Package ‘boe’

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Title Download Data from the 'Bank of England' Statistical Database

Version 0.2.0

Description Provides functions to download and tidy statistical data published by the 'Bank of England' <https://www.bankofengland.co.uk>. Covers Bank Rate, 'SONIA', gilt yields, exchange rates, mortgage rates, mortgage approvals, consumer credit, and money supply. Series are fetched from the 'Bank of England Interactive Statistical Database' using its CSV endpoint. Data is cached locally between sessions.

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`boe_bank_rate` *Download Bank of England Bank Rate history*

Description

Downloads the official Bank Rate (base interest rate) set by the Monetary Policy Committee. Available as a daily series from January 1975.

Usage

```
boe_bank_rate(
  from = "1975-01-02",
  to = Sys.Date(),
  frequency = c("daily", "monthly"),
  cache = TRUE
)
```

Arguments

`from`	Date or character (YYYY-MM-DD). Start date. Defaults to `"1975-01-02"`.
`to`	Date or character (YYYY-MM-DD). End date. Defaults to today.
`frequency`	Character. One of `"daily"` (default) or `"monthly"` (monthly average).
`cache`	Logical. Use cached data if available (default `TRUE`).

Value

A data frame with columns:

date Date. Observation date.

rate_pct Numeric. Bank Rate (percent).

Source

https://www.bankofengland.co.uk/boeapps/database/

See Also

Other interest rates: boe_curve(), boe_sonia(), boe_yield_curve()

Examples

```
op <- options(boe.cache_dir = tempdir())
# Bank Rate since 2000
boe_bank_rate(from = "2000-01-01")

# Monthly average
boe_bank_rate(from = "2020-01-01", frequency = "monthly")
options(op)
```

---

boe_browse *Browse the BoE series catalogue*

Description

Returns the catalogue with optional category or frequency filters. Equivalent to boe_search(query = NULL, category, frequency) but framed as a browse / inspect action rather than a keyword search.

Usage

```
boe_browse(category = NULL, frequency = NULL)
```

Arguments

category	Character. Optional filter on the category column, one or more of "interest_rates", "exchange_rates", "mortgage_market", "consumer_credit", "monetary_aggregates".
frequency	Character. Optional filter on the frequency column, one or more of "daily", "monthly", "annual".

Value

A data frame with the same columns as boe_series.

See Also

boe_search(), boe_series

Other discovery: boe_search()

Examples

```
# The whole catalogue
nrow(boe_browse())

# All exchange rate series
boe_browse(category = "exchange_rates")

# All monthly series
boe_browse(frequency = "monthly")
```

---

boe_cache_info *Inspect the local BoE cache*

Description

Reports the cache directory, number of cached files, total size, and oldest / newest modification timestamps. Prints a short summary and returns the underlying values invisibly.

Usage

```
boe_cache_info()
```

Details

The cache directory defaults to `tools::R_user_dir("boe", "cache")` and can be overridden with `options(boe.cache_dir = ...)`.

Value

Invisibly, a list with elements:

path Character. Cache directory.

n_files Integer. Number of cached files.

total_size_bytes Numeric. Total size on disk (bytes).

oldest POSIXct. Modification time of oldest file (or NA if cache is empty).

newest POSIXct. Modification time of newest file (or NA if cache is empty).

See Also

clear_cache()

Examples

```
op <- options(boe.cache_dir = tempdir())
boe_cache_info()
options(op)
```

`boe_consumer_credit` *Download consumer credit outstanding*

Description

Downloads monthly outstanding amounts of consumer credit (total, credit cards, and other consumer credit). Seasonally adjusted. Available from April 1993.

Usage

```
boe_consumer_credit(
  type = c("total", "credit_card", "other"),
  from = "1993-04-01",
  to = Sys.Date(),
  cache = TRUE
)
```

Arguments

`type`	Character vector. One or more of `"total"`, `"credit_card"`, `"other"`. Defaults to all three.
`from`	Date or character (YYYY-MM-DD). Start date. Defaults to `"1993-04-01"`.
`to`	Date or character (YYYY-MM-DD). End date. Defaults to today.
`cache`	Logical. Use cached data if available (default `TRUE`).

