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A Introduction

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

Their main motivation is financial gain, meaning that in many cases they do not discriminate between targets and simply carry out mass attacks. This is why it is so important for people to understand that when they use their PC to go online, whether at home or at work, they are at risk from cyber threats, whether they are the intended target, a casualty of collateral damage, or one of millions falling victim to a blanket attack.

This report reveals that globally, in any given month, home users are twice as much at risk of encountering any type of malware, with a 20.09% chance of infection; business users,

on the other hand, have a 10.87% chance of getting attacked, generally because they often have more layers of protection in place. The more people and businesses depend on computers, along with the type of activities carried out on them and the data these PCs hold, the greater consequences and damage malware attacks can cause.

With hundreds of millions of users worldwide, Avast has the largest threat detection network in the cybersecurity industry. This network of devices act like sensors, providing valuable insights and knowledge of the most prevalent threats.



A Introduction

Cyber threats are not all the same and we group the threats we detect into two categories: simple threats and advanced threats.

Simple Threats

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

Advanced Threats

Advanced threats include threats 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 represents the threats Avast protected its PC users from during the second half of 2018; specifically, these threats were blocked by Avast between August 11 and September 9, 2018. The data is collected from Avast's threat detection network. 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 at least one threat was stopped by one of Avast's layers of protection by the total number of computers Avast actively protected within the 30 day period.



B Global Risk Ratio

Home users face double the amount of risk that business users do.

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 10.87%. Home users, on the other hand, are twice as much at risk of encountering all types of malware, with a 20.09% chance of infection.

The chances of users being targeted by an 'advanced' threat are lower, but the proportion is similar to all threats, with businesses having a 2.95% chance of encountering an advanced threat, and consumers nearly double that at 5.58%.

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. Conversely, at home 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: **Operating Systems**

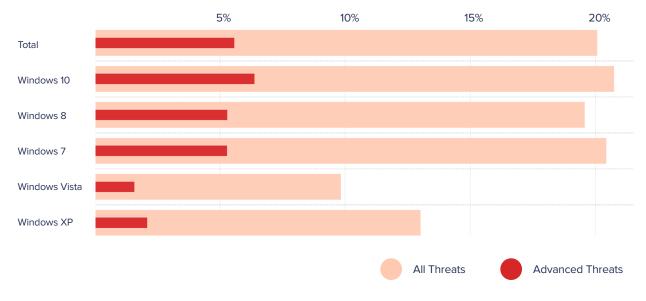
Most attacks are designed for Windows PCs as the Windows operating system (OS) has the biggest market share, and therefore the largest number of potential victims.

There are still many people using outdated versions of Windows, even those on the latest OS, Windows 10, which means they are potentially vulnerable to cyber threats. According to the Avast PC Trends Report 2019,

9% of all Windows 10 and 15% of Windows 7 operating systems used by users globally are out-of-date and potentially vulnerable. Analyzing this data, we found home users with PCs running Windows 7, 8, and 10 all

have about a 20% chance of encountering some type of threat, in any given month. Windows 10 home users are slightly more at risk than users of other Windows operating systems of encountering an advanced threat, with a risk ratio of 6.39%, which is likely due to the fact that, according to the Avast PC Trends Report 2019, two out of five users use the operating system. The global usage of an operating system is something cybercriminals take into consideration when testing the effectiveness of their malware.

Global Home User Risk Ratio by OS: All Threats and Advanced Threats





B Global Risk Ratio: **Operating Systems**

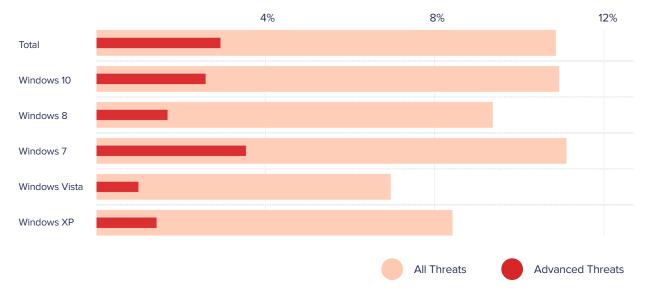
The global usage of an operating system is something cybercriminals take into consideration when testing the effectiveness of their malware.

Windows 10 is closely followed by Windows 7 users with a 5.29% chance and Windows 8 users have a 5.30% chance. Windows 7 business users are most at risk of encountering threats with 11.12%, followed by Windows 10 with a 10.95% chance, and Windows 8

with a 9.38% chance. Business users running Windows 7 are also most at risk of encountering advanced threats at 3.55%, followed by Windows 10 users (2.60%) and Windows 8 (1.7%).

Windows Vista home users have a risk ratio of below 10% for all threats and a 1.59% risk ratio for advanced threats. The same is true for business users, where PCs running Windows Vista have a 6.97% chance of encountering any kind of threat and a 1.01% chance of encountering advanced threats.

