3.8

a.

```
(select ID from depositor)
except
(select ID from borrower)
```

b.

```
select A.IN
from customer as A, customer as B
where A.customer_street = B.customer_street
and A.customer_city = B.customer_city
and B.customer_name = '12345';
```

c.

```
select distinct branch_name
from account, depositor, customer
where customer.id = depositor.id
and depositor.account_number = account.account_number
and customer_city = 'Harrison'
```

3.9

a.

```
select e.ID, e.person_name, city
from employee as e, works as w
where e.ID = w.ID
and w.company_name = 'First Bank Corporation'
```

b.

```sql
select ID, name, city
from employee
where ID in (
    select ID
    from works
    where company_name = 'First Bank Corporation' and salary > 10000)
```

c.

```sql
select ID
from works
where company_name <> 'First Bank Corporation'
```

d.

```sql
select ID
from works
where salary > ALL(
    select salary
    from works
    where company_name = 'Small Bank Corporation')
```

e.

```sql
select c.company_name
from c as company
where not exists (
    (select city from company where company_name = 'First Bank Corporation')
    except
    (select city from company as T where c.company_name = T.company_name)
)
```

f.

```sql
select company_name
from works
group by company_name
having count(distinct ID) >= ALL (
    select count(distinct ID) from works group by company_name)
```

g.

```sql
select company_name
from works
group by company_name
having AVG(salary) >  (
    select AVG(salary)
    from works
    where company_name = 'First Bank Corporation'
)
```