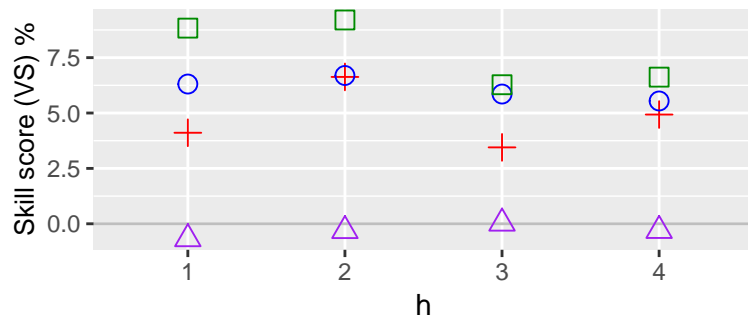


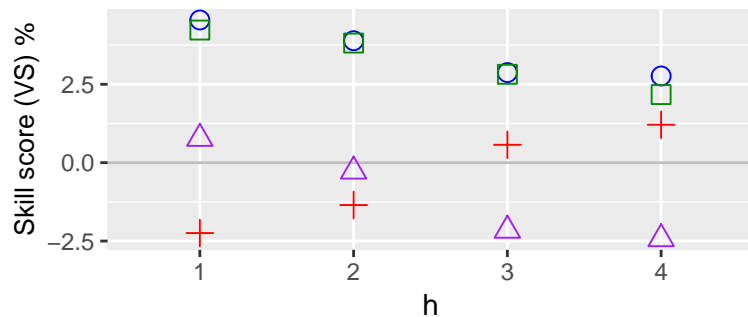
Income

Gaussian approach

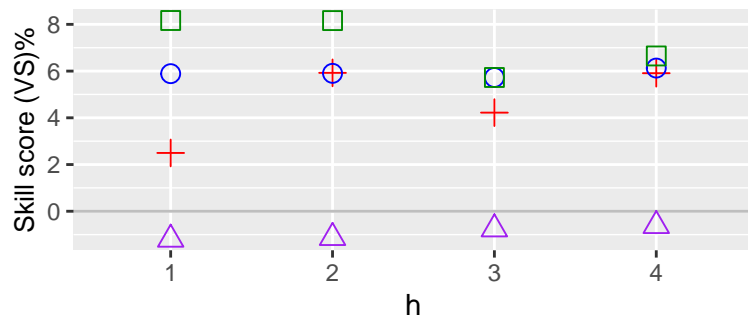


Expenditure

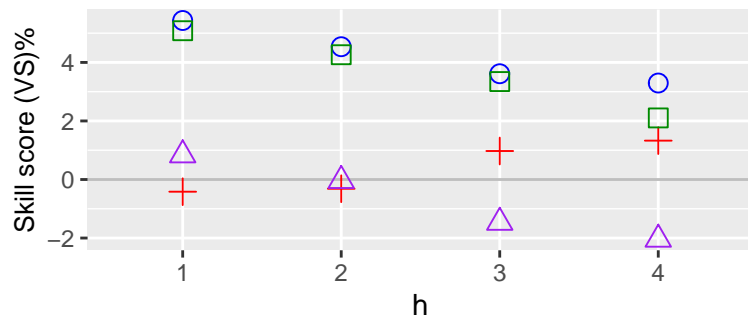
Gaussian approach



Bootstrap approach



Bootstrap approach



Method  MinT(Shrink)  WLS  OLS  Bottom-up