Global Business User Risk Ratio by OS: All Threats and Advanced Threats



Malware authors seemed to prefer to skip over Windows Vista, while still targeting Windows XP and Windows 7 on either side. The reason for this could be that Windows Vista usage is down to just 2%, according to the Avast PC Trends Report 2019, which would not make it worth targeting.



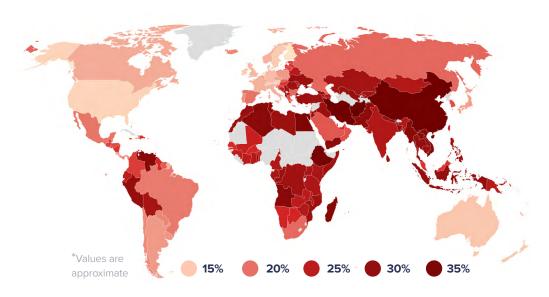
B Global Risk Ratio: Home Users All Threats

The countries with the highest risk of encountering any type of threat are in the Middle East, Asia and Africa.

The Middle East could be highly targeted because malware has been used in the past to carry out attacks by extremist groups in the region. Notable malware targeting the region in the past includes

Shamoon, which infected the systems of Saudi Arabia's Saudi Aramco and Qatar's RasGas. Well-known cybercrime groups active in the region include APT33 and APT34.

Global Home User Risk Ratio: All Threats



COUNTRIES MOST AT RISK

1.	Afghanistan	38./3%
2.	Iran	37.49%
3.	China	37.27%
4.	Ethiopia	35.7%
5.	Palestine	34.66%
6.	Egypt	34.41%
7.	Vietnam	33.37%
8.	Madagascar	32.73%
9.	Laos	32.44%
10.	Myanmar	32.17%

1.	Finland	12./1%
2.	Netherlands	12.86%
3.	United States	13.76%
4.	Austria	13.92%
5.	Ireland	14.22%
6.	Switzerland	14.24%
7.	Sweden	14.30%
8.	New Zealand	14.35%
9.	Australia	14.61%
10.	Denmark	14.28%

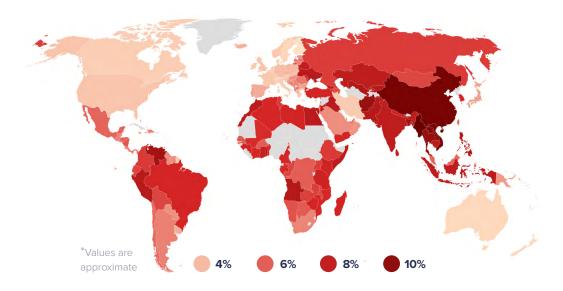


B Global Risk Ratio: Home Users **Advanced Threats**

The countries with the highest or lowest risk ratio of encountering an advanced threat differ from the countries most at risk of encountering any type of threat.

Users in countries such as Finland, New Zealand, Australia, Sweden, and Denmark are all at low risk of being targeted by both advanced and all threats, the United States however is missing from the 10 countries with the lowest risk ratio for advanced threats, having a 3.72% chance of encountering such a threat.

Global Home User Risk Ratio: Advanced Threats



COUNTRIES MOST AT RISK

1.	Myanmar	11.33%
2.	Vietnam	10.85%
3.	China	10.84%
4.	Laos	10.27%
5.	Thailand	9.55%
6.	Afghanistan	9.52%
7.	Palestine	9.41%
8.	Bangladesh	9.27%
9.	Venezuela	9.14%
10.	Togo	9.01%

1.	Finland	3.07%
2.	New Zealand	3.29%
3.	Australia	3.30%
4.	Sweden	3.32%
5.	Switzerland	3.32%
6.	Belgium	3.51%
7.	Italy	3.51%
8.	Netherlands	3.51%
9.	Canada	3.52%
10.	Denmark	3.54%



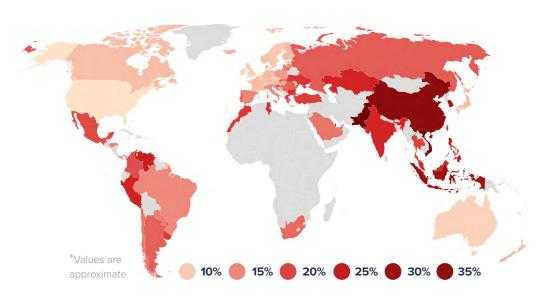
Global Risk Ratio: Business Users All Threats

The global risk ratio for businesses in terms of all threats is 10.87%. Many of the countries with the highest risk ratio, for all threats, are in Asia.

The reason countries in Asia may be targeted more than others could be because some are less industrialized than others, and therefore are likely to have lower levels of security in place. South Korea is among the top 10 countries

where business users are targeted by threats in general, which may be due to the fact that successful global companies have their headquarters in the country and likely partner with many other businesses in the region.

