

$$\begin{pmatrix} 18 & 22 & 108 \\ 42 & 27 & 125 \\ 60 & 25 & 117 \\ 31 & 29 & 132 \end{pmatrix}$$

$$\mathbf{M}_{3 \times 3} = \mathbf{X}^\top \mathbf{X} = \begin{pmatrix} 18 & 42 & 60 & 31 \\ 22 & 27 & 25 & 29 \\ 108 & 125 & 117 & 132 \end{pmatrix} \begin{pmatrix} 6649 & 3929 & 18306 \\ 3929 & 2979 & 12504 \\ 18306 & 12504 & 58402 \end{pmatrix}$$