

Is co-opbank.co.ke legit? TrustSniffer's high-trust assessment: 90/100

co-opbank.co.ke

Verdict

90

OUT OF 100

HIGH TRUST

co-opbank.co.ke appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-03 by automated analysis. Classification confidence 55%.

What this site appears to be

Homepage for Co-operative Bank Kenya presenting personal, business, institutional, cooperative, investment, transfer, and treasury services. It includes detailed corporate resources, policies, customer-service contacts, social channels, and a statement that the bank is regulated by the Central Bank of Kenya.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal CLEAR
Google Safe Browsing	Not listed Google CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count NOTED
Domain age	24 years old Registered history CLEAR
Web archive	Never archived No public history of this site WATCH
Certificate	Encrypted connection Issued by YE1 NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

The website is the official-facing banking portal of Co-operative Bank Kenya, presenting personal, business, corporate, institutional, cooperative, investment, money-transfer, custody, and treasury services supported by conventional banking revenue from lending, accounts, transactions, and related financial-service charges.

Scam/Impersonation Risk

No identity contradictions, brand impersonation, phishing behavior, or confirmed malicious reputation signals were observed. The long-established domain, material public traffic footprint, consistent banking identity, and clean external threat reputation collectively support the conclusion that this is a legitimate website rather than a deceptive imitation.

- The domain-registration record shows registration through MTN Business on 12 February 2003 (~23.48 years old), with expiration on 31 December 2028.
- External reputation telemetry recorded 0 malicious and 0 suspicious classifications, no malicious safe-browsing result, no external blacklist finding, and no reported abuse against the observed hosting address.
- Public traffic telemetry places the domain at rank 244,502 and within the global top one million websites.
- Homepage interaction analysis found no embedded login form, hidden form, external password form, cloaking, suspicious inline script, clipboard hijacking, or cryptocurrency-wallet behavior.

Regulatory Verification Notes

The homepage states that Co-operative Bank Kenya is regulated by the Central Bank of Kenya and maintains a coherent institutional presentation across its banking and corporate content. However, the reviewed homepage does not display a specific regulatory licence or registration number; this is a limited disclosure point for formal counterparty due diligence, not evidence of fraud or an identity conflict.

- The homepage identifies the institution as “Co-op Bank Kenya” and expressly states Central Bank of Kenya regulation.
- The homepage navigation presents dedicated corporate resources covering management, institutional history, certifications, investor relations, sustainability, policies, and customer notices.
- The site is served from AS14061 (DigitalOcean, LLC, US).
- The site's transport encryption uses a DV certificate issued by YE1, valid to 31 August 2026.

What to Verify Next

For regulated onboarding or material counterparty exposure, the institution’s legal name and regulatory status should be matched directly against the Central Bank of Kenya’s current register. Official telephone, branch, and digital-banking channels should be reconciled through an independently obtained institutional source, while applicable tariff, product, and contractual documents should be retained for the relevant service.

- The homepage provides branch contacts and operating hours, an agent locator, customer notices, FAQs, and a tariff guide that can support channel reconciliation.
- The site maintains dedicated investor-relations content, including AGM 2026 materials, suitable for comparison with formal corporate records.
- The homepage links to established social platforms and related institutional portals, providing additional channels for identity consistency checks.

Summary Verdict

The website has a high-trust posture and is assessed as a legitimate, established banking presence. Its institutional content, mature provenance, clean reputation, and benign observed behavior converge without contradictory indicators.

Infrastructure Integrity

The site uses a CDN/WAF configuration in which the single observed address, 147.182.139.164, functioned as an edge endpoint and no origin candidate was exposed. This reduces direct origin-server exposure and supports operational resilience, although protective infrastructure is a security mitigation rather than independent proof of legitimacy.

Closing Assessment

Normal interaction, including account login, standard banking use, and routine transactions, is appropriate, subject to ordinary institutional security controls and transaction-authorisation procedures.

Written analysis generated 2026-08-03 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	LIKELY
Identity score	80/100
Identity verification confidence	80%

- Trusted social count=5

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of co-opbank.co.ke.

- The request stayed on co-opbank.co.ke. It was not redirected to another domain. CLEAR
- Registration is published under MTN Business. CLEAR
- DNS for this domain is served by co.ke, across 3 name servers. NOTED
- The registration is paid up to 2028-12-31. CLEAR
- It is hosted on DIGITALOCEAN-ASN, from a server in US. NOTED

Domain intelligence

Registrar	MTN Business
Hosting	DIGITALOCEAN-ASN - DigitalOcean, LLC, US
Country	US
Server IP	147.182.139.164
Name servers	coopns2.safaricombusiness.co.ke, coopns1.safaricombusiness.co.ke, cpanelcoop.safaricombusiness.co.ke
SSL issuer	YE1
SSL expiry	2026-08-31
Domain age	23.5 years
Domain expiry	2028-12-31
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about co-opbank.co.ke at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/co-opbank.co.ke> · assessed 2026-08-03