Global Business User Risk Ratio: All Threats



COUNTRIES MOST AT RISK

1.	Pakistan	36.15%
2.	Vietnam	35.56%
3.	China	31.59%
4.	Indonesia	29.53%
5.	South Korea	28.15%
6.	Philippines	25.90%
7.	Qatar	24.93%
8.	Venezuela	24.43%
9.	Malaysia	22.99%
10.	Peru	22.86%

1.	United States	8.13%
2.	Netherlands	8.25%
3.	Ireland	8.78%
4.	Australia	9.31%
5.	Belgium	9.61%
6.	Great Britain	9.65%
7.	Czech Republic	9.74%
8.	Luxembourg	10.02%
9.	Sweden	10.09%
10.	Kuwait	10.12%



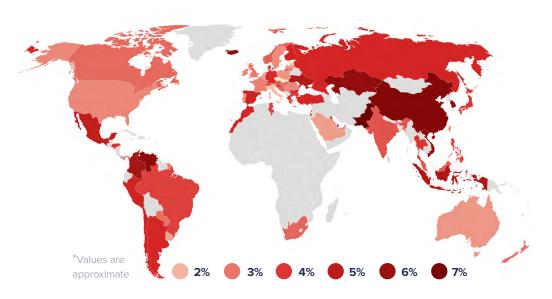
B Global Risk Ratio: Business Users Advanced Threats

The countries in which businesses are most at risk of encountering an advanced threat are similar to the ones most at risk of encountering threats in general.

Again, this could be because of low industrialization in some of the countries, where businesses may have lower levels of security. When it comes to the countries in which businesses are

the least at risk of encountering an advanced threat, only three overlap with the countries where businesses are least at risk of encountering any type of threat.

Global Business User Risk Ratio: Advanced Threats



COUNTRIES MOST AT RISK

730%

Pakistan

1.	Pakistari	7.30%
2.	Qatar	6.66%
3.	China	6.57%
4.	South Korea	6.40%
5.	Iceland	6.32%
6.	Venezuela	6.32%
7.	Vietnam	6.28%
8.	Kazakhstan	6.18%
9.	Colombia	5.60%
10.	Indonesia	5.36%

1.	Slovakia	1.22%
2.	Czech Republic	1.29%
3.	Estonia	1.42%
4.	Italy	1.75%
5.	Luxembourg	2.22%
6.	Netherlands	2.29%
7.	Uruguay	2.29%
8.	Latvia	2.32%
9.	Saudi Arabia	2.33%
10.	Belgium	2.43%



C Conclusion

The majority of computer users, at work or at home, are often blindly targeted with attacks, meaning they aren't the victims of 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 10 safest countries, meaning the ones with the lowest risk ratio, they all belong to the OECD

(Organisation for Economic Co-operation and Development), an organization made up of 36 countries that work together to improve the economic and social well-being of people around the world. 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.



D Appendix

In this appendix is a list of countries, for which the risk ratio for all threats and advanced threats for both home and business users are listed.

Regional data for certain countries is also included in this appendix.





Data for Global <u>Home User</u> Risk Ratio: **All Threats**

North America & C	aribbean	South America		Jordan	28.32%	Mongolia	25.70%	India	25.72%
Barbados	25.13%	Venezuela	32.01%	Iraq	27.91%	Papua New Guinea	25.13%	Hong Kong	23.88%
Saint Lucia	24.26%	Peru	29.15%	Turkey	27.79%	Maldives	24.79%	Korea	21.44%
Dominican Republic	22.67%	Bolivia	26.42%	Azerbaijan	25.61%	Taiwan	23.42%	Russia	20.36%
Jamaica	22.57%	Ecuador	24.84%	Qatar	23.63%	Brunei	23.11%	Japan	17.21%
Haiti	20.00%	Guyana	23.14%	UAE	22.84%	Malaysia	22.57%		
Mexico	19.73%	Colombia	22.14%	Oman	21.18%	Singapore	22.18%	Australia	
Bahamas	18.54%	Suriname	20.79%	Saudi Arabia	21.04%	Fiji	21.62%	Australia	14.61%
Guadeloupe	17.80%	Trinidad & Tobago	20.31%	Israel	20.94%	French Polynesia	19.13%	New Zealand	14.35%
Martinique	16.78%	Brazil	19.54%	Kuwait	20.94%	Guam	17.13%		
Canada	16.47%	Paraguay	19.02%	Bahrain	20.46%	New Caledonia	16.55%	Central Europe	
Puerto Rico	14.88%	Chile	18.79%	Lebanon	19.19%			Hungary	22.37%
USA	13.76%	Uruguay	17.93%			Asia		Croatia	22.08%
		Curaçao	17.75%	Asia Pacific		China	37.27%	Slovakia	20.71%
Central America		Argentina	17.70%	Vietnam	33.37%	Laos	32.44%	Poland	17.69%
Nicaragua	22.44%	French Guiana	17.56%	Myanmar	32.17%	Bangladesh	30.94%	Slovenia	17.33%
Guatemala	22.02%			Thailand	29.64%	Pakistan	30.92%	Czech Republic	16.86%
Honduras	21.63%	Middle East		Indonesia	29.29%	Georgia	29.39%	Germany	15.22%
El Salvador	21.28%	Afghanistan	38.73%	Nepal	29.23%	Uzbekistan	28.67%	Switzerland	14.24%
Belize	20.13%	Iran	37.49%	Sri Lanka	28.58%	Kyrgyzstan	26.79%	Austria	13.92%
Panama	19.58%	Palestine	34.66%	Philippines	28.41%	Kazakhstan	26.62%		
Costa Rica	16.38%	Yemen	31.03%	Cambodia	28.35%	Macao	26.36%		



