



# EX PONENTIAL PANSION

AURA COMPANY PERFORMANCE  
Q1-2025



A gold rope chain necklace is shown on the left side of the slide, curving upwards. The background is a solid orange color with a faint, large, light-orange geometric shape on the right side.

# CONTENT

- AURORA BUSINESS OVERVIEW
- Q1-2025 FINANCIAL PERFORMANCE
- INDUSTRY & Q2-2025 OUTLOOK
- STRATEGIC DIRECTION



A gold rope chain necklace is shown on the left side of the slide, curving upwards. The background is a solid orange color with a faint, large, stylized 'A' logo in a lighter shade of orange on the right side.

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# 5 BRANDS TO COVER ALL SERVICES AND CAPTURE DIVERSE CUSTOMER SEGMENT



Brand

Target Customer

Product

**AURORA**  
*Gold Store For New Generation*

**SENG HENG**  
*Traditional Gold Store Fighting Brand*

**AURORA DIAMOND**  
*Diamond Store*

**KHONG KWAN**  
*Gold Present*

**THONG MA NGERN PAI**  
*Gold Financing Business*

👤 White collar

👤 Traditional customer

👤 Gold customer who interested in diamond product

👤 Person who find new gift

👤 Lower income segment

📦 Modern Gold  
Design Gold  
Diamond  
Gold Financing

📦 Modern Gold  
Design Gold  
Diamond  
Gold Financing

📦 Modern Gold  
Design Gold  
Diamond  
Gold Financing

📦 Modern Gold  
Design Gold  
Diamond  
Gold Financing

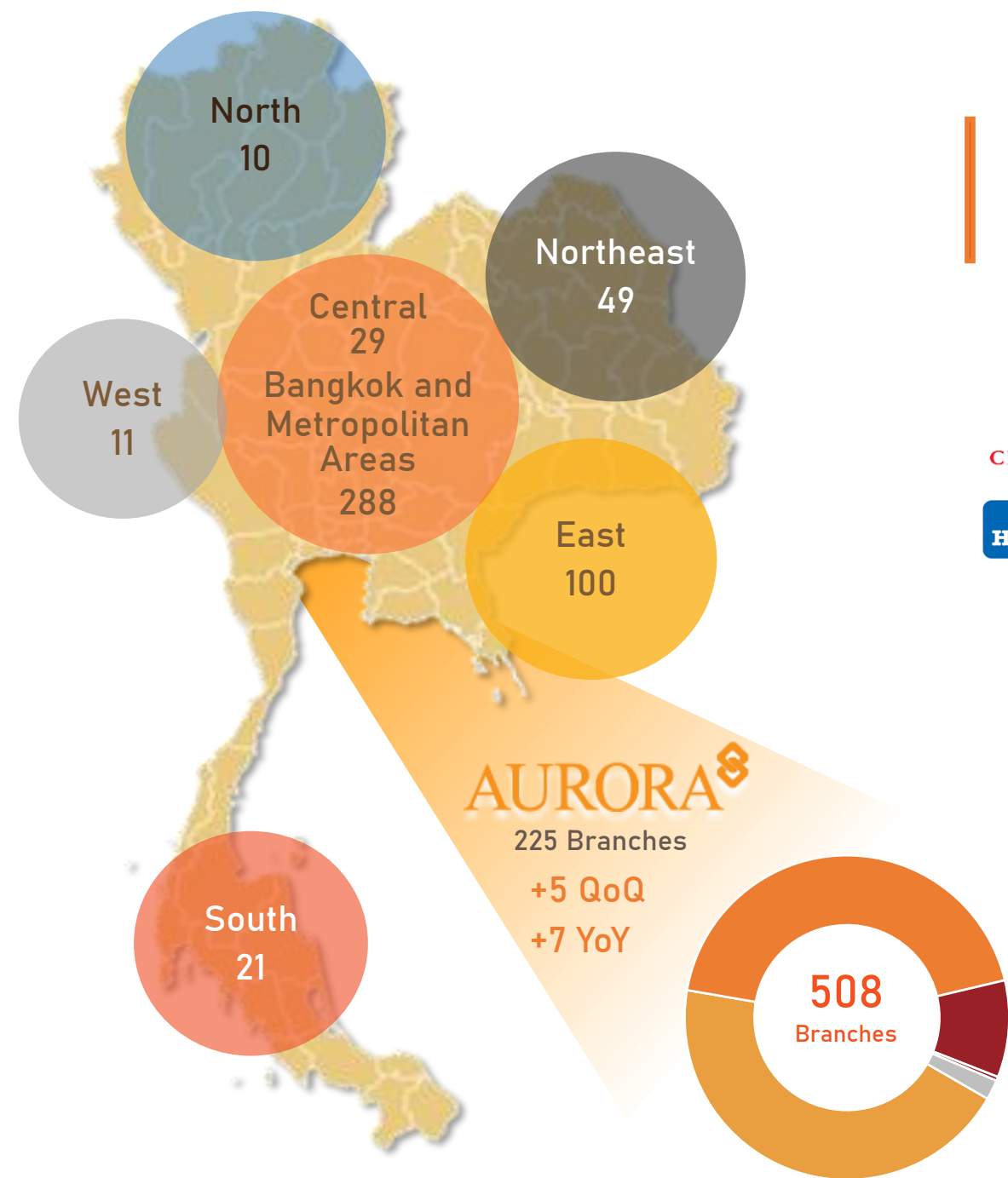
📦 Modern Gold  
Design Gold  
Diamond  
Gold Financing



# AURORA CHANNELS

## BRANCH COVERAGE ACROSS THAILAND

## 6 ONLINE PLATFORMS



**508**  
Branches as of 31 March 2025



222 Branches (Stand alone)

+12 QoQ  
+62 YoY



49 Branches

+3 QoQ  
+5 YoY



10 Branches

+1 QoQ  
+5 YoY



2 Branches





# OVERVIEW OF BUSINESS GROUP

Aurora's revenue streams fall into three main categories: **Modern Gold**, **High-Margin Products**, and **Gold financing (Thong Ma Ngern Pai)**. In addition, the Company earns revenue through a range of services, membership fees, and other income streams.

