**Scenario 1:**

CREATE FUNCTION CalculateAge(dateOfBirth DATE) RETURNS INT

BEGIN

RETURN FLOOR(DATEDIFF(CURDATE(), dateOfBirth) / 365.25);

END;

**Scenario 2:**

CREATE FUNCTION CalculateMonthlyInstallment(loanAmount DECIMAL(10,2), interestRate DECIMAL(5,2), loanDuration INT) RETURNS DECIMAL(10,2)

BEGIN

DECLARE monthlyRate DECIMAL(5,4);

DECLARE numPayments INT;

SET monthlyRate = (interestRate / 100) / 12;

SET numPayments = loanDuration \* 12;

RETURN (loanAmount \* monthlyRate) / (1 - POWER(1 + monthlyRate, -numPayments));

END;

**Scenario 3:**

CREATE FUNCTION HasSufficientBalance(accountId INT, amount DECIMAL(10,2)) RETURNS BOOLEAN

BEGIN

DECLARE accountBalance DECIMAL(10,2);

SELECT Balance INTO accountBalance

FROM Accounts

WHERE AccountId = accountId;

RETURN accountBalance >= amount;

END;