepsico, Inc. (PEP) [ST]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$8,000
Silver State Schools FCU (Savings #01) [BA]	SP	held	$1,001 - $15,000	None	$0	$0
Wells Fargo (IRA) ⇒ Microsoft Corporation (MSFT) [ST]	—	held	$1,001 - $15,000	$1,001 - $15,000	$0	$8,000
Wells Fargo-9761 (Spousal IRA) ⇒ Kellogg Company (K) [ST]	SP	held	$1,001 - $15,000	None	$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.