Value

A data frame with columns:

date Date. End of month.

type Character. Credit type.

amount_gbp_m Numeric. Outstanding amount (millions of pounds).

Source

https://www.bankofengland.co.uk/boeapps/database/

See Also

Other credit and housing: `boe_mortgage_approvals()`, `boe_mortgage_rates()`

Examples

```
op <- options(boe.cache_dir = tempdir())
boe_consumer_credit(from = "2015-01-01")
options(op)
```

`boe_curve` *Download the BoE Anderson-Sleath fitted yield curves*

Description

Downloads the Bank of England's published fitted yield curves at all maturities (typically 0.5 to 25 or 40 years) using the Anderson and Sleath (2001) smoothing methodology. Returns the latest month's daily data covering the four published curves: nominal gilt, real (index-linked) gilt, implied inflation, and overnight index swap (OIS).

Usage

```
boe_curve(
  curve = c("nominal", "real", "inflation", "ois"),
  measure = c("spot", "forward"),
  cache = TRUE
)
```

Arguments

`curve`	Character. Which curve to fetch. One of `"nominal"`, `"real"`, `"inflation"`, or `"ois"`. Defaults to `"nominal"`.
`measure`	Character. `"spot"` (default) or `"forward"`.
`cache`	Logical. Use cached download if available and less than 24 hours old (default `TRUE`).

Details

Coverage is limited to the latest published month. Historical archive loading is planned for a subsequent release.

Requires the **readxl** package. The data is published as an Excel workbook inside a zip archive at https://www.bankofengland.co.uk/statistics/yield-curves.

Value

A `boe_tbl` data frame with columns:

date Date. Observation date.

maturity_years Numeric. Maturity in years.

rate_pct Numeric. Yield or implied rate (percent).

Source

https://www.bankofengland.co.uk/statistics/yield-curves

References

Anderson, N. and Sleath, J. (2001). New estimates of the UK real and nominal yield curves. *Bank of England Working Paper No. 126.* https://www.bankofengland.co.uk/working-paper/2001/new-estimates-of-the-uk-real-and-nominal-yield-curves

See Also

Other interest rates: `boe_bank_rate()`, `boe_sonia()`, `boe_yield_curve()`

Examples

```
if (requireNamespace("readxl", quietly = TRUE)) {
  op <- options(boe.cache_dir = tempdir())
  # Latest nominal spot curve at all maturities
  curve <- boe_curve(curve = "nominal", measure = "spot")
  head(curve)
  options(op)
}
```

---

boe_exchange_rate *Download sterling exchange rates*

Description

Downloads daily spot exchange rates for sterling against major currencies from the Bank of England. Most series available from January 1975.

Usage

```
boe_exchange_rate(
  currency = "USD",
  from = "1975-01-02",
  to = Sys.Date(),
  cache = TRUE
)
```

Arguments

`currency`	Character vector. One or more currency codes. Use `list_exchange_rates()` to see all available currencies. Defaults to `"USD"`.
`from`	Date or character (YYYY-MM-DD). Start date. Defaults to `"1975-01-02"`.
`to`	Date or character (YYYY-MM-DD). End date. Defaults to today.
`cache`	Logical. Use cached data if available (default `TRUE`).

Value

A data frame with columns:

date Date. Observation date.

currency Character. Currency code (e.g. "USD").

rate Numeric. Units of foreign currency per GBP.

Source

https://www.bankofengland.co.uk/boeapps/database/

See Also

Other exchange rates: list_exchange_rates()

Examples

```
op <- options(boe.cache_dir = tempdir())
# GBP/USD since 2020
boe_exchange_rate("USD", from = "2020-01-01")

# Multiple currencies
boe_exchange_rate(c("USD", "EUR", "JPY"), from = "2020-01-01")
options(op)
```

---

boe_get — *Fetch any series from the Bank of England Statistical Database*

Description

The core data retrieval function. Fetches one or more series by their BoE series codes and returns a tidy data frame. Use this when the convenience functions (e.g. boe_bank_rate(), boe_exchange_rate()) do not cover the series you need.