## I. MODERN GOLD



## II. HIGH MARGIN PRODUCTS



## III. GOLD FINANCING

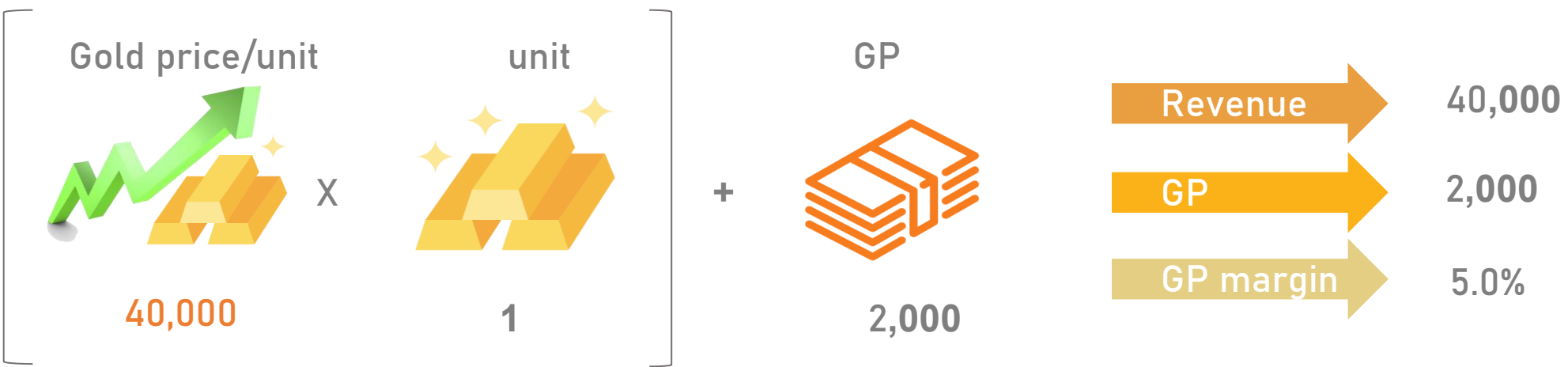




# INDUSTRY OVERVIEW

## GOLD PRICE EFFECT ON MARGIN AND INDICATOR

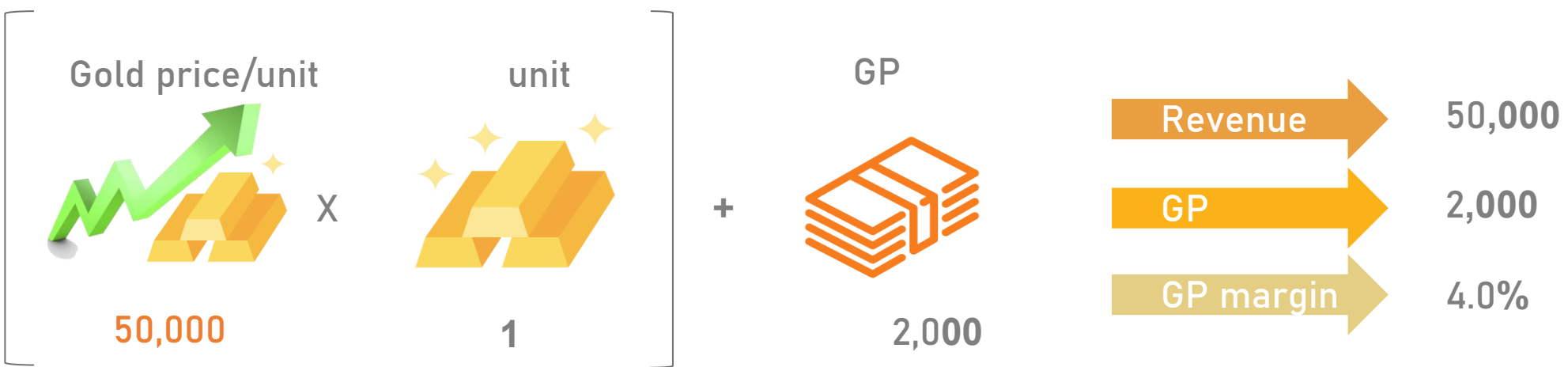
### YEAR 1



### Compare YOY

- REV Growth : 20%
- GP Growth : 0%
- GP margin : -100 bps

### YEAR 2

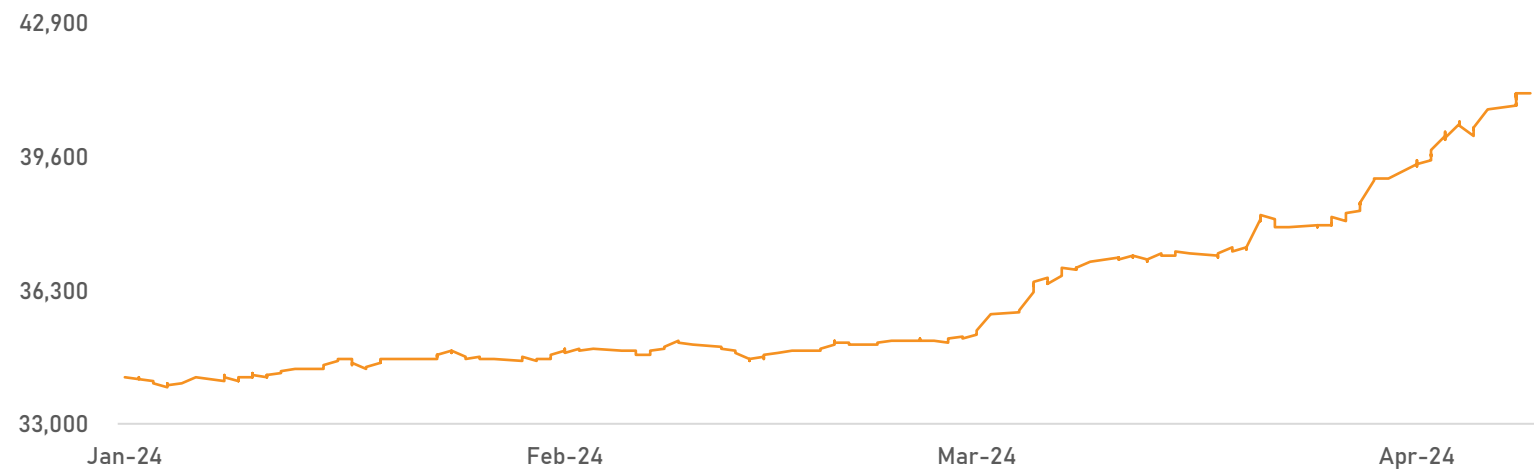


● Gross profit is important  
Price is unpredictable but manageable



