



Avast Global PC Risk Report 2020

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A Introduction

Cybercrime is a professionalized business, and cybercriminals are constantly looking for new and effective ways to attack people around the world.

In 2019, Avast observed Swiss army-like malware, which is modular malware capable of carrying out various types of attacks, rather than just one. Cybercriminals often do not discriminate between targets and simply carry out mass attacks to reach as many potential victims as possible, with many people simply affected as collateral damage from a blanket attack. This is why it is so important for people to have cybersecurity to protect themselves when they go online.

The PC Risk Report reveals that globally, home users have a 26% chance of encountering any type of malware, up from 20% from the previous year, while business users have

a 15% chance of encountering malware, up from 11% the previous year. Businesses generally often have more layers of protection in place than home users, making them less likely to encountering malware. A plausible explanation for the increase in risk is a growth in the number of attacks as cybercrime continues to be profitable.

With over 400 million of users worldwide, Avast has one of the largest threat detection networks in the cybersecurity industry. The attacks on these devices provide valuable insights and knowledge of the most prevalent threats.

A Introduction

Cyberthreats are not all the same, but for simplicity, in this report we group the threats into two high level categories: simple threats and advanced threats.

Simple Threats

Simple threats are malware often produced by script kiddies that do not contain advanced packers, anti-emulation features, and other types of self protection.

Advanced Threats

Advanced threats include malware spread by nation states, malware with custom packers and hardcore anti-emulation features. These often come from criminal groups that focus on successful infection rates, making sure that the malware they create circumvents most security solutions users have in place.

We define these more sophisticated threats as advanced threats. Advanced threats are new, not yet before seen threats, designed to bypass common protection technologies included in security software, such as signatures, heuristics, emulators, URL filtering, mail scanning, etc.

Methodology

The data included in this report is collected from Avast's threat detection network, and represents the threats from which Avast protected its PC users between September 8, 2019 and October 7, 2019. In order to provide statistically relevant data, this report includes data from countries, territories and regions with a sample size of at least 10,000 computers belonging to home users that encountered threats during the month we collected the data, and at least 1,000 computers used by businesses. The data looks at total threats and advanced threats, evaluating the risk ratio for home and business users around the world.

To calculate the risk ratios for this report, we divided the number of computers where Avast's protection layers stopped at least one threat, by the total number of computers Avast actively protected within the 30-day period.

B Global Risk Ratio

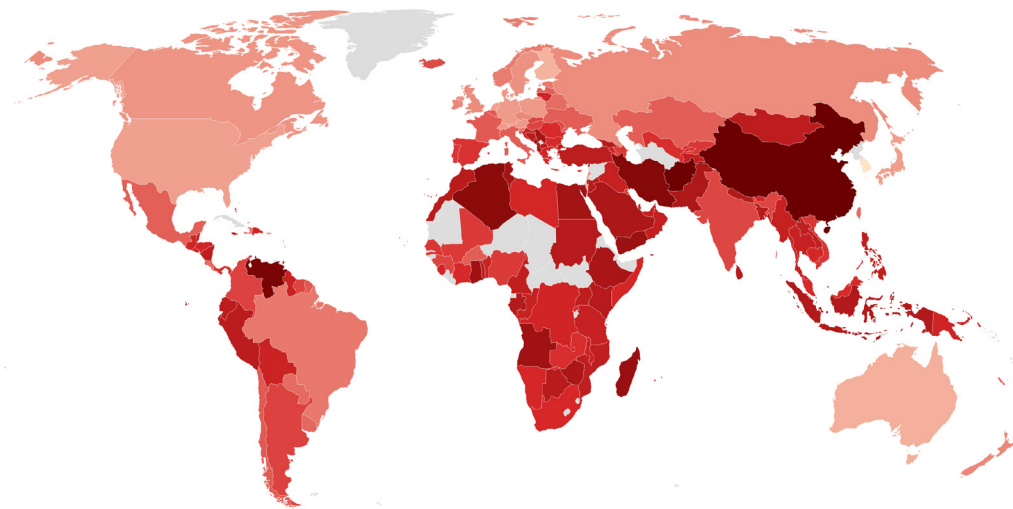
According to our data, the worldwide chance of infection from any type of malware - this includes simple and advanced threats - for a business computer is 15% (11% in the previous year). Home users, on the other hand, are at more risk of encountering all types of malware, with a 26% chance of infection (20% in the previous year).

The chances of users being targeted by an 'advanced' threat are lower, but the proportion is similar to all threats, with businesses having a 5% (3% in the previous year) chance of encountering an advanced threat, and consumers a 7% chance (6% in the previous year).

The difference in the risk ratio between home and business users is most likely due to the fact that businesses often have additional security layers in place, blocking threats before they even enter a business' network, set up by dedicated IT teams or external IT administration partners. Businesses usually also have more restrictive policies in place, and when at work, users' browsing activities may be more limited and therefore less risky; unlike at home, where they might shop online, take care of their finances, visit video streaming and gaming sites that can potentially harbor risks, without the benefit of additional layers of protection they have in their work environment.

B Global Risk Ratio: Home Users **All Threats**

Global Home User Risk Ratio: All Threats



*Values are approximate



COUNTRIES MOST AT RISK

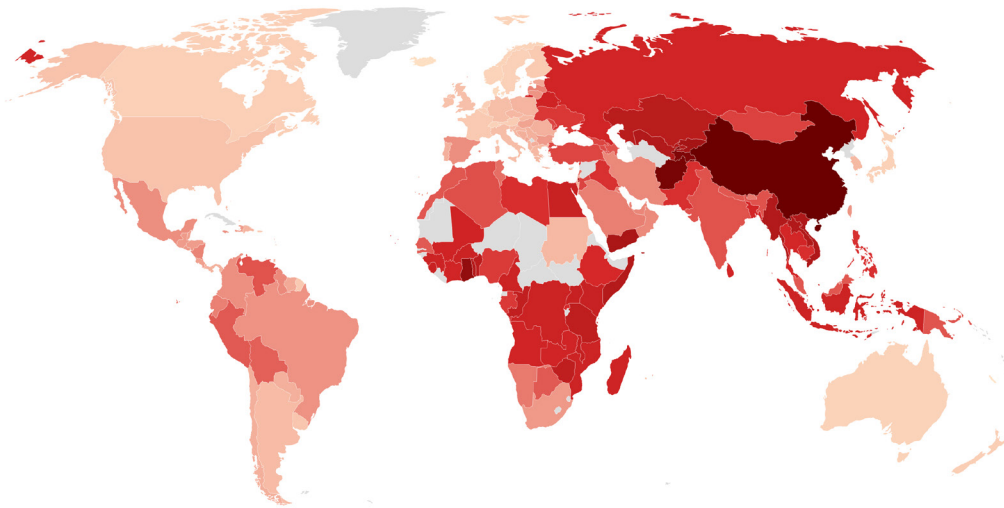
1.	China	43.67%
2.	Afghanistan	43.30%
3.	Venezuela	41.84%
4.	Iran	40.17%
5.	Algeria	39.41%
6.	Palestine	39.33%
7.	Madagascar	37.71%
8.	Saint Lucia	37.39%
9.	Yemen	37.35%
10.	Angola	36.75%

COUNTRIES LEAST AT RISK

1.	South Korea	15.49%
2.	Finland	19.01%
3.	Australia	19.31%
4.	Puerto Rico	19.90%
5.	Israel	20.00%
6.	Netherlands	20.40%
7.	United States	20.48%
8.	Japan	20.62%
9.	Germany	20.82%
10.	Switzerland	20.97%

B Global Risk Ratio: Home Users **Advanced Threats**

Global Home User Risk Ratio: Advanced Threats



*Values are approximate



COUNTRIES MOST AT RISK

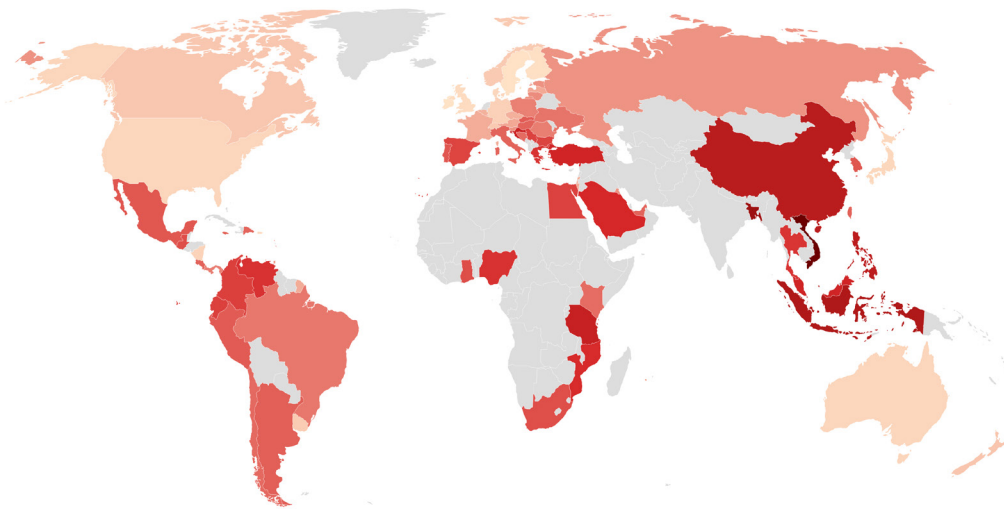
1.	China	15.23%
2.	Afghanistan	14.55%
3.	Tajikistan	14.18%
4.	Ghana	13.18%
5.	Kyrgyzstan	12.17%
6.	Yemen	11.96%
7.	Vietnam	11.63%
8.	Laos	11.57%
9.	Uzbekistan	11.54%
10.	Myanmar	11.53%