Data for Global <u>Home User</u> Risk Ratio: **All Threats**

Western Europe		Belarus	25.36%	Tunisia	30.05%	Mali	24.14%
Greece	21.33%	Moldova	24.99%	Togo	29.42%	Cabo Verde	23.92%
Spain	19.84%	Bosnia &		Morocco	28.52%	Mauritius	23.88%
Cyprus	19.14%	Herzegovina	24.72%	The Congo	28.06%	Namibia	23.47%
Malta	18.90%	Latvia	22.62%	Libya	27.81%	Botswana	23.24%
Portugal	18.32%	Estonia	21.82%	Mozambique	27.44%	Burkina Faso	23.07%
Belgium	17.29%	Lithuania	21.81%	Somalia	27.15%	Senegal	22.90%
Luxembourg	17.01%	Bulgaria	20.23%	The Democratic		Nigeria	21.48%
France	16.07%			Rep of Congo	26.92%	South Africa	20.25%
Italy	16.04%	Nordics		Gabon	26.39%	Mayotte	18.21%
United Kingdom	15.59%	Iceland	18.72%	Kenya	26.23%	Reunion	17.99%
Ireland	14.22%	Norway	15.90%	Rwanda	26.22%		
Netherlands	12.86%	Denmark	14.82%	Uganda	26.14%		
		Sweden	14.30%	Tanzania	25.99%		
Eastern Europe		Finland	12.71%	Cameroon	25.67%		
Ukraine	28.33%			Zimbabwe	25.58%		
Armenia	27.18%	Africa		Ghana	25.48%		
Montenegro	27.12%	Ethiopia	35.70%	Malawi	25.21%		
Serbia	27.11%	Egypt	34.41%	Zambia	25.02%		
Romania	26.91%	Madagascar	32.73%	Côte d'Ivoire	24.95%		
Albania	26.46%	Angola	31.83%	Guinea	24.67%		
Macedonia	26.24%	Algeria	31.76%	Benin	24.45%		



Data for Global <u>Home User</u> Risk Ratio: **Advanced Threats**

North America & C	aribbean	South America		Turkey	7.29%	Maldives	6.86%	Korea	7.16%
Mexico	5.81%	Venezuela	9.14%	Yemen	7.23%	Mongolia	6.46%	Russia	6.71%
Saint Lucia	5.50%	Peru	8.38%	Azerbaijan	6.44%	Malaysia	5.77%	Macao	5.57%
Jamaica	5.39%	Brazil	7.26%	Kuwait	5.46%	Taiwan	5.69%	Hong Kong	5.05%
Dominican Republic	5.30%	Colombia	6.75%	Lebanon	5.30%	Singapore	5.19%	Japan	4.43%
Haiti	4.86%	Ecuador	6.52%	UAE	5.28%	Brunei	5.01%		
Barbados	4.61%	Bolivia	6.49%	Qatar	5.09%	Fiji	4.93%	Australia	
Bahamas	4.48%	Chile	5.68%	Bahrain	4.96%	Papua New Guinea	4.62%	Australia	3.30%
USA	3.72%	Argentina	5.23%	Saudi Arabia	4.92%	French Polynesia	3.91%	New Zealand	3.29%
Guadeloupe	3.72%	Guyana	4.96%	Israel	4.85%	Guam	3.34%		
Puerto Rico	3.56%	Suriname	4.92%	Oman	4.81%	New Caledonia	3.23%	Central Europe	
Canada	3.53%	Paraguay	4.88%	Iran	3.59%			Hungary	4.81%
Martinique	3.47%	Trinidad & Tobago	4.78%			Asia		Croatia	4.57%
		Curaçao	4.25%	Asia Pacific		China	10.84%	Czech Republic	4.06%
Central America		Uruguay	4.21%	Myanmar	11.33%	Laos	10.27%	Slovakia	3.98%
Nicaragua	6.12%	French Guiana	4.10%	Vietnam	10.85%	Bangladesh	9.27%	Poland	3.94%
Honduras	5.86%			Thailand	9.55%	Uzbekistan	8.60%	Slovenia	3.94%
Panama	5.42%	Middle East		Philippines	8.61%	Kyrgyzstan	8.50%	Germany	3.88%
El Salvador	5.21%	Afghanistan	9.52%	Cambodia	8.28%	Pakistan	8.39%	Austria	3.56%
Guatemala	5.18%	Palestine	9.41%	Indonesia	8.11%	India	8.10%	Switzerland	3.32%
Belize	5.15%	Iraq	8.23%	Sri Lanka	7.80%	Kazakhstan	8.09%		
Costa Rica	5.12%	Jordan	7.80%	Nepal	7.54%	Georgia	8.08%		