# GOLD PRICE SCENARIO

Scenario 1: Gold Price Increase



Customer Transaction Volume:



Profit to Aurora:



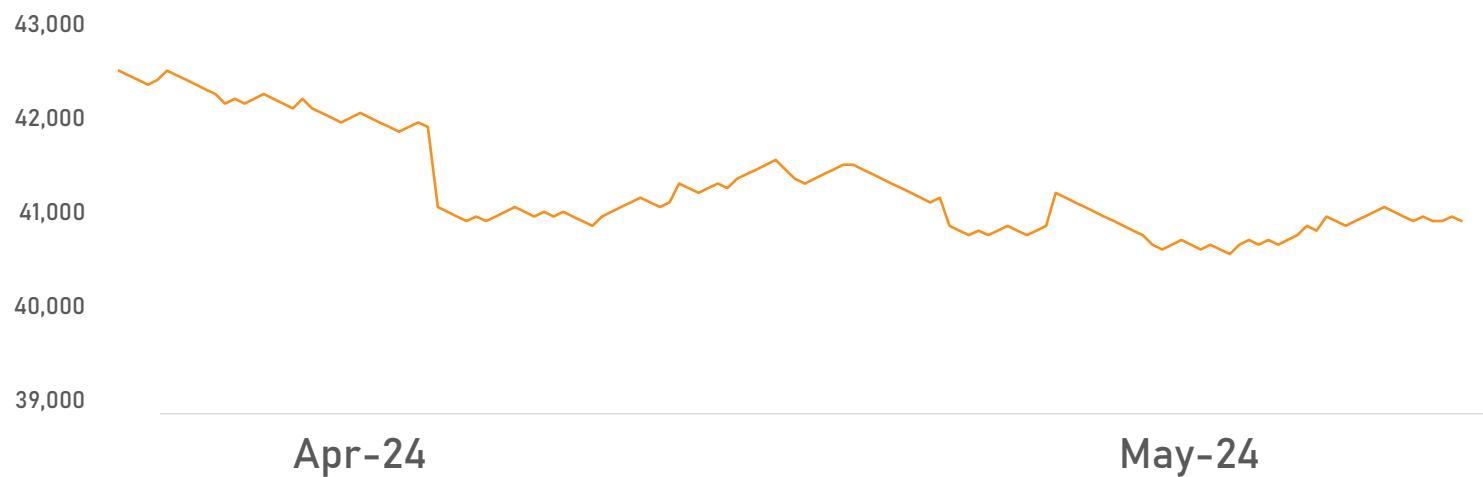
Profit to Aurora:

Profit from Selling Gold (ค่ากำหนัด)



Profit from buy back at discount (ส่วนลดรับซื้อคืน)

Scenario 2: Gold Price Decrease



Customer Transaction Volume:



Profit from Selling Gold (ค่ากำหนัด)



Profit from buy back at discount (ส่วนลดรับซื้อคืน)