COUNTRIES LEAST AT RISK

1.	Iceland	4.17%
2.	Denmark	4.35%
3.	Norway	4.51%
4.	Australia	4.55%
5.	Switzerland	4.57%
6.	Japan	4.58%
7.	Sweden	4.61%
8.	Canada	4.63%
9.	Netherlands	4.65%
10.	New Zealand	4.65%

B Global Risk Ratio: Business Users **All Threats**

Global Business User Risk Ratio: All Threats



*Values are approximate



COUNTRIES MOST AT RISK

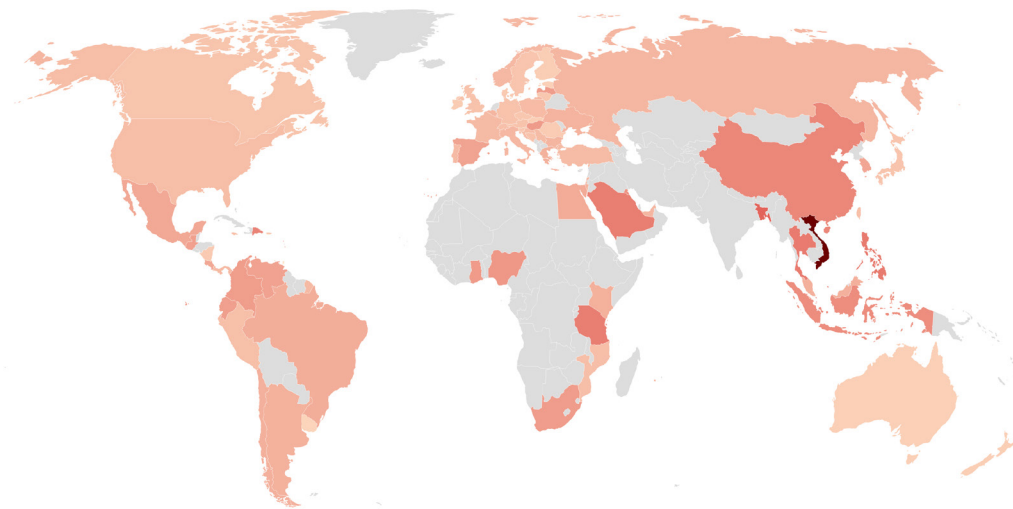
1.	Vietnam	45.93%
2.	Bangladesh	37.87%
3.	Indonesia	34.73%
4.	China	32.93%
5.	Philippines	32.71%
6.	Tanzania	30.95%
7.	Croatia	30.12%
8.	Turkey	29.38%
9.	Malaysia	29.34%
10.	Singapore	28.75%

COUNTRIES LEAST AT RISK

1.	Ireland	10.79%
2.	Sweden	10.86%
3.	Finland	11.05%
4.	United Kingdom	11.41%
5.	Japan	11.86%
6.	Denmark	11.89%
7.	Australia	11.96%
8.	United States	12.00%
9.	Netherlands	12.20%
10.	Germany	12.46%

B Global Risk Ratio: Business Users **Advanced Threats**

Global Home User Risk Ratio: Advanced Threats



*Values are approximate



COUNTRIES MOST AT RISK

1.	Vietnam	28.93%
2.	Bangladesh	11.15%
3.	Philippines	9.57%
4.	Thailand	9.45%
5.	South Africa	9.28%
6.	Tanzania	9.24%
7.	Dominican Rep.	8.88%
8.	China	8.61%
9.	Indonesia	8.16%
10.	Kuwait	7.78%

COUNTRIES LEAST AT RISK

1.	Trinidad & Tobago	2.13%
2.	Uruguay	3.16%
3.	Estonia	3.40%
4.	Australia	3.47%
5.	New Zealand	3.54%
6.	Slovakia	3.55%
7.	Finland	3.63%
8.	Ireland	3.69%
9.	Romania	3.76%
10.	Netherlands	3.81%

C Conclusion

The majority of computer users, whether it be business or home users, are often collateral damage, meaning they aren't specifically targeted with personalized attacks.

This, along with different languages and local circumstances, makes it difficult to pinpoint why certain countries are more or less targeted by threats. The numbers included in this report are average figures and it's important to remember that correlation is not causation when taking the data included in this report into account.

In general, home users are at higher risk of encountering threats, as they are typically solely responsible for protecting their computers. Additionally, home users interact with different content than business users. Cybercriminals create threats that take advantage of the activities carried out by home users and exploit their potential lack of cybersecurity awareness and cautiousness.

Businesses, especially larger businesses, on the other hand, have IT support, various layers of protection, and are usually more restricted in terms of their online activities and with what they can and cannot access. This, however, doesn't mean businesses are at lower risk of being attacked.

There are attacks that specifically target businesses, such as SamSam ransomware which successfully infected public service departments in the United States, or the attack against Marriott-owned Starwood hotel chain which resulted in a data breach of personal data belonging to about 500 million hotel guests. If we take a look at the top ten safest countries, meaning the ones with the lowest risk ratio, they all belong to the OECD (Organisation for Economic Co-operation and Development). These countries are among the early technology adopters, which means users in these countries, for the most part, may

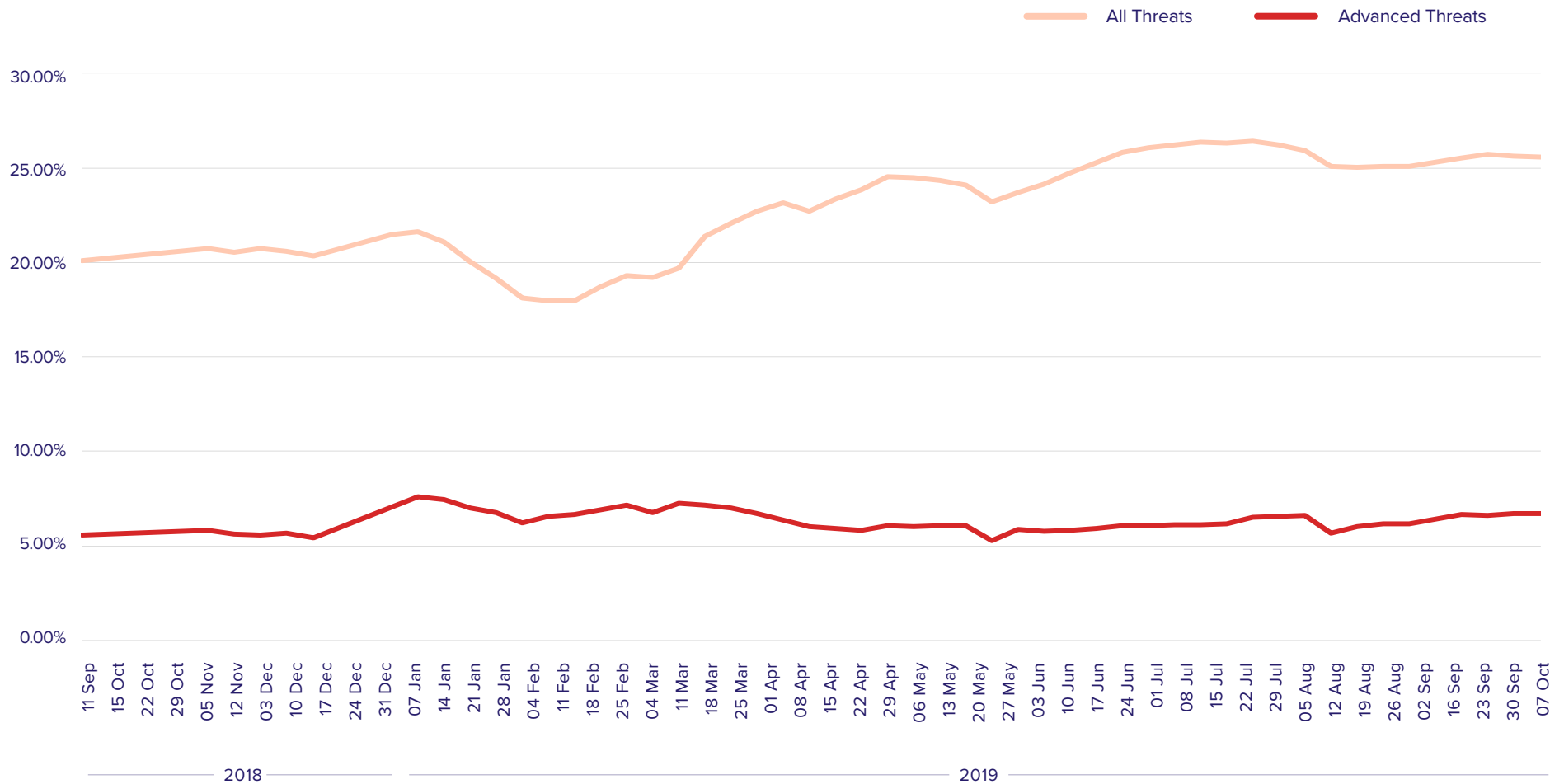
be more aware and better informed when it comes to PC security best practices. Even so, this correlation is not completely conclusive.

