

# Package ‘boe’

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

**Version** 0.1.0

**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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**Encoding** UTF-8

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**Imports** cli (>= 3.6.0), httr2 (>= 1.0.0), tools

**Suggests** testthat (>= 3.0.0), ggplot2, scales

**Config/testthat/edition** 3

**URL** <https://github.com/charlescoverdale/boe>

**BugReports** <https://github.com/charlescoverdale/boe/issues>

**Depends** R (>= 4.1.0)

**NeedsCompilation** no

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boe_bank_rate	<i>Download Bank of England Bank Rate history</i>
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### 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/>

## Examples

```
# Bank Rate since 2000
boe_bank_rate(from = "2000-01-01")

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

---

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/>

**Examples**

```
boe_consumer_credit(from = "2015-01-01")
```

---

boe_exchange_rate	<i>Download sterling exchange rates</i>
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**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 <a href="#">list_exchange_rates()</a> 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/>

## Examples

```
# 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")
```

---

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

<code>series_codes</code>	Character vector of one or more BoE series codes.
<code>from</code>	Date or character (YYYY-MM-DD). Start date. Defaults to "1960-01-01".
<code>to</code>	Date or character (YYYY-MM-DD). End date. Defaults to today.
<code>cache</code>	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/>

### Examples

```
# Bank Rate since 2000
boe_get("IUBNDR", from = "2000-01-01")

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

---

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

```
boe_money_supply(from = "2000-01-01")
```

---

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/>

## Examples

```
boe_mortgage_approvals(from = "2015-01-01")
```

---

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/>

### Examples

```
# 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")
```

---

`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

<code>from</code>	Date or character (YYYY-MM-DD). Start date. Defaults to "1997-01-02".
<code>to</code>	Date or character (YYYY-MM-DD). End date. Defaults to today.
<code>frequency</code>	Character. One of "daily" (default), "monthly" (monthly average), or "annual" (annual average).
<code>cache</code>	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/>

## Examples

```
boe_sonia(from = "2020-01-01")
```

---

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/>

**Examples**

```
# 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")
```

---

`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.

**Examples**

```
# Remove files older than 7 days
clear_cache(max_age_days = 7)

# Remove everything
clear_cache()
```

---

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.

**Examples**

```
list_exchange_rates()
```

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