A)

T1			T2
			R(X)
			R(Y)
			W(Y)
			R(X)
			R(Y)
R(X)	RW conflict		
			W(X)
R(Y)			
W(X)			
			R(Z)
			W(Z)

B)

Yes. Because even a single "read" query can cause a RW or WR conflict. For example, the "read uncommitted" isolation level executes "read" whenever, and this is where dirty reads could appear. Therefore, the database should treat a single SQL statement as a transaction to prevent concurrency issues unless users specify their trade-off.