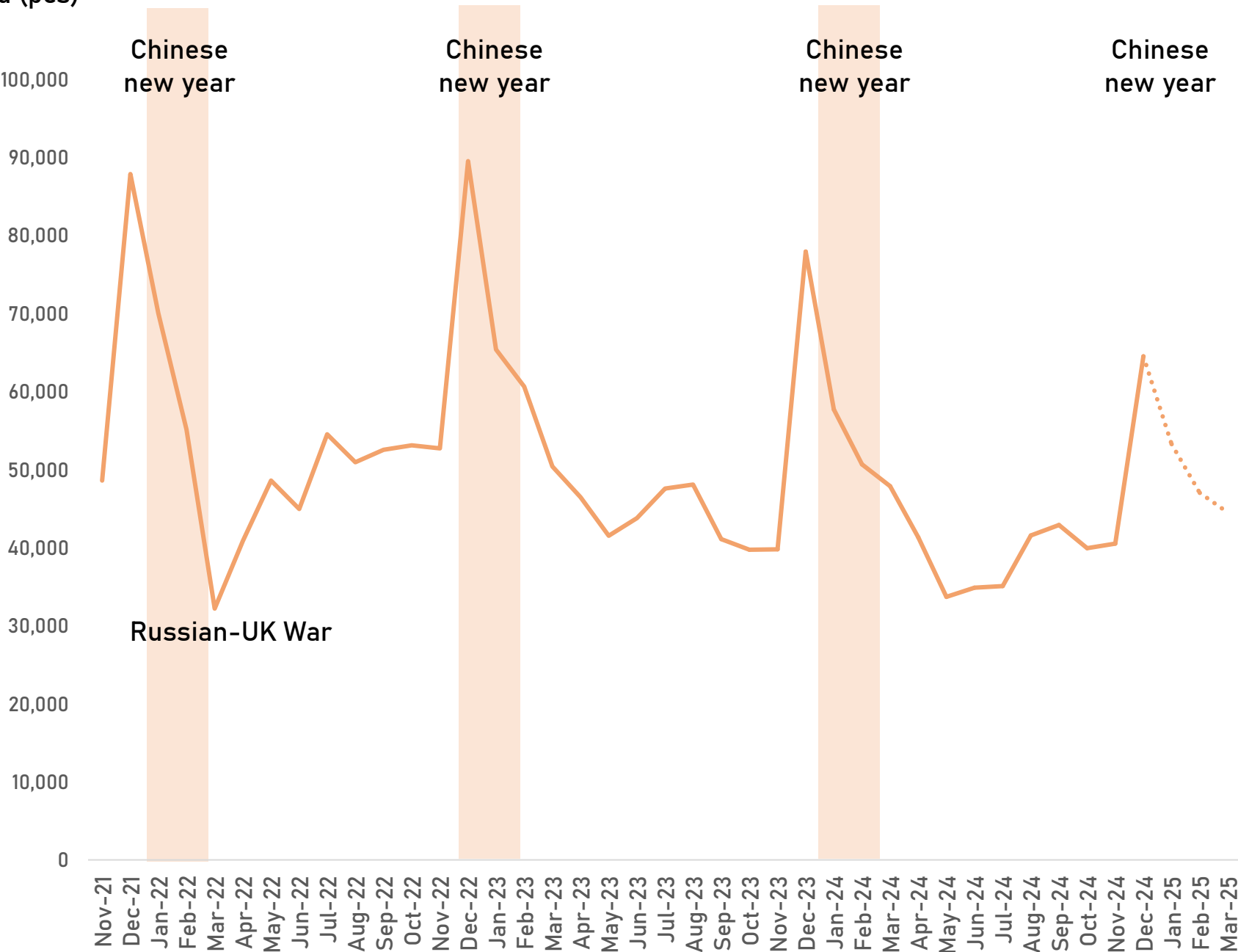


# GOLD JEWELRY BUSINESS KEY INDICATOR

## SEASONALITY

“U-Shape” trend; Q1 and Q4 are Gold’s high season

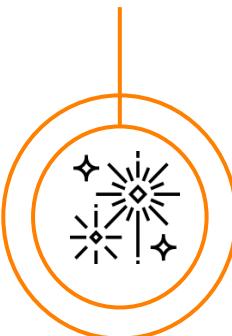
Unit: Amount  
Sold (pcs)



## SEASONALITY BY QUARTER

### Q1

- New Year
- Chinese New Year
- Valentine’s Day



### Q2

- Songkran Day
- Back to School



### Q3

Low Season



### Q4

- Back to School
- Year End





A gold rope chain necklace is shown on the left side of the slide, curving upwards. The background is a solid orange color with a faint, large, stylized 'A' logo in a lighter shade of orange on the right side.