What we can conclude is that both home and business users need protection, regardless of where they find themselves in the world. Cybercrime is a profitable business that is only expected to grow and cybercriminals don't discriminate when it comes to who they target.

There is one clear conclusion, the risk ratio has increased worldwide for all threats, including advanced threats. The number of connected devices is increasing dramatically, and even though this report just focuses on threats encountered by PC users, the fact is that there are more devices that can be used to launch attacks from, as well as be part of the attack chain, and this includes computers.

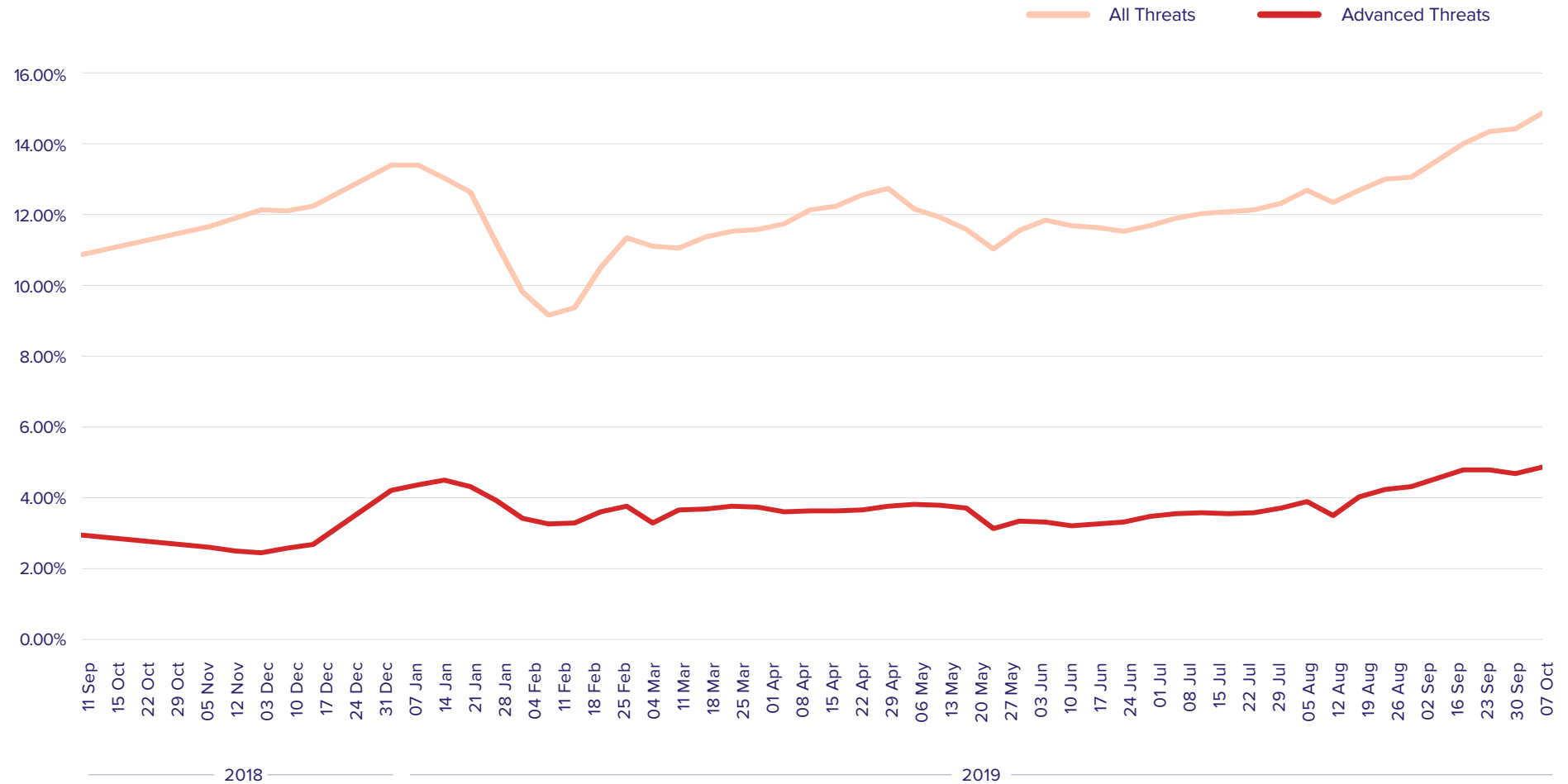
C Conclusion

Global Home User Risk Ratio Evolution: All & Advanced Threats



C Conclusion

Global Business User Risk Ratio Evolution: All & Advanced Threats



D Appendix

This appendix shows the global risk ratio for home and business users, as well as the risk ratio for selected countries broken down by local regions.

D Appendix: Global

Data for Global Home User Risk Ratio: **All Threats**

North America & Caribbean

Saint Lucia	37.39%
Jamaica	32.58%
Trinidad and Tobago	32.42%
Barbados	31.53%
Dominican Republic	30.27%
Bahamas	27.16%
Guadeloupe	25.34%
Mexico	25.30%
Martinique	25.09%
Haiti	24.02%
Curacao	23.66%
Canada	21.37%
USA	20.48%
Puerto Rico	19.90%

Central America

Nicaragua	32.78%
Belize	31.92%
El Salvador	30.79%
Guatemala	30.45%
Honduras	30.29%
Panama	28.74%
Costa Rica	24.59%

South America

Venezuela	41.84%
Peru	33.15%
Ecuador	33.02%
Guyana	31.32%
Bolivia	31.17%
Colombia	27.56%
Argentina	27.53%
Suriname	27.34%
Chile	25.66%
French Guiana	25.56%
Uruguay	24.65%
Paraguay	24.47%
Brazil	23.44%

Middle East

Afghanistan	43.30%
Iran	40.17%
Palestine	39.33%
Yemen	37.35%
Saudi Arabia	35.15%
Jordan	33.79%
Turkey	33.01%
Qatar	32.91%

United Arab Emirates	32.09%
Oman	32.00%
Iraq	31.74%
Bahrain	29.09%
Azerbaijan	28.13%
Kuwait	28.10%
Lebanon	22.47%
Israel	20.00%

Asia Pacific

Indonesia	34.31%
Nepal	34.19%
Sri Lanka	33.72%
Mongolia	33.10%
Philippines	32.37%
Myanmar	31.88%
Thailand	31.59%
Singapore	31.47%
Papua New Guinea	30.64%
Cambodia	29.72%
Maldives	29.68%
Brunei	29.52%
Malaysia	29.36%
Fiji	28.67%

Vietnam	28.38%
French Polynesia	26.47%
New Caledonia	24.45%
Taiwan	24.35%
New Zealand	22.30%
Australia	19.31%

Asia

China	43.67%
Pakistan	34.93%
Georgia	33.70%
Bangladesh	33.53%
Laos	32.63%
Tajikistan	32.02%
Bhutan	30.14%
Macao	29.12%
Uzbekistan	29.03%
Hong Kong	28.91%
Kyrgyzstan	28.27%
India	27.19%
Kazakhstan	25.41%
Japan	20.62%
South Korea	15.49%

Central Europe

Croatia	31.79%
Slovakia	27.57%
Hungary	27.23%
Slovenia	23.49%
Czech Republic	22.23%
Poland	21.06%
Austria	20.99%
Switzerland	20.97%
Germany	20.82%

D Appendix: Global

Data for Global Home User Risk Ratio: **All Threats**

Western Europe		Moldova	27.12%	Sudan	33.89%	Mali	28.16%
Greece	29.83%	Ukraine	25.46%	Kenya	33.89%	Nigeria	28.05%
Cyprus	28.89%	Latvia	25.22%	Botswana	33.57%	Guinea	27.35%
Spain	28.69%	Belarus	24.35%	Morocco	33.49%	Reunion	27.08%
Portugal	28.42%	Estonia	23.49%	Togo	33.34%	Burkina Faso	25.48%
Luxembourg	28.11%	Russia	21.93%	Uganda	32.71%		
Malta	27.71%			Mozambique	32.48%		
Belgium	25.79%	Nordics		Cameroon	32.35%		
France	25.71%	Iceland	26.78%	Tanzania	31.70%		
Italy	25.44%	Norway	23.17%	Cape Verde	31.51%		
Ireland	22.25%	Sweden	21.57%	Republic of the Congo	31.51%		
United Kingdom	21.97%	Denmark	21.12%	Benin	31.24%		
Netherlands	20.40%	Finland	19.01%	Malawi	31.19%		
				Mauritius	30.50%		
Eastern Europe		Africa		Sierra Leone	30.43%		
Montenegro	36.69%	Algeria	39.41%	Congo	30.42%		
Serbia	36.00%	Madagascar	37.71%	Libya	30.03%		
Albania	35.49%	Angola	36.75%	Somalia	29.89%		
Bosnia & Herzegovina	33.41%	Ghana	36.70%	Namibia	29.67%		
Macedonia	32.96%	Egypt	36.44%	South Africa	29.56%		
Lithuania	30.62%	Tunisia	36.15%	Ivory Coast	29.45%		
Armenia	30.24%	Ethiopia	35.57%	Rwanda	29.32%		
Bulgaria	29.38%	Zimbabwe	35.46%	Zambia	29.02%		
Romania	29.37%	Gabon	33.93%	Senegal	28.42%		