Usage

```
boe_get(series_codes, from = "1960-01-01", to = Sys.Date(), cache = TRUE)
```

Arguments

series_codes	Character vector of one or more BoE series codes.
from	Date or character (YYYY-MM-DD). Start date. Defaults to "1960-01-01".
to	Date or character (YYYY-MM-DD). End date. Defaults to today.
cache	Logical. Use cached data if available (default TRUE).

Details

Series codes can be found via the Bank of England Interactive Statistical Database at https://www.bankofengland.co.uk/boeapps/database/.

Value

A data frame with columns:

date Date. Observation date.

code Character. BoE series code.

value Numeric. Observation value.

Source

https://www.bankofengland.co.uk/boeapps/database/

See Also

Other data access: clear_cache()

Examples

```
op <- options(boe.cache_dir = tempdir())
# Bank Rate since 2000
boe_get("IUDBEDR", from = "2000-01-01")

# Multiple series
boe_get(c("IUDBEDR", "IUDSOIA"), from = "2020-01-01")
options(op)
```

---

boe_money_supply *Download M4 money supply*

Description

Downloads monthly M4 (broad money) amounts outstanding from the Bank of England. Available from June 1982.

Usage

```
boe_money_supply(
  from = "1982-06-01",
  to = Sys.Date(),
  seasonally_adjusted = TRUE,
  cache = TRUE
)
```

Arguments

`from`	Date or character (YYYY-MM-DD). Start date. Defaults to `"1982-06-01"`.
`to`	Date or character (YYYY-MM-DD). End date. Defaults to today.
`seasonally_adjusted`	Logical. Return seasonally adjusted series (default `TRUE`) or non-seasonally adjusted (`FALSE`).
`cache`	Logical. Use cached data if available (default `TRUE`).

Value

A data frame with columns:

date Date. End of month.

amount_gbp_m Numeric. M4 amounts outstanding (millions of pounds).

Source

https://www.bankofengland.co.uk/boeapps/database/

Examples

```
op <- options(boe.cache_dir = tempdir())
boe_money_supply(from = "2000-01-01")
options(op)
```

---

boe_mortgage_approvals

Download mortgage approvals for house purchase

Description

Downloads the monthly count of mortgage approvals for house purchase, a widely watched leading indicator of housing market activity. Available from April 1993.

Usage

```
boe_mortgage_approvals(
  from = "1993-04-01",
  to = Sys.Date(),
  seasonally_adjusted = TRUE,
  cache = TRUE
)
```

Arguments

`from`	Date or character (YYYY-MM-DD). Start date. Defaults to `"1993-04-01"`.
`to`	Date or character (YYYY-MM-DD). End date. Defaults to today.
`seasonally_adjusted`	Logical. Return seasonally adjusted series (default `TRUE`) or non-seasonally adjusted (`FALSE`).
`cache`	Logical. Use cached data if available (default `TRUE`).

Value

A data frame with columns:

date Date. End of month.

approvals Numeric. Number of mortgage approvals.

Source

https://www.bankofengland.co.uk/boeapps/database/

See Also

Other credit and housing: `boe_consumer_credit()`, `boe_mortgage_rates()`

Examples

```
op <- options(boe.cache_dir = tempdir())
boe_mortgage_approvals(from = "2015-01-01")
options(op)
```

---

boe_mortgage_rates *Download quoted mortgage interest rates*

Description

Downloads monthly quoted (advertised) mortgage rates from the Bank of England, including fixed-rate products and the standard variable rate (SVR). Available from January 1995.

Usage

```
boe_mortgage_rates(
  type = c("2yr_fixed", "3yr_fixed", "5yr_fixed", "svr"),
  from = "1995-01-01",
  to = Sys.Date(),
  cache = TRUE
)
```

Arguments

type	Character vector. One or more of "2yr_fixed", "3yr_fixed", "5yr_fixed", "svr". Defaults to all four.
from	Date or character (YYYY-MM-DD). Start date. Defaults to "1995-01-01".
to	Date or character (YYYY-MM-DD). End date. Defaults to today.
cache	Logical. Use cached data if available (default TRUE).

Value

A data frame with columns:

date Date. End of month.

type Character. Mortgage product type.

rate_pct Numeric. Quoted rate (percent).