# CONTENT

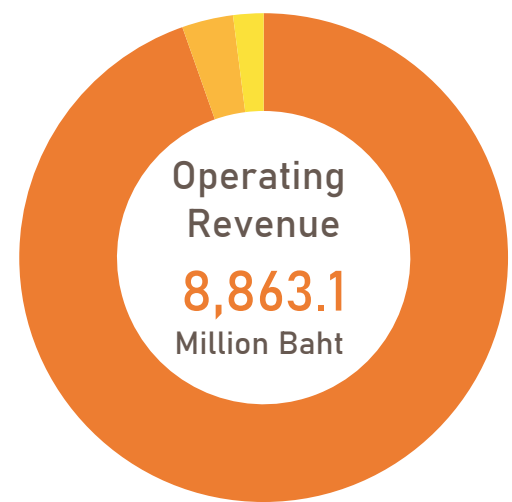
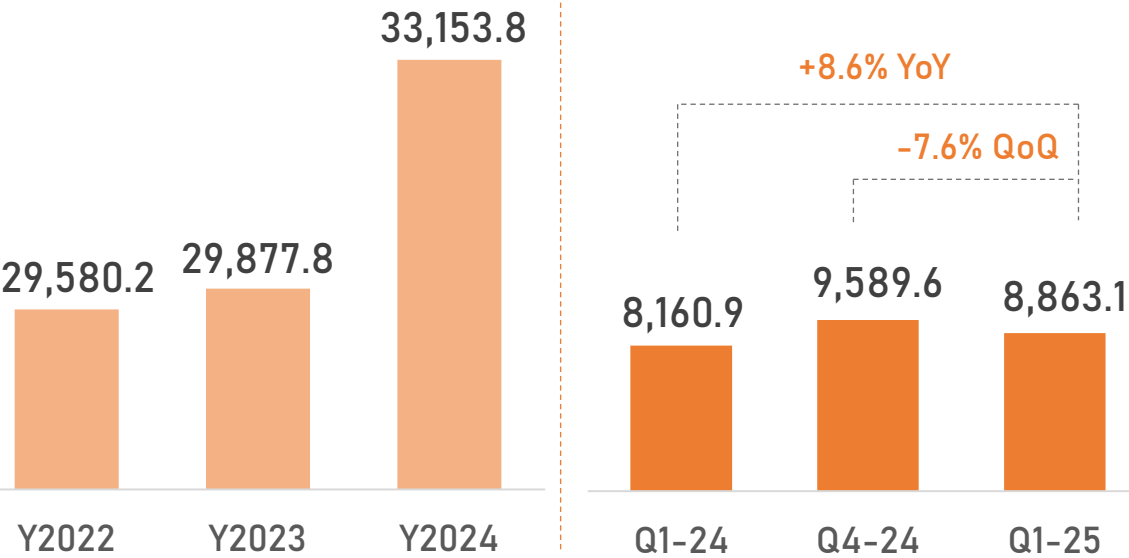
- AURORA BUSINESS OVERVIEW
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# Q1-2025 FINANCIAL HIGHLIGHT

## REVENUE

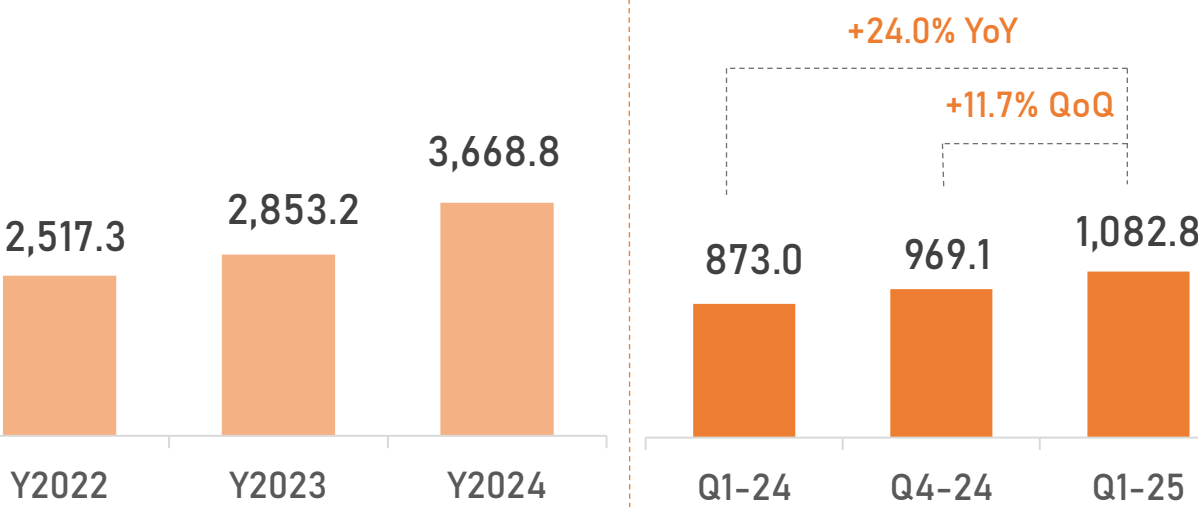
Unit: MB.