D Appendix: Global

Data for Global Home User Risk Ratio: **Advanced Threats**

North America & Caribbean

Mexico	6.55%
Jamaica	6.46%
Haiti	6.19%
Saint Lucia	6.05%
Trinidad & Tobago	5.50%
Dominican Republic	5.45%
Barbados	5.41%
Bahamas	5.26%
USA	5.01%
Curacao	4.85%
Puerto Rico	4.68%
Canada	4.63%
Guadeloupe	4.56%
Martinique	4.37%

Central America

Nicaragua	6.87%
El Salvador	6.21%
Guatemala	6.19%
Honduras	6.14%
Costa Rica	6.04%
Belize	5.99%
Panama	5.51%

South America

Venezuela	8.34%
Peru	8.15%
Bolivia	7.94%
Ecuador	6.99%
Guyana	6.71%
Colombia	6.52%
Brazil	6.43%
Suriname	5.75%
Chile	5.59%
Paraguay	5.59%
Argentina	5.22%
Uruguay	4.92%
French Guiana	4.70%

Middle East

Afghanistan	14.55%
Yemen	11.96%
Palestine	11.37%
Iraq	9.34%
Jordan	8.79%
Turkey	8.73%
Azerbaijan	8.30%
Lebanon	7.36%

Kuwait	7.06%
Saudi Arabia	7.01%
Qatar	6.89%
United Arab Emirates	6.78%
Iran	6.73%
Oman	6.71%
Bahrain	6.52%
Israel	5.52%

Asia Pacific

Vietnam	11.63%
Myanmar	11.53%
Indonesia	10.14%
Sri Lanka	9.87%
Thailand	9.81%
Cambodia	9.44%
Philippines	9.35%
Mongolia	8.86%
Papua New Guinea	8.29%
Nepal	8.20%
Malaysia	8.20%
Maldives	7.71%
Brunei	6.67%
Fiji	6.49%

Taiwan	6.37%
Singapore	5.94%
New Zealand	4.65%
Australia	4.55%
French Polynesia	4.54%
New Caledonia	4.07%

Asia

China	15.23%
Tajikistan	14.18%
Kyrgyzstan	12.17%
Laos	11.57%
Uzbekistan	11.54%
Kazakhstan	11.13%
Bangladesh	9.82%
Pakistan	9.41%
Georgia	8.76%
India	8.35%
Bhutan	7.21%
Macao	6.81%
Hong Kong	6.17%
South Korea	5.29%
Japan	4.58%

Central Europe

Hungary	5.92%
Poland	5.43%
Croatia	5.42%
Czech Republic	5.35%
Slovakia	5.33%
Slovenia	5.21%
Germany	5.15%
Austria	4.73%
Switzerland	4.57%

D Appendix: Global

Data for Global Home User Risk Ratio: **Advanced Threats**

Western Europe

Spain	6.57%
Portugal	5.55%
Cyprus	5.40%
Greece	5.32%
Italy	5.16%
United Kingdom	5.10%
Ireland	5.06%
Luxembourg	4.87%
France	4.81%
Malta	4.76%
Belgium	4.67%
Netherlands	4.65%

Eastern Europe

Belarus	10.03%
Russia	9.90%
Ukraine	9.15%
Moldova	8.74%
Armenia	8.54%
Latvia	6.90%
Lithuania	6.39%
Bulgaria	6.21%
Montenegro	5.89%

Estonia	5.81%
Macedonia	5.63%
Bosnia & Herzegovina	5.58%
Romania	5.56%
Serbia	5.54%
Albania	5.44%

Nordics

Iceland	4.17%
Norway	4.51%
Denmark	4.35%
Sweden	4.61%
Finland	4.79%

Africa

Ghana	13.18%
Somalia	11.43%
Togo	11.35%
Benin	11.03%
Tanzania	10.85%
Zimbabwe	10.79%
Congo	10.69%
Malawi	10.53%
Uganda	10.44%

Kenya	10.39%
Sierra Leone	10.32%
Egypt	10.31%
Burkina Faso	10.22%
Cameroon	10.17%
Republic of the Congo	10.16%
Mozambique	10.13%
Guinea	10.10%
Madagascar	10.07%
Mali	10.02%
Angola	9.99%
Zambia	9.97%
Ivory Coast	9.92%
Ethiopia	9.61%
Rwanda	9.58%
Libya	9.43%
Cape Verde	9.18%
Gabon	9.11%
Nigeria	9.05%
Algeria	8.42%
Morocco	8.20%
Botswana	8.13%
Senegal	8.11%
Tunisia	7.52%

Namibia	7.20%
South Africa	6.25%
Mauritius	5.54%
Sudan	5.32%
Reunion	4.71%

D Appendix: Global

Data for Global Business User Risk Ratio: **All Threats**

North America & Carribean

Mexico	23.82%
Jamaica	22.78%
Dominican Republic	22.48%
Barbados	20.05%
Trinidad and Tobago	17.93%
Canada	13.38%
USA	12.00%
Puerto Rico	11.63%

Central America

Guatemala	24.63%
Costa Rica	22.66%
Panama	20.12%

South America

Venezuela	27.31%
Colombia	26.00%
Ecuador	25.97%
Peru	23.39%
Argentina	23.01%
Chile	22.08%
Brazil	20.78%
Uruguay	12.97%

Middle East

Turkey	29.38%
Saudi Arabia	28.42%
United Arab Emirates	22.70%
Israel	15.93%
Kuwait	18.40%

Asia Pacific

Vietnam	45.93%
Indonesia	34.73%
Philippines	32.71%
Thailand	27.05%
Malaysia	29.34%
Singapore	28.75%
Taiwan	22.79%

Asia

China	32.93%
Hong Kong	30.54%
South Korea	23.90%
India	23.46%
New Zealand	13.49%
Australia	11.96%
Japan	11.86%

Nordics

Norway	13.04%
Denmark	11.89%
Finland	11.05%
Sweden	10.86%

Central Europe

Croatia	30.12%
Slovakia	23.43%
Hungary	22.62%
Poland	19.91%
Slovenia	18.18%
Austria	16.31%
Czech Republic	15.44%
Switzerland	12.99%
Germany	12.46%

Western Europe

Greece	27.33%
Spain	25.55%
Portugal	23.86%
Italy	22.68%
France	15.83%
Belgium	15.40%

Malta	15.25%
Luxembourg	14.57%
Netherlands	12.20%
United Kingdom	11.41%
Ireland	10.79%

Eastern Europe

Serbia	25.82%
Bulgaria	25.59%
Bosnia & Herzegovina	21.93%
Ukraine	21.08%
Romania	20.17%
Lithuania	18.83%
Estonia	18.27%
Russia	18.18%
Latvia	16.09%

Africa

Tanzania	30.95%
Mozambique	27.99%
Egypt	25.79%
Ghana	24.74%
South Africa	24.59%
Kenya	21.86%

D Appendix: Global

Data for Global Business User Risk Ratio: **Advanced Threats**

North America & Caribbean

Mexico	6.25%
Jamaica	4.55%
Dominican Republic	8.88%
Barbados	7.26%
Trinidad and Tobago	2.13%
Canada	4.30%
USA	4.79%
Puerto Rico	3.69%

Central America

Guatemala	6.85%
Costa Rica	6.26%
Panama	4.97%

South America

Colombia	7.08%
Ecuador	6.90%
Venezuela	6.68%
Brazil	5.92%
Chile	5.66%
Argentina	5.63%
Peru	4.66%
Uruguay	3.16%

Middle East

Saudi Arabia	9.28%
Kuwait	7.78%
Israel	5.47%
United Arab Emirates	5.24%
Turkey	4.94%

Asia Pacific

Vietnam	28.93%
Philippines	9.57%
Thailand	9.45%
Indonesia	8.16%
Malaysia	5.69%
Singapore	4.76%
Taiwan	4.54%
New Zealand	3.54%
Australia	3.47%

Asia

China	8.61%
Hong Kong	8.31%
India	7.16%
South Korea	6.38%
Japan	4.25%

Nordics

Norway	5.12%
Sweden	4.24%
Denmark	3.90%
Finland	3.63%

Central Europe

Hungary	7.21%
Poland	4.89%
Croatia	4.82%
Switzerland	4.52%
Germany	4.40%
Austria	4.37%
Czech Republic	4.06%
Slovenia	3.98%
Slovakia	3.55%

