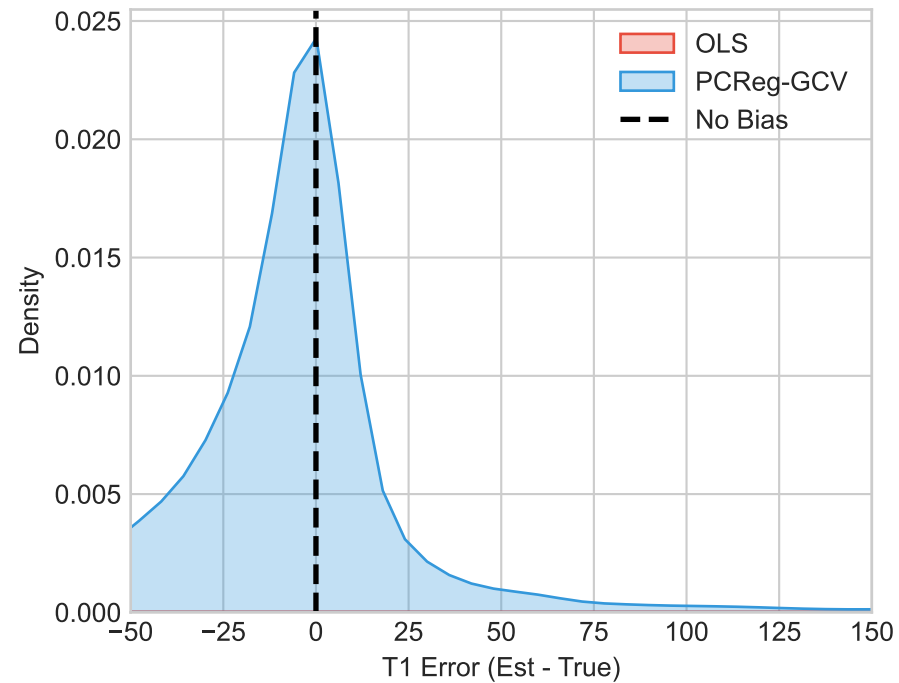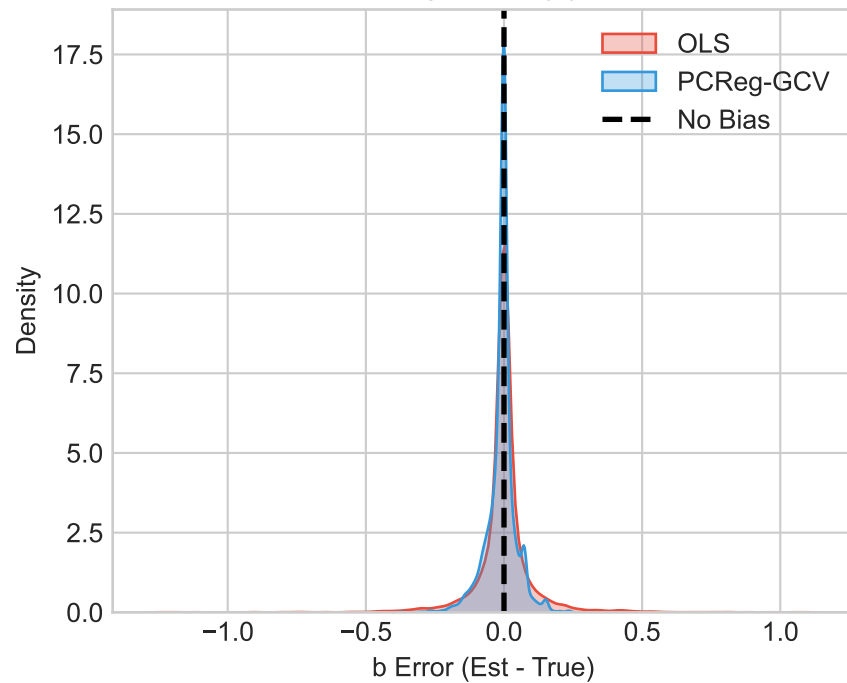| T1 Coefficient Bias | Learning Slope (b) Bias | Rate Slope (c) Bias |