Modern Gold	95%
High Margin Products	3%
Gold Financing	2%

## GROSS PROFIT

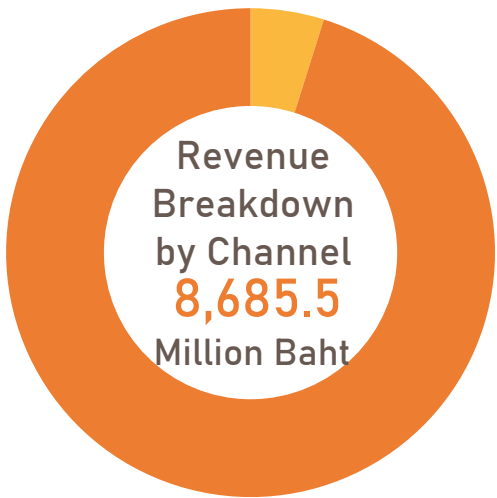
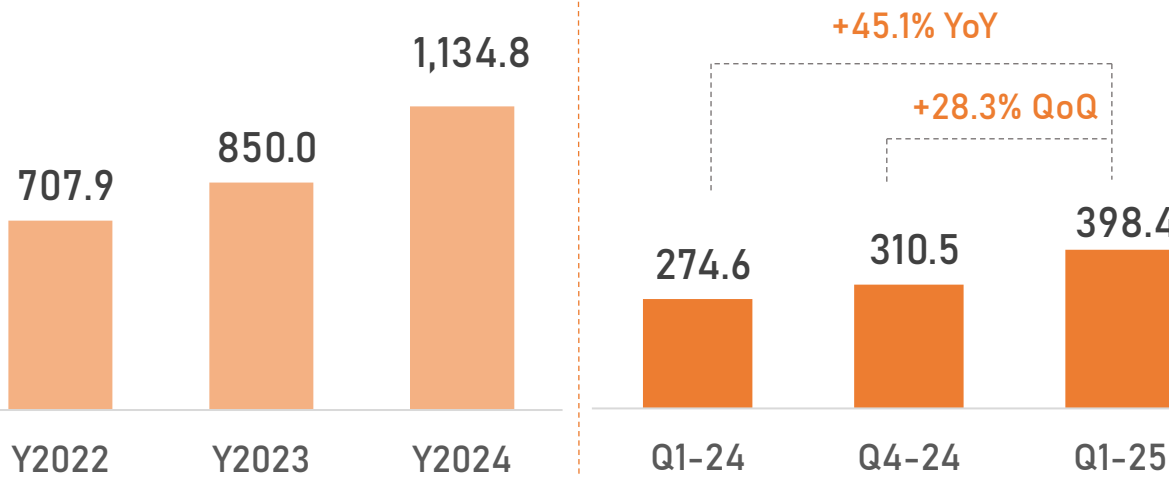
Unit: MB.



Modern Gold	70%
High Margin Products	14%
Gold Financing	16%

## NET PROFIT

Unit: MB.