Western Europe

Spain	6.60%
Greece	5.63%
Belgium	5.27%
Italy	5.20%
France	5.00%
Portugal	4.96%

United Kingdom	4.40%
Luxembourg	4.38%
Malta	3.89%
Netherlands	3.81%
Ireland	3.69%

Eastern Europe

Latvia	7.06%
Ukraine	5.46%
Bulgaria	5.31%
Russia	5.25%
Serbia	4.91%
Bosnia & Herzegovina	4.39%
Lithuania	4.04%
Romania	3.76%
Estonia	3.40%

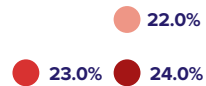
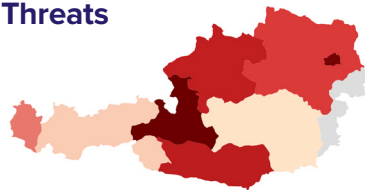
Africa

Tanzania	9.24%
Ghana	7.18%
South Africa	7.10%
Egypt	6.05%
Kenya	5.72%
Mozambique	4.70%

D Appendix: Europe

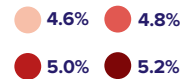
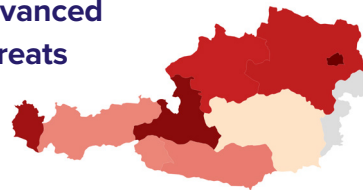
Austria

Home User Risk Ratio Austria: All Threats



Carinthia	23.57%
Lower Austria	22.92%
Upper Austria	23.48%
Salzburg	24.99%
Styria	21.23%
Tyrol	21.46%
Vorarlberg	22.30%
Vienna	24.79%

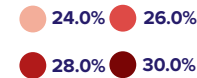
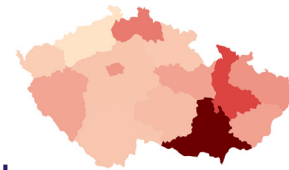
Home User Risk Ratio Austria: Advanced Threats



Carinthia	4.73%
Lower Austria	4.97%
Upper Austria	4.95%
Salzburg	5.16%
Styria	4.53%
Tyrol	4.71%
Vorarlberg	5.08%
Vienna	5.26%

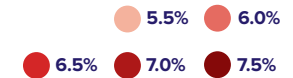
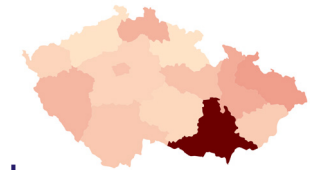
Czech Republic

Home User Risk Ratio Czech Republic: All Threats



Prague	24.47%
Central Bohemia	23.57%
South Bohemia	23.54%
Plzeň	24.17%
Karlovy Vary	23.36%
Ústí nad Labem	22.94%
Liberec	25.01%
Hradec Králové	23.48%
Pardubice	24.22%
Vysočina	23.72%
South Moravia	30.46%
Olomouc	26.12%
Zlín	24.24%
Moravia-Silesia	24.51%

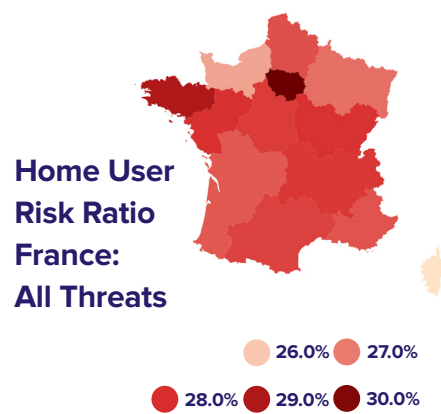
Home User Risk Ratio Czech Republic: Advanced Threats



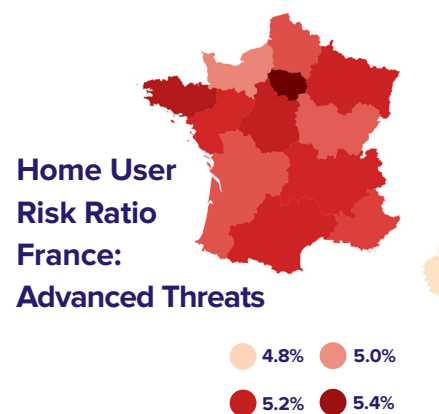
Prague	5.38%
Central Bohemia	5.26%
South Bohemia	5.34%
Plzeň	5.47%
Karlovy Vary	5.25%
Ústí nad Labem	5.15%
Liberec	5.50%
Hradec Králové	5.15%
Pardubice	5.39%
Vysočina	5.23%
South Moravia	7.81%
Olomouc	5.54%
Zlín	5.31%
Moravia-Silesia	5.64%

D Appendix: Europe

France



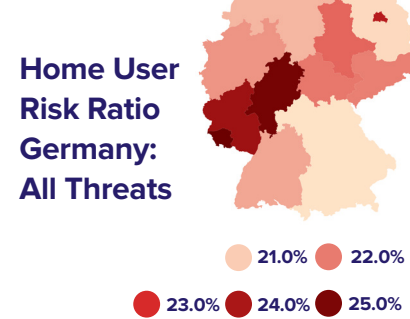
Auvergne-Rhône-Alpes	27.86%
Bourgogne-Franche-Comté	27.93%
Bretagne	28.98%
Centre-Val de Loire	27.80%
Corse	25.64%
Grand Est	27.14%
Hauts-de-France	27.56%
Île-de-France	30.51%
Normandie	26.46%
Nouvelle-Aquitaine	27.43%
Occitanie	27.72%
Pays de la Loire	27.95%
Provence-Alpes-Côte d'Azur	27.50%



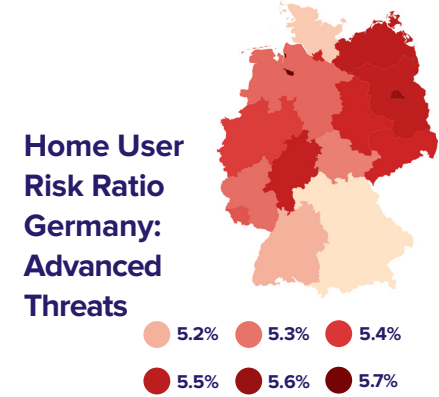
Auvergne-Rhône-Alpes	5.12%
Bourgogne-Franche-Comté	4.99%
Bretagne	5.23%
Centre-Val de Loire	5.17%
Corse	4.72%
Grand Est	5.14%
Hauts-de-France	5.02%
Île-de-France	5.48%
Normandie	4.91%
Nouvelle-Aquitaine	5.01%
Occitanie	5.13%
Pays de la Loire	5.11%
Provence-Alpes-Côte d'Azur	5.05%

* Values are approximate

Germany



Brandenburg	20.83%
Berlin	23.72%
Baden-Württemberg	21.46%
Bavaria	20.72%
Bremen	25.03%
Hesse	25.14%
Hamburg	23.03%
Mecklenburg-Vorpommern	20.83%
Lower Saxony	21.28%
North Rhine-Westphalia	21.68%
Rhineland-Palatinate	24.26%
Schleswig-Holstein	21.45%
Saarland	25.35%
Saxony	21.94%
Saxony-Anhalt	22.26%
Thuringia	22.04%



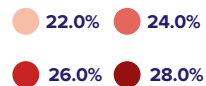
Brandenburg	5.49%
Berlin	5.60%
Baden-Württemberg	5.20%
Bavaria	5.12%
Bremen	5.73%
Hesse	5.48%
Hamburg	5.45%
Mecklenburg-Vorpommern	5.50%
Lower Saxony	5.32%
North Rhine-Westphalia	5.39%
Rhineland-Palatinate	5.31%
Schleswig-Holstein	5.16%
Saarland	5.35%
Saxony	5.45%
Saxony-Anhalt	5.45%
Brandenburg	5.28%