Data for Global <u>Home User</u> Risk Ratio: **Advanced Threats**

Western Europe		Albania	5.20%	Ghana	7.87%	Namibia	6.22%
Portugal	4.49%	Serbia	5.19%	Tanzania	7.55%	Senegal	6.07%
Cyprus	4.35%	Bosnia &		Kenya	7.45%	Botswana	6.03%
Spain	4.25%	Herzegovina	5.17%	Guinea	7.42%	The Democratic	
Malta	3.98%	Montenegro	5.12%	Madagascar	7.36%	Rep of Congo	5.98%
Greece	3.95%	Lithuania	5.11%	Libya	7.34%	Burkina Faso	5.98%
Luxembourg	3.80%	Estonia	4.83%	Cameroon	7.23%	Nigeria	5.30%
United Kingdom	3.73%	Bulgaria	4.52%	Zimbabwe	7.22%	South Africa	5.10%
France	3.66%			Algeria	7.21%	Mayotte	4.42%
Ireland	3.57%	Nordics		Côte d'Ivoire	7.19%	Mauritius	4.35%
Italy	3.51%	Iceland	4.15%	Mozambique	7.18%	Reunion	4.12%
Netherlands	3.51%	Norway	3.63%	Gabon	7.11%		
Belgium	3.51%	Denmark	3.54%	Cabo Verde	7.08%		
		Sweden	3.32%	Mali	7.06%		
Eastern Europe		Finland	3.07%	Benin	7.03%		
Ukraine	8.28%			Tunisia	6.79%		
Belarus	7.94%	Africa		Ethiopia	6.76%		
Moldova	7.50%	Togo	9.01%	Uganda	6.62%		
Armenia	6.93%	Angola	8.48%	Zambia	6.62%		
Latvia	5.51%	Egypt	8.26%	The Congo	6.55%		
Macedonia	5.49%	Morocco	8.21%	Malawi	6.51%		
Romania	5.42%	Somalia	8.06%	Rwanda	6.40%		



Data for Global <u>Business User</u> Risk Ratio: **All Threats**

North America		Saudi Arabia	16.19%	Kazakhstan	22.37%	Central Europe		Latvia	14.73%
Mexico	19.28%	UAE	16.15%	India	22.35%	Croatia	19.88%	Bosnia & Herzegovin	a 11.58%
Canada	10.82%	Israel	14.66%	Russia	18.02%	Slovakia	17.61%	Estonia	10.30%
USA	8.13%	Kuwait	10.12%	Japan	11.00%	Slovenia	16.20%		
						Poland	13.64%		
Central America		Australia		Western Europe		Hungary	12.12%		
Honduras	15.07%	New Zealand	11.12%	Greece	20.18%	Germany	11.10%		
Panama	14.39%	Australia	9.31%	Portugal	17.63%	Austria	10.91%		
				Spain	15.01%	Switzerland	10.24%		
South America		Asia Pacific		Italy	14.34%	Czech Republic	9.74%		
Venezuela	24.43%	Vietnam	35.56%	France	10.81%				
Peru	22.86%	Indonesia	29.53%	Luxembourg	10.02%	Africa			
Uruguay	20.65%	Philippines	25.90%	United Kingdom	9.65%	Tunisia	21.46%		
Colombia	18.98%	Malaysia	22.99%	Belgium	9.61%	Morocco	20.78%		
Argentina	17.72%	Thailand	20.09%	Ireland	8.78%	South Africa	17.10%		
Chile	15.86%	Taiwan	19.41%						
Paraguay	15.44%			Nordics		Eastern Europe			
Brazil	14.78%	Asia		Iceland	11.55%	Bulgaria	21.57%		
		Pakistan	36.15%	Finland	11.03%	Ukraine	20.97%		
Middle East		China	31.59%	Denmark	10.90%	Serbia	17.96%		
Qatar	24.93%	Korea	28.15%	Norway	10.60%	Romania	17.70%		
Turkey	20.43%	Hong Kong	22.48%	Sweden	10.09%	Lithuania	16.23%		

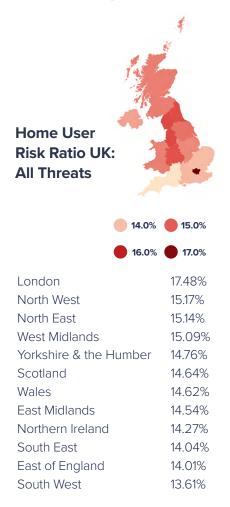


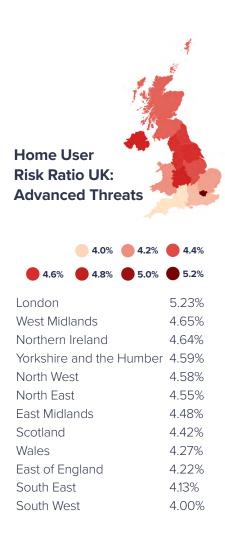
Data for Global <u>Business User</u> Risk Ratio: **Advanced Threats**

