Punto 1

```xml
<xsd:schema xmlns:xsd="http://www......./XMLSchema"
            targetNamespace="http://www.banca.it"
            xmlns="http://www.banca.it" />

<xsd:element name="banca">
     <xsd:complexType>
          <xsd:sequence>
               <xsd:element ref="conto" maxOccurs="unbounded"/>
          </xsd:sequence>
     </xsd:complexType>
</xsd:element>

<xsd:element name="conto">
     <xsd:complexType>
          <xsd:sequence>
               <xsd:element name="num_conto" type="xsd:unsignedInt"/>
               <xsd:element name="agenzia" type="xsd:string"/>
               <xsd:element name="saldo" type="xsd:unsignedInt"/>
               <xsd:element ref="cliente"/>
          </xsd:sequence>
     </xsd:complexType>
</xsd:element>

<xsd:complexType name="ClienteType">
          <xsd:sequence>
               <xsd:element name="nome" type="xsd:string"/>
               <xsd:element name="cognome" type="xsd:string"/>
               <xsd:element name="via" type="xsd:string"/>
               <xsd:element name="città" type="xsd:string"/>
          </xsd:sequence>
</xsd:complexType>

<xsd:element name="cliente" type="ClienteType"/>

</xsd:schema>
```

Punto 2

```xml
<xsd:schema xmlns:xsd="http://www....../XMLSchema"
            targetNamespace="http://www.banca.it"
            xmlns="http://www.banca.it" />

<xsd:element name="banca">
     <xsd:complexType>
          <xsd:sequence>
               <xsd:element ref="città" maxOccurs="unbounded"/>
               <xsd:element ref="agenzia" maxOccurs="unbounded"/>
               <xsd:element ref="cliente" maxOccurs="unbounded"/>
               <xsd:element ref="conto" maxOccurs="unbounded"/>
          </xsd:sequence>
     </xsd:complexType>
</xsd:element>

<xsd:element name="agenzia" />
     <xsd:complexType>
          <xsd:simpleContent>
               <xsd:extension base="xsd:string">
                    <xsd:attribute name="ag_id"
                                   type="xsd:ID" use="required"/>
               </xsd:extension>
          </xsd:simpleContent>
     </xsd:complexType>
</xsd:element>

<xsd:element name="città" type="xsd:string">
     <xsd:complexType>
          <xsd:simpleContent>
               <xsd:extension base="xsd:string">
                    <xsd:attribute name="ct_id"
                                   type="xsd:ID" use="required"/>
               </xsd:extension>
          </xsd:simpleContent>
     </xsd:complexType>
</xsd:element>
```

```xml
<xsd:complexType name="ClienteType">
    <xsd:sequence>
        <xsd:element name="nome" type="xsd:string"/>
        <xsd:element name="cognome" type="xsd:string"/>
        <xsd:element name="via" type="xsd:string"/>
        <xsd:element name="città">
            <xsd:complexType>
                <xsd:attribute name="città_id"
                        type="xsd:IDREF" use="required"/>
            </xsd:complexType>
        </xsd:element>
    </xsd:sequence>
    <xsd:attribute name="cl_id"
                type="xsd:ID" use="required"/>
</xsd:complexType>

<xsd:element name="cliente" type="ClienteType"/>

<xsd:element name="conto">
    <xsd:complexType>
        <xsd:sequence>
            <xsd:element name="num_conto" type="xsd:unsignedInt"/>
            <xsd:element name="saldo" type="xsd:unsignedInt"/>
            <xsd:element name="agenzia">
                <xsd:complexType>
                    <xsd:attribute name="agenzia_id"
                            type="xsd:IDREF" use="required"/>
                </xsd:complexType>
            </xsd:element>
        </xsd:sequence>
        <xsd:attribute name="intestatari"
                    type="xsd:IDREFS" use="required"/>
        <xsd:attribute name="conto_id"
                type="xsd:ID" use="required"/>
    </xsd:complexType>
</xsd:element>

</xsd:schema>
```

```xml
            <cliente>
                <nome>Mario</nome>
                <cognome>Rossi</cognome>
                <via>Mazzini</via>
                <città>Verona<città>
            </cliente>
    </conto>
    <conto>
            <num_conto>1010</num_conto>
            <agenzia>Desenzano</agenzia>
            <saldo>5550</saldo>
            <cliente>
                <nome>Mario</nome>
                <cognome>Rossi</cognome>
                <via>Garibaldi</via>
                <città>Verona<città>
            </cliente>
    </conto>
    <conto>
            <num_conto>301</num_conto>
            <agenzia>Negrar</agenzia>
            <saldo>1020</saldo>
            <cliente>
                <nome>Paolo</nome>
                <cognome>Verdi</cognome>
                <via>Garibaldi</via>
                <città>Verona<città>
            </cliente>
    </conto>
</banca>
```