Offline	95%
Online	5%

## REVENUE BREAKDOWN

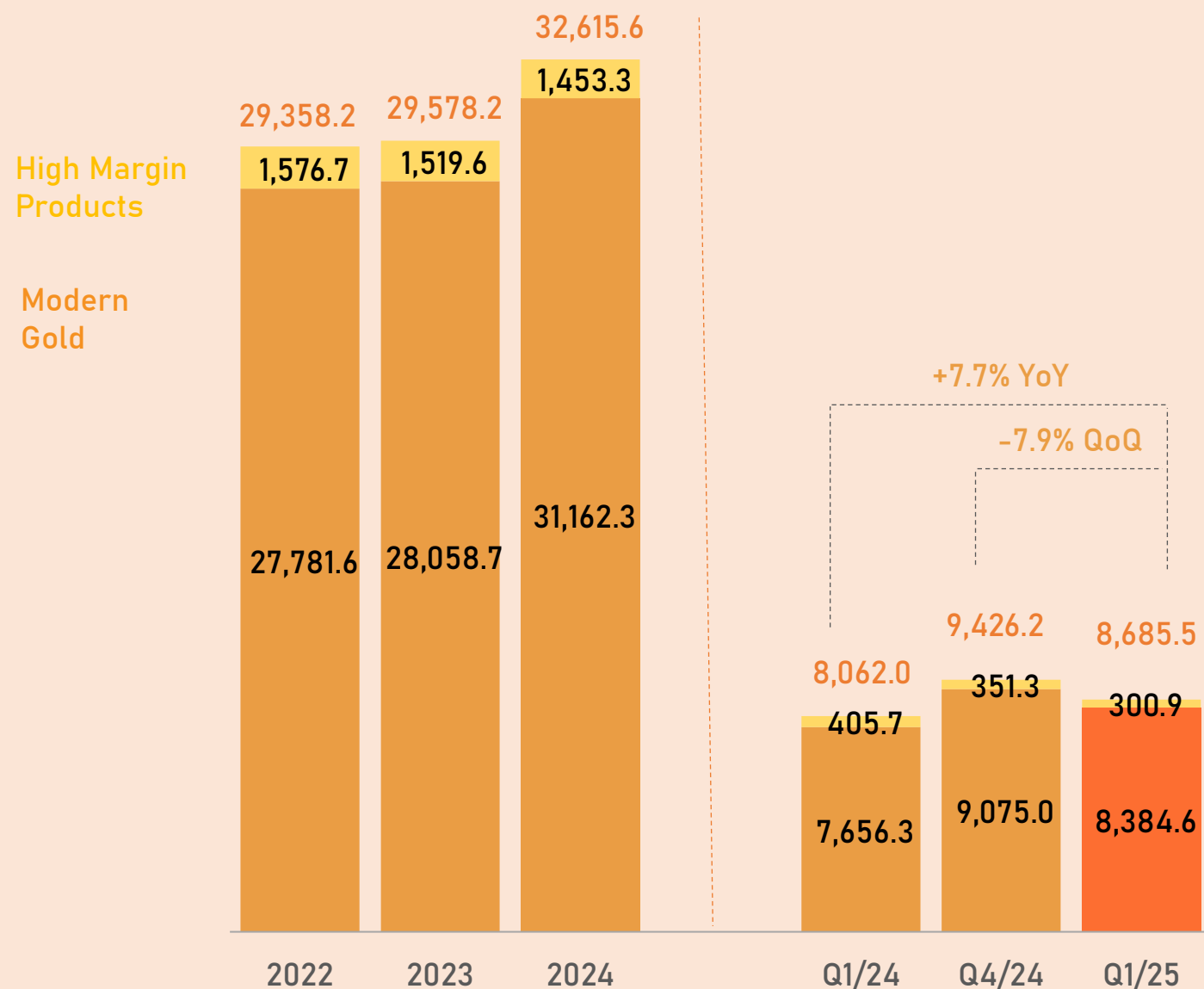


# BUSINESS SEGMENT REVIEW

## I. GOLD JEWELRY BUSINESS (MODERN GOLD + HIGH MARGIN PRODUCTS)

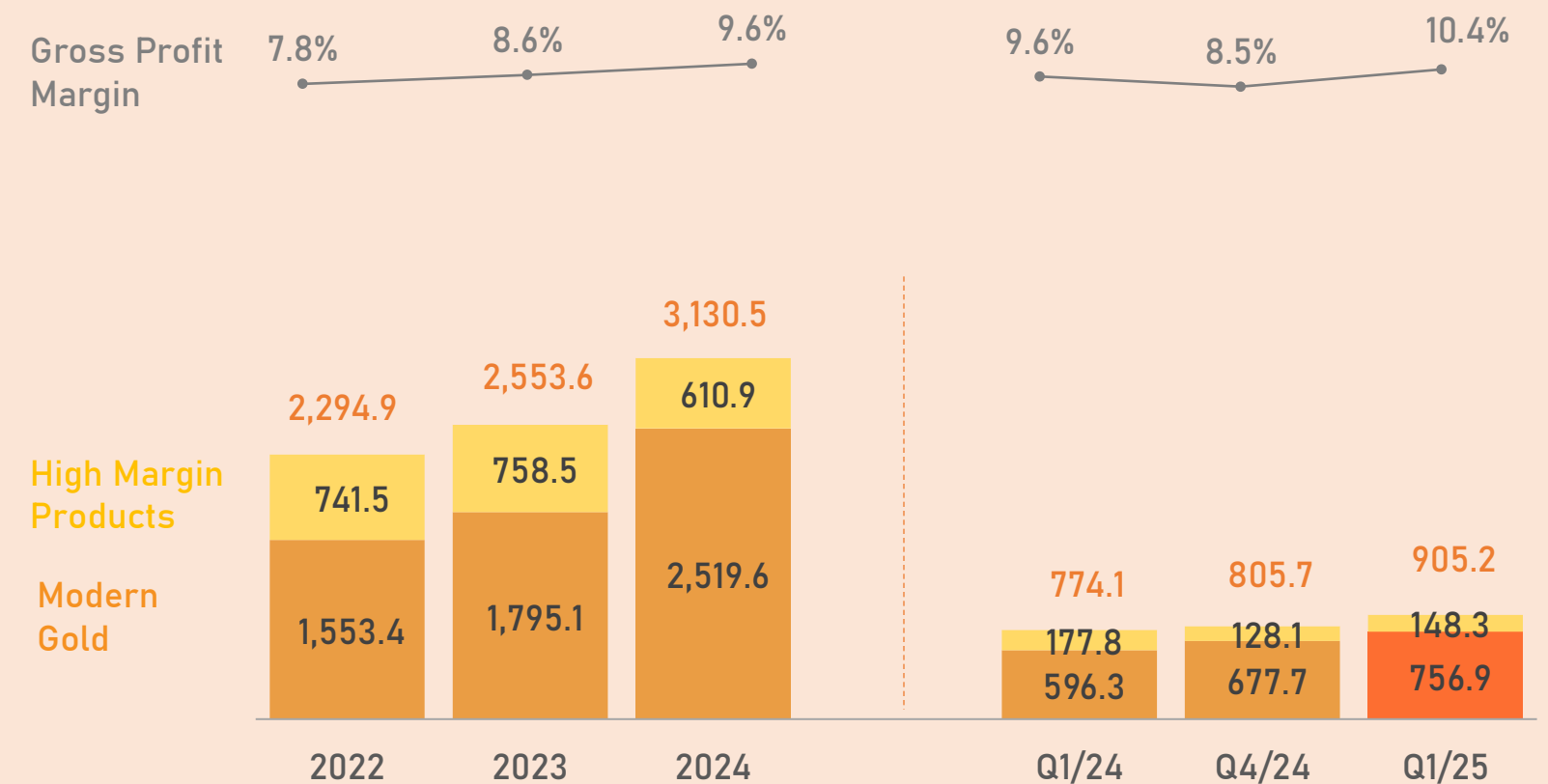
### REVENUE FROM GOLD JEWELRY BUSINESS

Unit: Million Baht