North America		Turkey	4.32%	Russia	4.34%	Austria	3.36%	Africa	
Mexico	4.84%	Israel	4.21%	Japan	4.03%	Hungary	3.06%	Morocco	4.27%
Canada	3.18%	UAE	2.60%	India	3.54%	Poland	2.48%	Tunisia	3.74%
USA	2.69%	Saudi Arabia	2.33%	Hong Kong	2.70%	Czech Republic	1.29%	South Africa	3.23%
						Slovakia	1.22%		
Central America		Australia		Western Europe					
Honduras	4.06%	New Zealand	3.05%	Spain	4.43%	Nordics			
Panama	3.14%	Australia	2.45%	Greece	4.14%	Iceland	6.32%		
				United Kingdom	2.96%	Finland	4.38%		
South America		Asia Pacific		France	2.79%	Denmark	4.04%		
Venezuela	6.32%	Vietnam	6.28%	Ireland	2.76%	Norway	3.32%		
Colombia	5.60%	Indonesia	5.36%	Portugal	2.50%	Sweden	2.61%		
Chile	4.49%	Thailand	4.01%	Belgium	2.43%				
Peru	4.43%	Philippines	3.86%	Netherlands	2.29%	Eastern Europe			
Argentina	4.28%	Malaysia	3.44%	Luxembourg	2.22%	Ukraine	5.20%		
Brazil	3.83%	Taiwan	2.78%	Italy	1.75%	Bulgaria	4.09%		
Paraguay	3.06%					Bosnia & Herzegovina	a 3.17%		
Uruguay	2.29%	Asia		Central Europe		Lithuania	2.81%		
		Pakistan	7.30%	Slovenia	4.39%	Serbia	2.72%		
Middle East		China	6.57%	Germany	4.15%	Romania	2.69%		
Qatar	6.66%	Korea	6.40%	Croatia	3.69%	Latvia	2.32%		
Kuwait	4.99%	Kazakhstan	6.18%	Switzerland	3.63%	Estonia	1.42%		