Source

https://www.bankofengland.co.uk/boeapps/database/

See Also

Other credit and housing: boe_consumer_credit(), boe_mortgage_approvals()

Examples

```
op <- options(boe.cache_dir = tempdir())
# All mortgage rate types since 2015
boe_mortgage_rates(from = "2015-01-01")

# 2-year fixed only
boe_mortgage_rates(type = "2yr_fixed", from = "2020-01-01")
options(op)
```

---

boe_mpc_decisions *Bank Rate decision history*

Description

Returns the history of Monetary Policy Committee decisions to change Bank Rate, derived from the daily Bank Rate series. Each row is one rate-change event, showing the effective date, the new rate, the previous rate, and the change in basis points. Holds (meetings where the rate was unchanged) are not included; for the full meeting-level record including holds, see boe_mpc_votes().

Usage

```
boe_mpc_decisions(from = "1997-06-06", to = Sys.Date(), cache = TRUE)
```

Arguments

`from`	Date or character. Start date. Defaults to `"1997-06-06"` (the first MPC meeting).
`to`	Date or character. End date. Defaults to today.
`cache`	Logical. Use cached Bank Rate data if available (default `TRUE`).

Value

A `boe_tbl` data frame with columns:

date Date. Effective date of the rate change.

new_rate_pct Numeric. Bank Rate after the decision (percent).

prev_rate_pct Numeric. Bank Rate before the decision (percent).

change_bps Integer. Change in basis points (positive = hike, negative = cut).

direction Character. `"hike"` or `"cut"`.

Source

Derived from BoE series `IUDBEDR` (daily Bank Rate). See https://www.bankofengland.co.uk/monetary-policy.

See Also

`boe_bank_rate()`, `boe_mpc_votes()`

Other monetary policy: `boe_mpc_votes()`, `boe_mpr_forecasts()`

Examples

```
op <- options(boe.cache_dir = tempdir())
# All MPC decisions since the global financial crisis
boe_mpc_decisions(from = "2007-01-01")

# Just decisions in 2024 to date
boe_mpc_decisions(from = "2024-01-01")
options(op)
```

boe_mpc_votes *Monetary Policy Committee voting history*

Description

Downloads the Bank of England's published MPC voting record and returns it in long format. Each row is one (meeting, member) pair showing the rate the member voted for and whether that constituted a dissent from the committee's decision.

Usage

```
boe_mpc_votes(cache = TRUE)
```

Arguments

cache	Logical. Use cached download if less than 24 hours old (default TRUE). The voting workbook is small (~110 KB).

Details

Coverage runs from the first MPC meeting in June 1997 through the most recent published minutes. Both current and past committee members are included.

Requires the **readxl** package.

Value

A boe_tbl data frame with columns:

date Date. Meeting date.

member Character. MPC member name.

member_vote_pct Numeric. The Bank Rate the member voted for (percent).

decision_pct Numeric. The committee's decision (percent).

dissent Logical. TRUE if the member's vote differed from the committee decision.

Source

https://www.bankofengland.co.uk/monetary-policy

See Also

boe_mpc_decisions()

Other monetary policy: boe_mpc_decisions(), boe_mpr_forecasts()

Examples

```
if (requireNamespace("readxl", quietly = TRUE)) {
  op <- options(boe.cache_dir = tempdir())
  votes <- boe_mpc_votes()

  # Recent dissents
  recent <- subset(votes, dissent & date >= as.Date("2024-01-01"))
  head(recent)

  options(op)
}
```

`boe_mpr_forecasts` *Monetary Policy Report forecast data*

Description

Downloads the Bank of England's Monetary Policy Report (MPR) and parses headline projections from the Projections Databank workbook. Returns a long-format data frame where each row is one (publication date, forecast horizon, series) triple.

Usage

```
boe_mpr_forecasts(
  series = c("cpi_inflation", "gdp_growth", "gdp_level", "unemployment", "bank_rate"),
  month = NULL,
  year = NULL,
  cache = TRUE
)
```

Arguments

`series`	Character vector. One or more of: `"cpi_inflation"`, `"gdp_growth"`, `"gdp_level"`, `"unemployment"`, `"bank_rate"`. Defaults to all five.
`month`	Character. `"february"`, `"may"`, `"august"`, or `"november"`. If `NULL`, the most recent quarterly release is used.
`year`	Integer. MPR year, 2019 or later. If `NULL`, the most recent quarterly release is used.
`cache`	Logical. Use cached download if available (default `TRUE`). Older releases never change so the cache never expires; the latest release is refreshed if older than 24 hours.

