

**BANKS NOT ON REAL TIME SETTLEMENT**

SUNTRA INVESTMENT BANK LTD

STERLING INVESTMENT BANK

STANDARD INVESTMENT BANK

M-ORIENTAL COMMERCIAL BANK LTD

KENYA POST OFFICE SAVINGS BANK

IMPERIAL BANK LIMITED

HOUSING FINANCE

GUARDIAN BANK LTD

GIRO COMMERCIAL BANK LTD

FINA BANK

FIDELITY BANK

FAIDA INVESTMENT BANK – FIB

EQUATORIAL INVESTMENT BANK

DYER &amp; BLAIR INVESTMENT BANK

DUBAI BANK KENYA LTD

DRY ASSOCIATES LIMITED

DEVELOPMENT BANK OF KENYA LTD

CITIBANK N A

CENTRAL BANK OF KENYA

BANK OF BARODA (KENYA) LTD

AFRIKA INVESTMENT BANK

AFRICAN BANKING CORPORATION

BANK OF INDIA

CHARTERHOUSE BANK LIMITED

HABIB BANK A.G ZURICH

HABIB BANK LIMITED