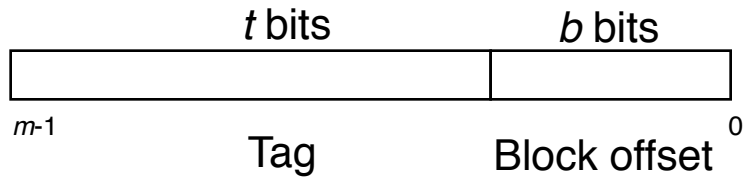The entire cache is one set, so
by default set 0 is always selected

Set 0:

Valid		Tag		Cache block
Valid		Tag		Cache block
				⋮
Valid		Tag		Cache block

t bits b bits

m-1   0

Tag   Block offset