Details

Coverage runs quarterly from November 2019 (when the report was renamed from Inflation Report) to the latest published release.

Requires the **readxl** package. The MPR is published as a zip archive containing a Projections Databank workbook plus chart data and slides; this function only reads the projection sheets.

Each row of a projection sheet is one MPR publication; columns are forecast quarters. The same publication therefore contributes multiple rows here, one per forecast horizon.

Value

A `boe_tbl` data frame with columns:

date Date. Publication date of the MPR (start of quarter the report covers).

horizon Character. Forecast horizon label (e.g. `"2026 Q1"`).

horizon_date Date. Start of the forecast quarter.

series Character. Series identifier (e.g. `"cpi_inflation"`).

value Numeric. Forecast value (percent for rates and growth; index for `gdp_level`).

Older releases

Pre-2025 MPRs are packaged differently and do not contain a single "Projections Databank" workbook. This function targets the post-2025 format and may error on older releases.

Source

https://www.bankofengland.co.uk/monetary-policy

See Also

`boe_mpc_decisions()`, `boe_mpc_votes()`

Other monetary policy: `boe_mpc_decisions()`, `boe_mpc_votes()`

Examples

```
if (requireNamespace("readxl", quietly = TRUE)) {
  op <- options(boe.cache_dir = tempdir())

  # Latest CPI inflation projections
  cpi <- boe_mpr_forecasts(series = "cpi_inflation")
  head(cpi)

  options(op)
}
```

boe_search — *Search the BoE series catalogue*

Description

Filters the boe_series catalogue by keyword and optional category and frequency. Useful for finding a series code without leaving R. Equivalent to a `grepl` against the title and code columns.

Usage

```
boe_search(query = NULL, category = NULL, frequency = NULL)
```

Arguments

`query`	Character. Keyword(s) to match against the `title` and `code` columns. Case-insensitive substring match. If `NULL`, returns all rows (subject to other filters).
`category`	Character. Optional filter on the `category` column, one or more of `"interest_rates"`, `"exchange_rates"`, `"mortgage_market"`, `"consumer_credit"`, `"monetary_aggregates"`.
`frequency`	Character. Optional filter on the `frequency` column, one or more of `"daily"`, `"monthly"`, `"annual"`.

Value

A data frame with the same columns as boe_series, restricted to matching rows.

See Also

`boe_browse()`, boe_series

Other discovery: `boe_browse()`

Examples

```
# Find mortgage-related series
boe_search("mortgage")

# All daily interest-rate series
boe_search(category = "interest_rates", frequency = "daily")

# Locate the Bank Rate code
boe_search("bank rate")
```

boe_series — *Catalogue of BoE series wrapped by this package*

Description

A reference data frame of Bank of England Statistical Database series codes for which the package provides a named convenience function. Used by `boe_search()` and `boe_browse()`.

Usage

```
boe_series
```

Format

A data frame with 8 columns:

code Character. BoE series code (e.g. `"IUDBEDR"`).

title Character. Human-readable description.

category Character. Topic grouping. One of `"interest_rates"`, `"exchange_rates"`, `"mortgage_market"`, `"consumer_credit"`, `"monetary_aggregates"`.

frequency Character. Native publication frequency (`"daily"`, `"monthly"`, `"annual"`).

unit Character. Unit of measurement (`"percent"`, `"millions_gbp"`, `"currency_per_gbp"`, `"index"`, `"count"`).

start_date Date. Earliest available observation date.

seasonal_adjustment Character or `NA`. `"SA"`, `"NSA"`, or `NA` if not applicable.

helper Character. Convenience function in the package that wraps the series.

Source

https://www.bankofengland.co.uk/boeapps/database/

Examples

```
head(boe_series)
table(boe_series$category)
```

boe_sonia — *Download SONIA interest rate*

Description

Downloads the Sterling Overnight Index Average (SONIA), the risk-free reference rate for sterling markets. Available daily from January 1997.

