Operating bank accounts

This is not really brain science folks, let's change the name from Master Account and call it Operating Account. Y keeps a balance of $20,00 in this account to keep it open. You now have 4 sub accounts plus an operating Acct. When purchasing a new vehicle, you visit a dealership, select the car and then determine which currency you will use to pay for it. Let's say DONG. You now direct your banker to journal sufficient funds from the DONG account into the Operating Acct and you write the check to buy the car. Afterwards the DONG acct has seen a reduction in value, the operating acct saw an increase in value followed shortly by a reduction as the car is now free and clear and the operating acct os back to a $20.00 balance until it becomes time to purchase a new toy at which point you repeat. The only account a bank employee can look at is the Operating Account; the other 4 are restricted.

TS, what's the benefit of having separate accounts for each currency?

To continue to monitor residual values as well as those funds you invest in addition to your cash reserves