3.15

a. select distinct customer_name
 from depositor as D
 where not exist (select branch_name
 from branch

```
where branch_city='Brooklyn'
except
select branch_name
from depositor natural join account as A
where A.customer_name = D.customer_name)
```

```
3.21
d.
with B as
          (select count(*)
          from member)
select count(*)/B
from borrowed;
```