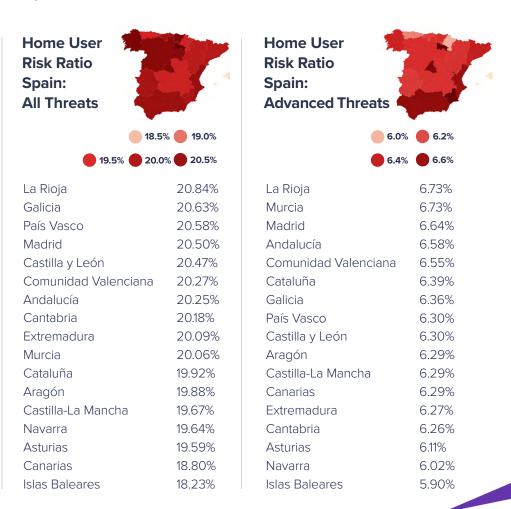


United Kingdom



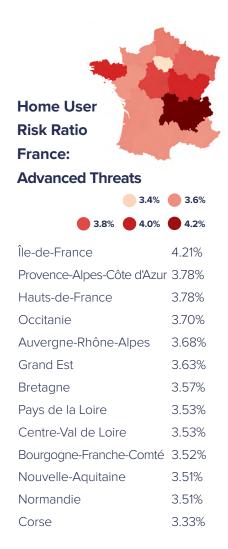


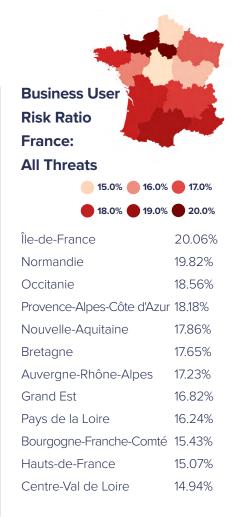
Spain













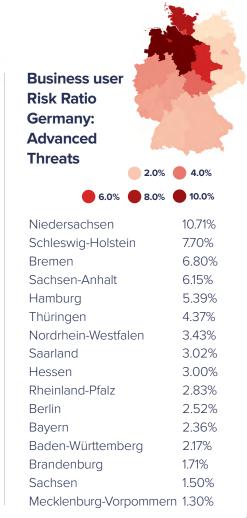
^{*} Values are approximate





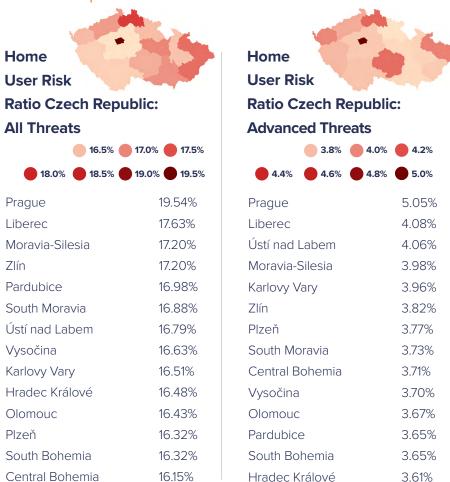








Czech Republic

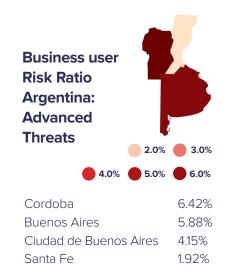




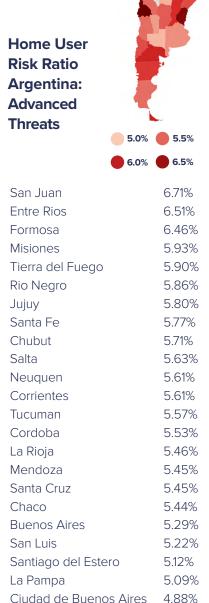
Appendix: Latin America

Argentina





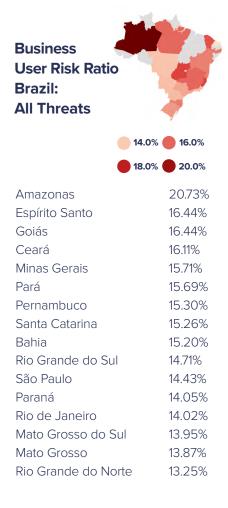




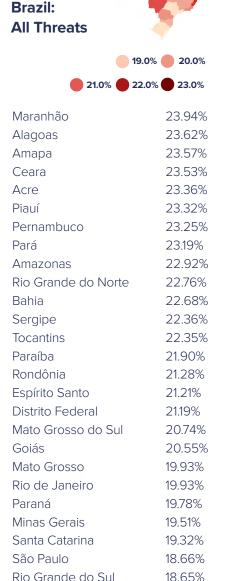


Appendix: Latin America

Brazil

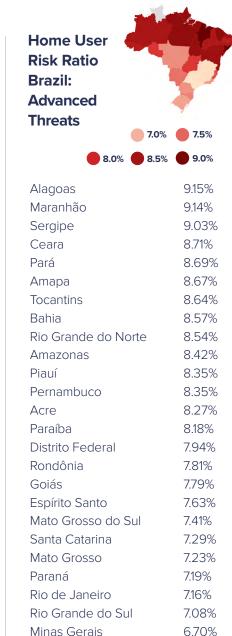






Home User

Risk Ratio



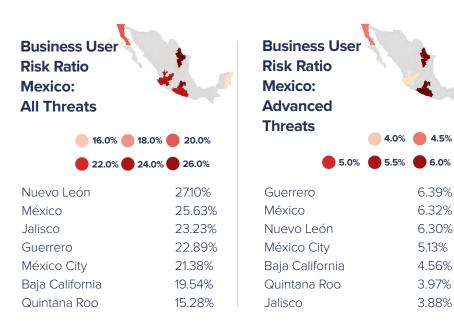
São Paulo

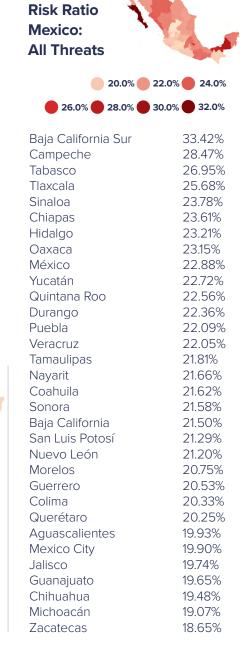
6.67%