D Appendix: Europe

Russia



Home User Risk Ratio Russia: All Threats



Chechenskaya	28.47%	Kurskaya oblast'	24.25%	Samarskaya oblast'	24.16%
Chelyabinskaya oblast'	24.09%	Krasnoyarskiy kray	23.15%	Saratovskaya oblast'	24.94%
Chuvashskaya	26.50%	Leningradskaya oblast'	22.78%	Severnaya Osetiya,	23.37%
Dagestan	24.70%	Lipetskaya oblast'	22.66%	Smolenskaya oblast'	23.96%
Irkutskaya oblast'	25.07%	Mariy El	24.90%	Sankt-Peterburg	21.46%
Ivanovskaya oblast'	24.45%	Mordoviya	25.56%	Stavropol'skiy kray	24.24%
Kamchatskiy kray	22.22%	Moskovskaya oblast'	22.88%	Sverdlovskaya oblast'	23.51%
Kabardino-Balkarskaya	25.38%	Moskva	21.63%	Tatarstan	25.16%
Karachayevo-Cherkesskaya	21.14%	Murmanskaya oblast'	23.25%	Tambovskaya oblast'	24.19%
Krasnodarskiy kray	24.04%	Novgorodskaya oblast'	22.87%	Tomskaya oblast'	24.03%
Kemerovskaya oblast'	24.50%	Nizhegorodskaya oblast'	25.10%	Tul'skaya oblast'	25.67%
Kaliningradskaya oblast'	23.26%	Novosibirskaya oblast'	23.32%	Tverskaya oblast'	23.39%
Kurganskaya oblast'	24.19%	Omskaya oblast'	23.82%	Tyumenskaya oblast'	23.61%
Khabarovskiy kray	24.17%	Orenburgskaya oblast'	25.89%	Udmurtskaya	24.58%
Khanty-Mansiyskiy avtonomnyy okrug	21.88%	Orlovskaya oblast'	24.45%	Ul'yanovskaya oblast'	26.33%
Kirovskaya oblast'	24.86%	Permskiy kray	23.66%	Volgogradskaya oblast'	24.37%
Khakasiya	23.89%	Penzenskaya oblast'	24.16%	Vladimirskaya oblast'	23.84%
Kalmykiya	22.48%	Primorskiy kray	23.29%	Vologodskaya oblast'	22.79%
Kaluzhskaya oblast'	26.43%	Pskovskaya oblast'	23.33%	Voronezhskaya oblast'	25.15%
Komi	23.36%	Rostovskaya oblast'	24.68%	Yamalo-Nenetskiy avtonomnyy okrug	21.93%
Kostromskaya oblast'	24.96%	Ryazanskaya oblast'	22.13%	Yaroslavskaya oblast'	23.37%
Kareliya	21.50%	Saha	24.70%	Zabaykal'skiy kray	23.75%
		Sakhalinskaya oblast'	22.24%		

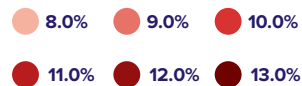
D Appendix: Europe

Russia



Home User

Risk Ratio Russia: Advanced Threats

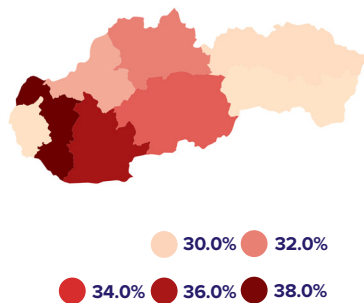


Chechenskaya	13.09%	Kurskaya oblast'	10.63%	Samarskaya oblast'	10.72%
Chelyabinskaya oblast'	10.60%	Krasnoyarskiy kray	10.64%	Saratovskaya oblast'	10.76%
Chuvashskaya	11.47%	Leningradskaya oblast'	10.04%	Severnaya Osetiya,	10.77%
Dagestan	11.76%	Lipetskaya oblast'	9.96%	Smolenskaya oblast'	10.47%
Irkutskaya oblast'	11.51%	Mariy El	10.70%	Sankt-Peterburg	9.36%
Ivanovskaya oblast'	10.46%	Mordoviya	10.90%	Stavropol'skiy kray	10.80%
Kamchatskiy kray	11.11%	Moskovskaya oblast'	10.09%	Sverdlovskaya oblast'	11.10%
Kabardino-Balkarskaya	10.66%	Moskva	9.50%	Tatarstan	11.00%
Karachayevo-Cherkesskaya	7.26%	Murmanskaya oblast'	10.52%	Tambovskaya oblast'	10.03%
Krasnodarskiy kray	10.53%	Novgorodskaya oblast'	10.08%	Tomskaya oblast'	10.05%
Kemerovskaya oblast'	10.89%	Nizhegorodskaya oblast'	11.17%	Tul'skaya oblast'	11.60%
Kaliningradskaya oblast'	9.65%	Novosibirskaya oblast'	10.76%	Tverskaya oblast'	10.29%
Kurganskaya oblast'	11.08%	Omskaya oblast'	10.18%	Tyumenskaya oblast'	10.93%
Khabarovskiy kray	11.11%	Orenburgskaya oblast'	10.88%	Udmurtskaya	10.62%
Khanty-Mansiyskiy		Orlovskaya oblast'	10.65%	Ul'yanovskaya oblast'	11.13%
avtonomnyy okrug	10.70%	Permskiy kray	10.97%	Volgogradskaya oblast'	10.64%
Kirovskaya oblast'	10.53%	Penzenskaya oblast'	10.27%	Vladimirskaya oblast'	10.45%
Khakasiya	10.49%	Primorskiy kray	10.53%	Vologodskaya oblast'	10.38%
Kalmykiya	10.47%	Pskovskaya oblast'	10.39%	Voronezhskaya oblast'	10.69%
Kaluzhskaya oblast'	11.16%	Rostovskaya oblast'	10.90%	Yamalo-Nenetskiy	
Komi	10.74%	Ryazanskaya oblast'	9.89%	avtonomnyy okrug	10.99%
Kostromskaya oblast'	10.75%	Saha	11.54%	Yaroslavl'skaya oblast'	10.29%
Kareliya	9.48%	Sakhalinskaya oblast'	10.46%	Zabaykal'skiy kray	11.25%

D Appendix: Europe

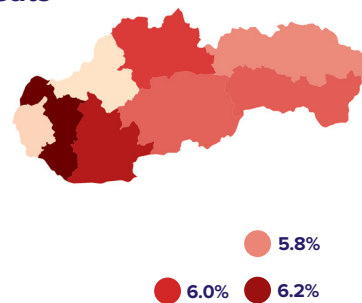
Slovakia

Home User Risk Ratio Slovakia: All Threats



Banskobystrický kraj	32.83%
Bratislavský kraj	29.66%
Košický kraj	29.64%
Nitriansky kraj	36.16%
Prešovský kraj	29.79%
Trnavský kraj	38.64%
Trenčiansky kraj	30.98%
Žilinský kraj	32.00%

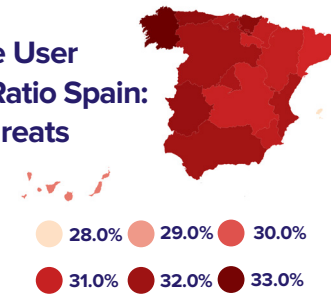
Home User Risk Ratio Slovakia: Advanced Threats



Banskobystrický kraj	5.87%
Bratislavský kraj	5.64%
Košický kraj	5.88%
Nitriansky kraj	6.11%
Prešovský kraj	5.79%
Trnavský kraj	6.37%
Trenčiansky kraj	5.61%
Žilinský kraj	5.95%

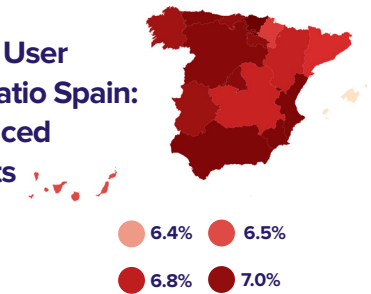
Spain

Home User Risk Ratio Spain: All Threats



Andalucía	31.92%
Aragón	31.11%
Asturias	32.32%
Canarias	29.44%
Cantabria	31.63%
Castilla y León	31.89%
Castilla-La Mancha	30.95%
Cataluña	30.73%
Extremadura	32.16%
Galicia	33.26%
Islas Baleares	27.96%
La Rioja	30.94%
Madrid	31.69%
Murcia	31.21%
Navarra	31.14%
País Vasco	32.45%
Comunidad Valenciana	31.71%

Home User Risk Ratio Spain: Advanced Threats

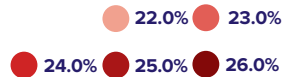
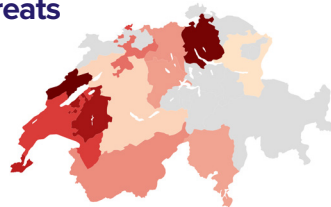


Andalucía	7.08%
Aragón	6.77%
Asturias	7.06%
Canarias	6.60%
Cantabria	7.00%
Castilla y León	7.05%
Castilla-La Mancha	6.75%
Cataluña	6.68%
Extremadura	6.95%
Galicia	6.93%
Islas Baleares	6.21%
La Rioja	7.01%
Madrid	7.03%
Murcia	7.08%
Navarra	6.64%
País Vasco	7.17%
Comunidad Valenciana	7.09%

D Appendix: Europe

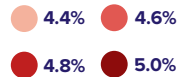
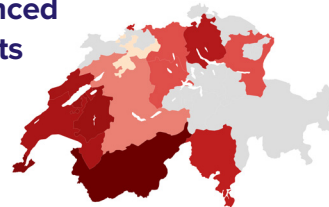
Switzerland

**Home User
Risk Ratio Switzerland:
All Threats**



Aargau	22.16%
Bern	21.25%
Basel-City	23.39%
Freiburg	25.13%
Genève	24.52%
Luzern	22.05%
Neuchâtel	26.61%
Sankt Gallen	21.02%
Solothurn	22.74%
Ticino	21.96%
Vaud	23.51%
Wallis	22.30%
Zurich	26.35%

