Algorithm: B := CHOL_UNB_VAR_3(A)

Partition
$$A \to \begin{pmatrix} A_{TL} & A_{TR} \\ \hline A_{BL} & A_{BR} \end{pmatrix}$$

where A_{TL} is 0×0

while $m(A_{TL}) < m(A)$ do

Repartition

$$\left(\begin{array}{c|c|c}
A_{TL} & A_{TR} \\
\hline
A_{BL} & A_{BR}
\end{array}\right) \to \left(\begin{array}{c|c|c}
A_{00} & A_{01} & A_{02} \\
\hline
A_{10}^T & \alpha_{11} & A_{12}^T \\
\hline
A_{20} & A_{21} & A_{22}
\end{array}\right)$$

 $\alpha_{11} := \sqrt{\alpha_{11}}$

 $a_{21} := a_{21}/\alpha_{11}$

 $A_{22} := A_{22} - a_{21} a_{21}^T$

(updating only the lower triangular part)

Continue with

$$\left(\begin{array}{c|c|c} A_{TL} & A_{TR} \\ \hline A_{BL} & A_{BR} \end{array}\right) \leftarrow \left(\begin{array}{c|c|c} A_{00} & A_{01} & A_{02} \\ \hline A_{10}^T & \alpha_{11} & A_{12}^T \\ \hline A_{20} & A_{21} & A_{22} \end{array}\right)$$

endwhile