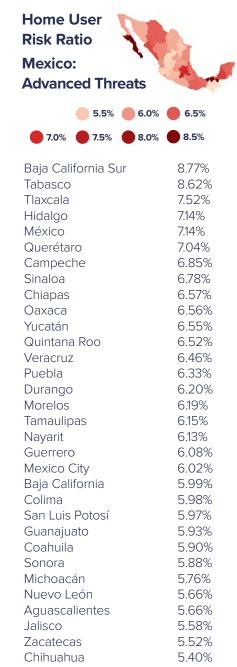
Appendix: Latin America

Mexico





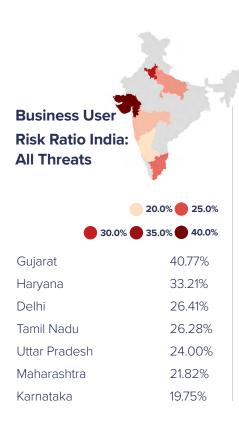
Home User

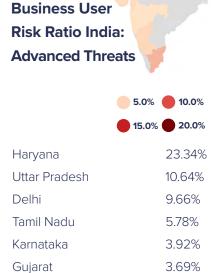




Appendix: Asia

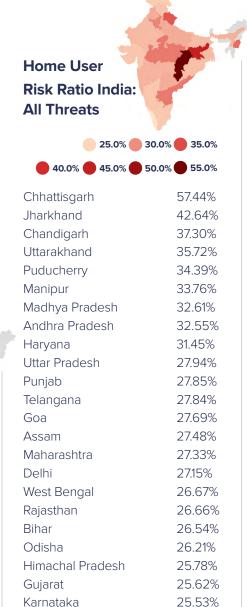
India





3.32%

Maharashtra



25.32%

25.03%

22.98%

Tamil Nadu

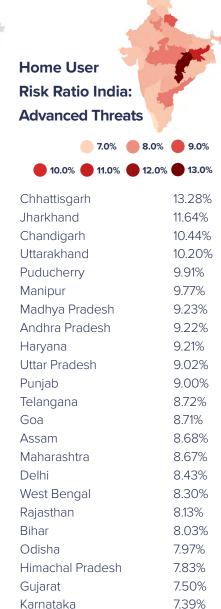
Kerala

Jammu and Kashmir

Tamil Nadu

Kerala

Jammu and Kashmir



7.28%

7.13%

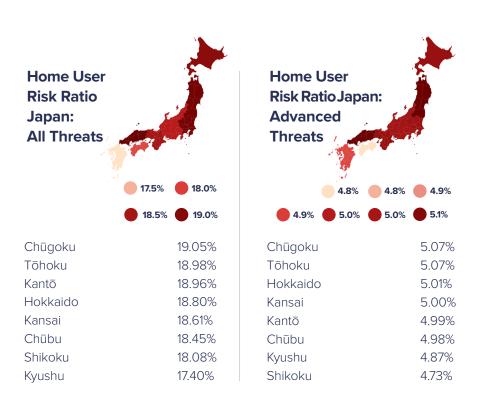
6.55%



Indonesia

Appendix: Asia

Japan



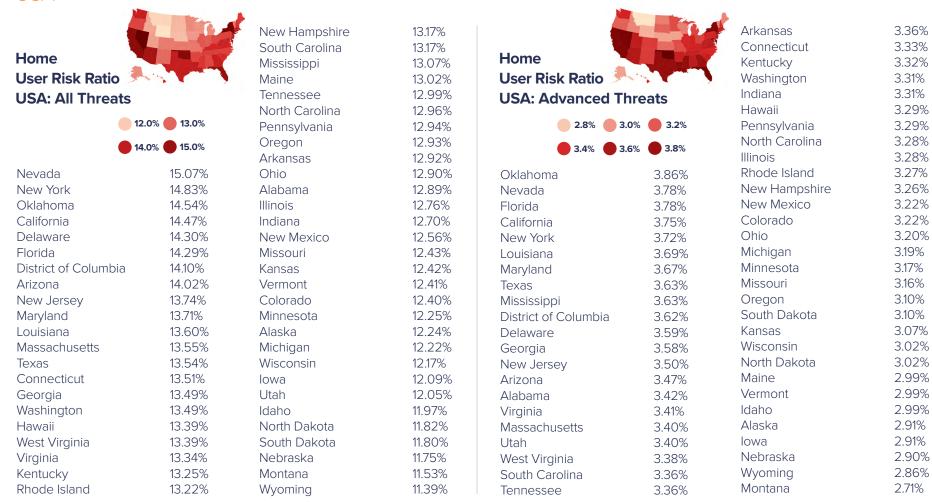






Appendix: USA

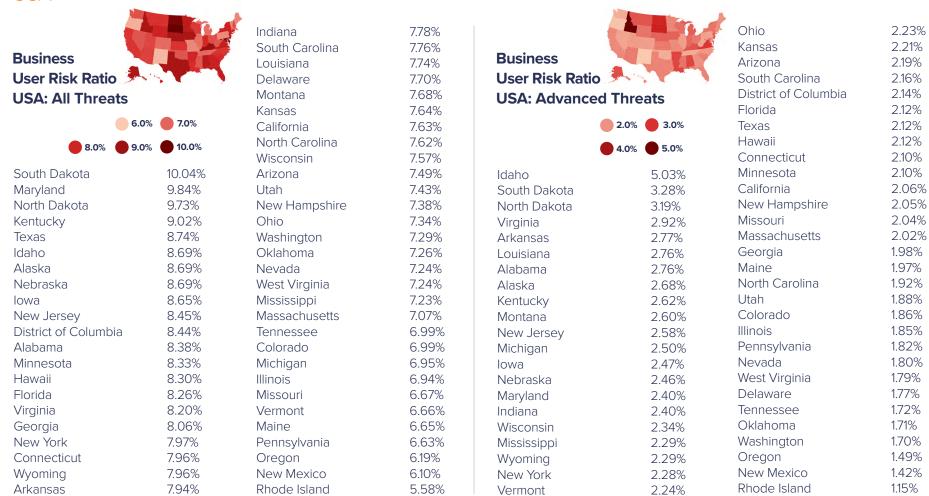
USA





Appendix: USA

USA





Contact Information

pr@avast.com

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