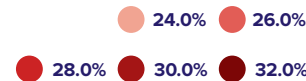
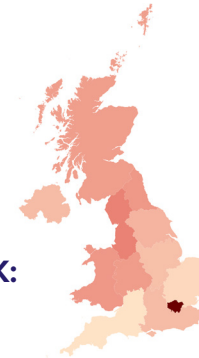
**Home User
Risk Ratio Switzerland:
Advanced
Threats**



Aargau	4.62%
Bern	4.51%
Basel-City	4.80%
Freiburg	4.94%
Genève	5.03%
Luzern	4.62%
Neuchâtel	4.90%
Sankt Gallen	4.62%
Solothurn	4.29%
Ticino	4.80%
Vaud	4.89%
Wallis	5.13%
Zurich	4.85%

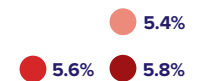
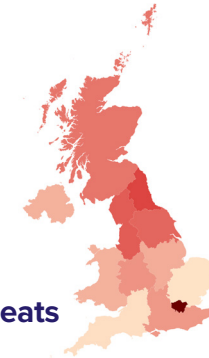
United Kingdom

**Home User
Risk Ratio UK:
All Threats**



East Midlands	23.22%
East of England	22.54%
London	32.80%
North East England	24.31%
North West England	24.94%
Northern Ireland	23.33%
Scotland	24.15%
South East England	23.34%
SW England	22.23%
Wales	24.34%
West Midlands	24.21%
Yorkshire & the Humber	23.54%

**Home User
Risk Ratio UK:
Advanced Threats**

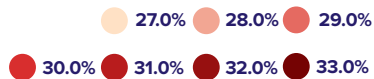
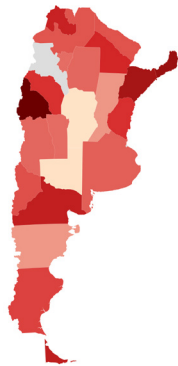


East Midlands	5.33%
East of England	5.22%
London	5.98%
North East England	5.54%
North West England	5.49%
Northern Ireland	5.32%
Scotland	5.44%
South East England	5.37%
SW England	5.23%
Wales	5.32%
West Midlands	5.38%
Yorkshire & the Humber	5.47%

D Appendix: Latin America

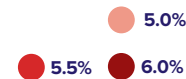
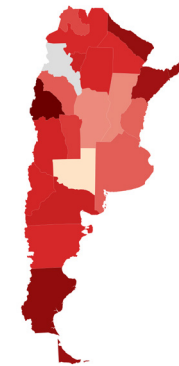
Argentina

Home User Risk Ratio Argentina: All Threats



Salta	29.34%	Chaco	30.22%
Buenos Aires	29.17%	San Juan	33.27%
Ciudad de Buenos Aires	29.25%	La Pampa	27.01%
San Luis	28.96%	Mendoza	29.05%
Entre Ríos	29.99%	Misiones	31.90%
La Rioja	29.96%	Formosa	29.38%
Santiago del Estero	29.05%	Neuquén	29.43%
		Río Negro	30.75%
		Santa Fe	28.25%
		Tucumán	28.94%
		Chubut	28.23%
		Tierra del Fuego	30.80%
		Corrientes	31.53%
		Córdoba	26.97%
		Jujuy	30.53%
		Santa Cruz	29.66%

Home User Risk Ratio Argentina: Advanced Threats

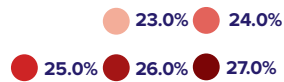


Salta	5.50%	Chaco	5.49%
Buenos Aires	5.26%	San Juan	6.34%
Ciudad de Buenos Aires	5.47%	La Pampa	4.67%
San Luis	5.42%	Mendoza	5.55%
Entre Ríos	5.24%	Misiones	6.02%
La Rioja	5.27%	Formosa	6.02%
Santiago del Estero	5.52%	Neuquén	5.54%
		Río Negro	5.61%
		Santa Fe	5.07%
		Tucumán	5.59%
		Chubut	5.50%
		Tierra del Fuego	5.97%
		Corrientes	5.93%
		Córdoba	5.06%
		Jujuy	5.36%
		Santa Cruz	6.06%

D Appendix: Latin America

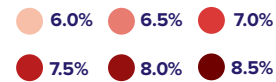
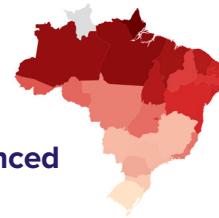
Brazil

Home User Risk Ratio Brazil: All Threats



Acre	25.18%	Maranhão	26.88%
Alagoas	26.19%	Minas Gerais	23.58%
Amazonas	27.31%	Mato Grosso do Sul	23.09%
Amapá	27.35%	Mato Grosso	22.27%
Bahia	25.91%	Pará	26.21%
Ceará	26.91%	Paraíba	26.17%
Distrito Federal	25.42%	Pernambuco	25.71%
Espírito Santo	24.82%	Piauí	26.01%
Goiás	24.22%	Paraná	23.56%
		Rio de Janeiro	23.97%
		Rio Grande do Norte	26.59%
		Rondônia	23.70%
		Rio Grande do Sul	23.15%
		Santa Catarina	22.85%
		Sergipe	25.26%
		São Paulo	23.32%
		Tocantins	26.25%

Home User Risk Ratio Brazil: Advanced Threats

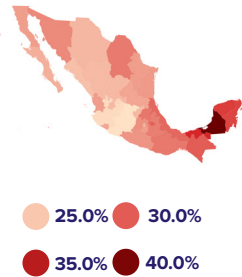


Acre	6.78%	Maranhão	7.83%
Alagoas	7.20%	Minas Gerais	6.02%
Amazonas	7.99%	Mato Grosso do Sul	6.04%
Amapá	8.54%	Mato Grosso	6.48%
Bahia	7.14%	Pará	8.09%
Ceará	7.58%	Paraíba	7.22%
Distrito Federal	6.92%	Pernambuco	7.05%
Espírito Santo	6.56%	Piauí	6.96%
Goiás	6.61%	Paraná	6.16%
		Rio de Janeiro	6.50%
		Rio Grande do Norte	7.33%
		Rondônia	6.66%
		Rio Grande do Sul	5.73%
		Santa Catarina	5.92%
		Sergipe	7.31%
		São Paulo	6.05%
		Tocantins	7.59%

D Appendix: Latin America

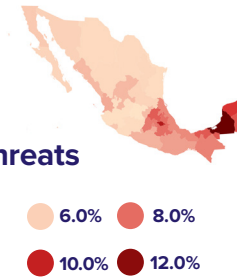
Mexico

Home User Risk Ratio Mexico: All Threats



Aguascalientes	24.24%	Jalisco	23.99%
Baja California	26.84%	México	27.50%
Baja California Sur	26.04%	Michoacán de Ocampo	23.71%
Campeche	41.36%	Morelos	26.83%
Chihuahua	25.70%	Nayarit	26.90%
Chiapas	29.92%	Nuevo León	26.89%
Ciudad de México	25.81%	Oaxaca	28.63%
Coahuila de Zaragoza	28.51%	Puebla	28.36%
Colima	26.48%	Querétaro	25.56%
Durango	25.56%	Quintana Roo	31.09%
Guerrero	27.29%	Sinaloa	25.27%
Guanajuato	23.62%	San Luis Potosí	26.51%
Hidalgo	28.70%	Sonora	27.80%
		Tabasco	32.48%
		Tamaulipas	27.02%
		Tlaxcala	29.79%
		Veracruz de Ignacio de la Llave	29.38%
		Yucatán	31.42%
		Zacatecas	25.61%

Home User Risk Ratio Mexico: Advanced Threats



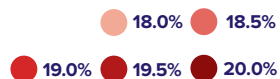
Aguascalientes	5.72%	Jalisco	5.69%
Baja California	6.11%	México	7.67%
Baja California Sur	5.89%	Michoacán de Ocampo	5.78%
Campeche	13.11%	Morelos	6.71%
Chihuahua	5.79%	Nayarit	6.74%
Chiapas	7.54%	Nuevo León	5.85%
Ciudad de México	7.37%	Oaxaca	6.95%
Coahuila de Zaragoza	5.81%	Puebla	7.93%
Colima	6.16%	Querétaro	6.37%
Durango	5.82%	Quintana Roo	8.45%
Guerrero	6.58%	Sinaloa	6.44%
Guanajuato	5.62%	San Luis Potosí	5.92%
Hidalgo	8.29%	Sonora	5.95%
		Tabasco	8.35%
		Tamaulipas	5.75%
		Tlaxcala	10.53%
		Veracruz de Ignacio de la Llave	7.38%
		Yucatán	9.10%
		Zacatecas	6.46%

D Appendix: Asia Pacific

Australia



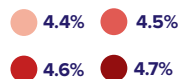
Home User Risk Ratio Australia: All Threats



Australian Capital Territory	19.60%
New South Wales	20.16%
Queensland	18.81%
South Australia	19.28%
Tasmania	17.56%
Victoria	20.43%
Western Australia	18.69%