Usage

```
boe_sonia(
  from = "1997-01-02",
  to = Sys.Date(),
  frequency = c("daily", "monthly", "annual"),
  cache = TRUE
)
```

Arguments

`from`	Date or character (YYYY-MM-DD). Start date. Defaults to `"1997-01-02"`.
`to`	Date or character (YYYY-MM-DD). End date. Defaults to today.
`frequency`	Character. One of `"daily"` (default), `"monthly"` (monthly average), or `"annual"` (annual average).
`cache`	Logical. Use cached data if available (default `TRUE`).

Value

A data frame with columns:

date Date. Observation date.

rate_pct Numeric. SONIA rate (percent).

Source

https://www.bankofengland.co.uk/boeapps/database/

See Also

Other interest rates: `boe_bank_rate()`, `boe_curve()`, `boe_yield_curve()`

Examples

```
op <- options(boe.cache_dir = tempdir())
boe_sonia(from = "2020-01-01")
options(op)
```

boe_yield_curve *Download UK gilt yields*

Description

Downloads nominal or real gilt yields at specified maturities from the Bank of England yield curve data. Nominal par yields are available daily from late 1993; real zero-coupon yields from 1985.

Usage

```
boe_yield_curve(
  from = "2000-01-01",
  to = Sys.Date(),
  maturity = c("5yr", "10yr", "20yr"),
  type = c("nominal", "real"),
  measure = c("par_yield", "zero_coupon"),
  cache = TRUE
)
```

Arguments

`from`	Date or character (YYYY-MM-DD). Start date.
`to`	Date or character (YYYY-MM-DD). End date. Defaults to today.
`maturity`	Character vector. One or more of `"5yr"`, `"10yr"`, `"20yr"`. Defaults to all three.
`type`	Character. `"nominal"` (default) or `"real"`.
`measure`	Character. `"par_yield"` (default, nominal only) or `"zero_coupon"`.
`cache`	Logical. Use cached data if available (default `TRUE`).

Value

A data frame with columns:

date Date. Observation date.

maturity Character. Maturity label (e.g. `"5yr"`).

yield_pct Numeric. Yield (percent).

Source

https://www.bankofengland.co.uk/boeapps/database/

See Also

Other interest rates: `boe_bank_rate()`, `boe_curve()`, `boe_sonia()`

Examples

```
op <- options(boe.cache_dir = tempdir())
# 10-year nominal gilt yield since 2020
boe_yield_curve(from = "2020-01-01", maturity = "10yr")

# Full nominal curve
boe_yield_curve(from = "2020-01-01")

# Real yields
boe_yield_curve(from = "2020-01-01", type = "real", measure = "zero_coupon")
options(op)
```

`clear_cache` *Clear locally cached Bank of England data*

Description

Removes cached data files downloaded from the Bank of England.

Usage

```
clear_cache(max_age_days = NULL)
```

Arguments

`max_age_days`	Numeric or `NULL`. If specified, only removes files older than this many days. If `NULL` (the default), removes all cached files.

Value

Invisibly returns the number of files removed.

See Also

Other data access: `boe_get()`

Examples

```
op <- options(boe.cache_dir = tempdir())
# Remove files older than 7 days
clear_cache(max_age_days = 7)

# Remove everything
clear_cache()
options(op)
```

list_exchange_rates *List available exchange rate currencies*

Description

Returns a data frame of currency codes and descriptions available from the Bank of England exchange rate series.

Usage

```
list_exchange_rates()
```

Value

A data frame with columns:

currency Character. ISO currency code.

description Character. Currency name.

boe_code Character. BoE series code.

See Also

Other exchange rates: `boe_exchange_rate()`

Examples

```
list_exchange_rates()
```

print.boe_tbl *Print method for boe_tbl*

Description

Adds a one-line provenance header above the data frame body. The header summarises the request: number of series (and codes if few), observation count, date range, frequency, and any vintage tag.

Usage

```
## S3 method for class 'boe_tbl'
print(x, ...)
```

Arguments

`x`	A `boe_tbl`.
`...`	Passed to the underlying `print.data.frame` method.

Value

x, invisibly.

Examples

```
op <- options(boe.cache_dir = tempdir())
x <- boe_bank_rate(from = "2020-01-01", frequency = "monthly")
print(x)
options(op)
```

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