



$$\begin{aligned} \mathbf{M} &= \begin{pmatrix} 0.80 & 0.01 & 0.25 \\ 0.01 & 0.85 & 0.48 \\ 0.25 & 0.48 & 0.5 \end{pmatrix} \\ &= \mathbf{V} \begin{pmatrix} 0.8 & 0 & 0 \\ 0 & 1.25 & 0 \\ 0 & 0 & 0.1 \end{pmatrix} \mathbf{V}^{\top} \end{aligned}$$