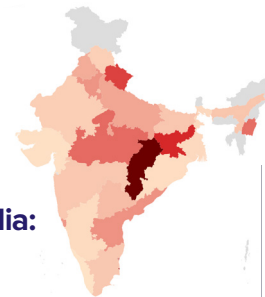


Home User Risk Ratio Australia: Advanced Threats

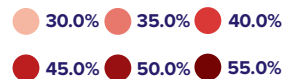


Australian Capital Territory	4.58%
New South Wales	4.67%
Queensland	4.58%
South Australia	4.78%
Tasmania	4.34%
Victoria	4.74%
Western Australia	4.70%

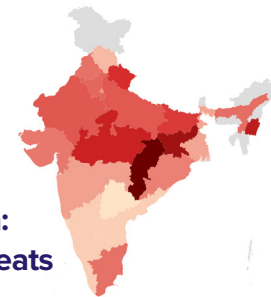
India



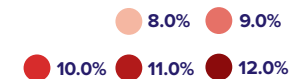
Home User Risk Ratio India: All Threats



Andhra Pradesh	32.82%
Assam	28.81%
Bihar	28.77%
Chandigarh	37.34%
Chhattisgarh	56.13%
Delhi	28.92%
Goa	32.33%
Gujarat	26.73%
Himachal Pradesh	27.98%
Haryana	32.63%
Jharkhand	41.24%
Karnataka	27.16%
Kerala	26.52%
Maharashtra	28.63%
Manipur	35.68%
Madhya Pradesh	35.97%
Odisha	26.99%
Punjab	30.81%
Puducherry	48.14%
Rajasthan	28.10%
Telangana	29.49%
Tamil Nadu	28.61%
Uttar Pradesh	31.26%
Uttarakhand	39.18%
West Bengal	27.28%



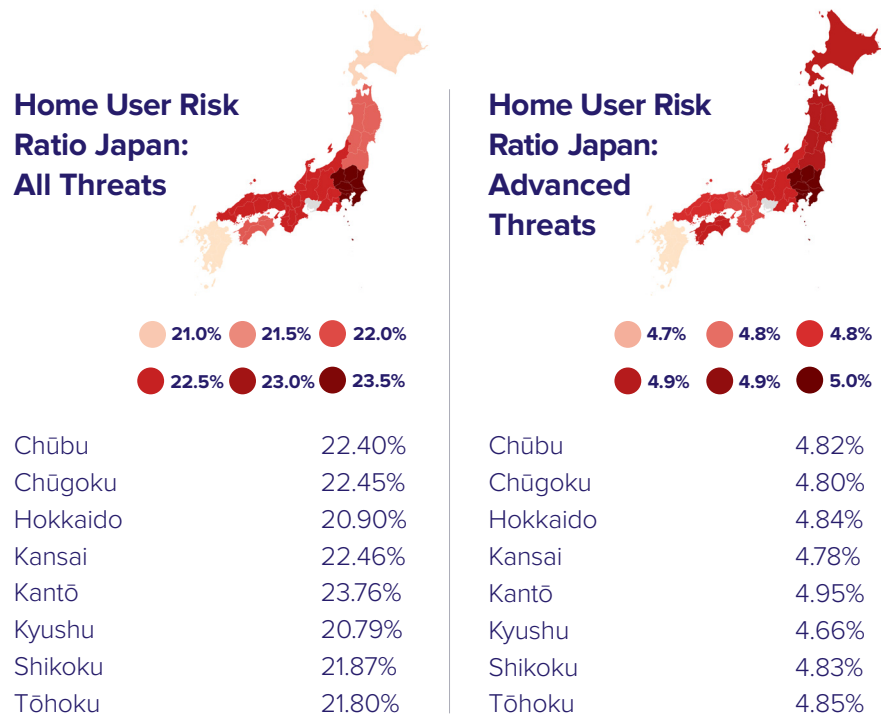
Home User Risk Ratio India: Advanced Threats



Andhra Pradesh	7.65%
Assam	9.05%
Bihar	9.79%
Chandigarh	9.29%
Chhattisgarh	12.79%
Delhi	8.40%
Goa	7.56%
Gujarat	8.90%
Himachal Pradesh	7.95%
Haryana	9.15%
Jharkhand	11.47%
Karnataka	7.67%
Kerala	7.67%
Maharashtra	8.31%
Manipur	10.73%
Madhya Pradesh	10.39%
Odisha	8.77%
Punjab	8.99%
Puducherry	11.55%
Rajasthan	9.37%
Telangana	7.36%
Tamil Nadu	9.01%
Uttar Pradesh	9.35%
Uttarakhand	9.99%
West Bengal	8.24%

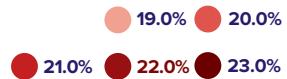
D Appendix: Asia Pacific

Japan

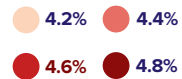
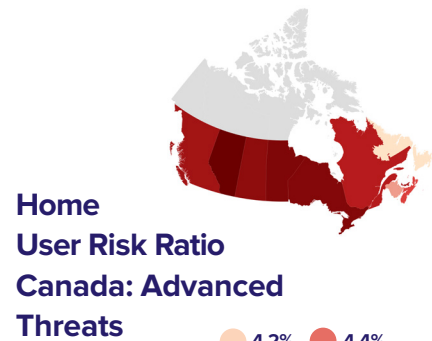


D Appendix: North America

Canada



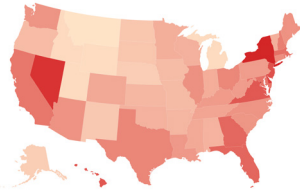
Alberta	19.14%
British Columbia	20.87%
Manitoba	20.12%
New Brunswick	21.24%
Newfoundland and Labrador	18.15%
Nova Scotia	20.34%
Ontario	22.56%
Prince Edward Island	21.13%
Quebec	23.01%
Saskatchewan	18.60%



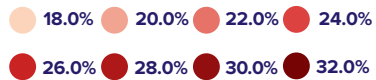
Alberta	4.91%
British Columbia	4.72%
Manitoba	4.84%
New Brunswick	4.31%
Newfoundland and Labrador	4.17%
Nova Scotia	4.49%
Ontario	4.83%
Prince Edward Island	4.72%
Quebec	4.65%
Saskatchewan	4.79%

D Appendix: North America

USA

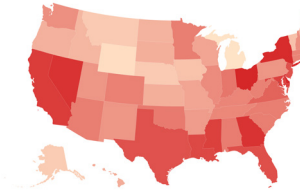


Home User Risk Ratio USA: All Threats

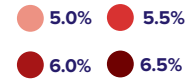


Alaska	18.25%
Alabama	19.36%
Arkansas	19.26%
Arizona	20.65%
California	21.81%
Colorado	19.76%
Connecticut	20.85%
District of Columbia	32.83%
Delaware	23.96%
Florida	22.50%
Georgia	22.45%
Hawaii	23.09%
Iowa	19.02%
Idaho	17.75%
Illinois	20.73%
Indiana	19.56%
Kansas	19.19%
Kentucky	20.30%
Louisiana	20.42%
Massachusetts	22.09%

Maryland	22.01%
Maine	20.69%
Michigan	17.72%
Minnesota	19.52%
Missouri	19.04%
Mississippi	19.75%
Montana	17.40%
North Carolina	20.62%
North Dakota	18.55%
Nebraska	18.29%
New Hampshire	21.47%
New Jersey	23.36%
New Mexico	18.49%
Nevada	24.57%
New York	25.30%
Ohio	21.14%
Oklahoma	19.41%
Oregon	18.99%
Pennsylvania	20.28%
Rhode Island	21.39%
South Carolina	20.53%
South Dakota	18.59%
Tennessee	19.94%
Texas	21.18%
Utah	17.73%
Virginia	23.05%
Vermont	19.51%
Washington	20.62%
Wisconsin	19.45%
West Virginia	20.26%
Wyoming	17.70%



Home User Risk Ratio USA: Advanced Threats



Alaska	4.70%
Alabama	5.11%
Arkansas	4.95%
Arizona	5.10%
California	5.44%
Colorado	5.09%
Connecticut	5.07%
District of Columbia	6.53%
Delaware	5.55%
Florida	5.34%
Georgia	5.49%
Hawaii	4.86%
Iowa	4.75%
Idaho	4.81%
Illinois	5.03%
Indiana	5.14%
Kansas	4.85%
Kentucky	5.06%
Louisiana	5.38%
Massachusetts	5.07%

Maryland	5.42%
Maine	4.83%
Michigan	4.58%
Minnesota	5.10%
Missouri	4.90%
Mississippi	5.42%
Montana	4.71%
North Carolina	5.10%
North Dakota	4.83%
Nebraska	4.71%
New Hampshire	5.01%
New Jersey	5.33%
New Mexico	4.98%
Nevada	5.49%
New York	5.53%
Ohio	5.56%
Oklahoma	5.12%
Oregon	4.84%
Pennsylvania	4.98%
Rhode Island	5.07%
South Carolina	5.10%
South Dakota	4.85%
Tennessee	5.05%
Texas	5.33%
Utah	4.98%
Virginia	5.24%
Vermont	4.75%
Washington	5.01%
Wisconsin	4.90%
West Virginia	5.08%
Wyoming	4.61%

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