### GROSS PROFIT AND GROSS PROFIT MARGIN FROM GOLD JEWELRY BUSINESS

Unit: Million Baht



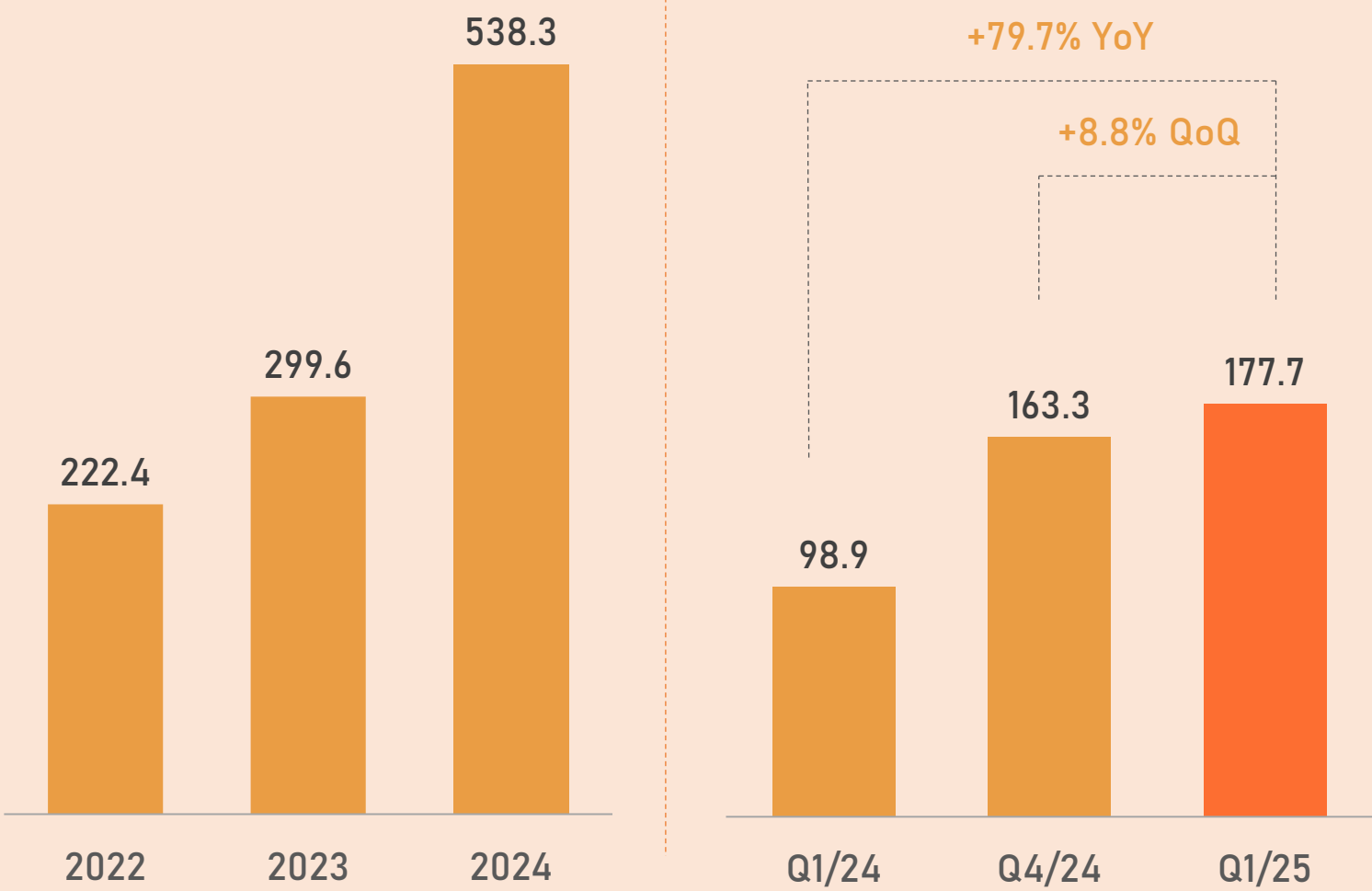


# BUSINESS SEGMENT REVIEW

## II. GOLD FINANCING BUSINESS

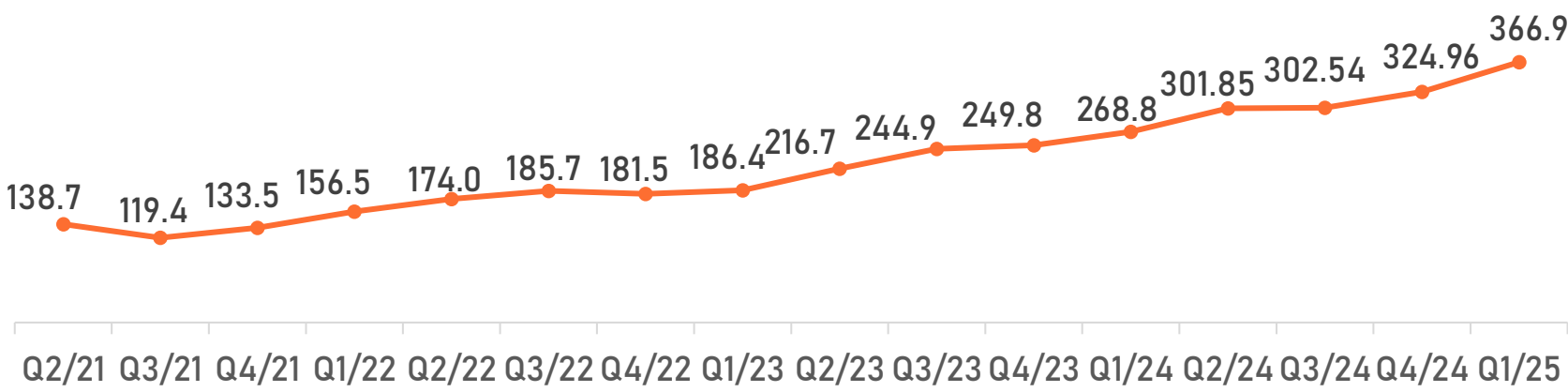
### REVENUE FROM INTEREST INCOME

Unit: Million Baht



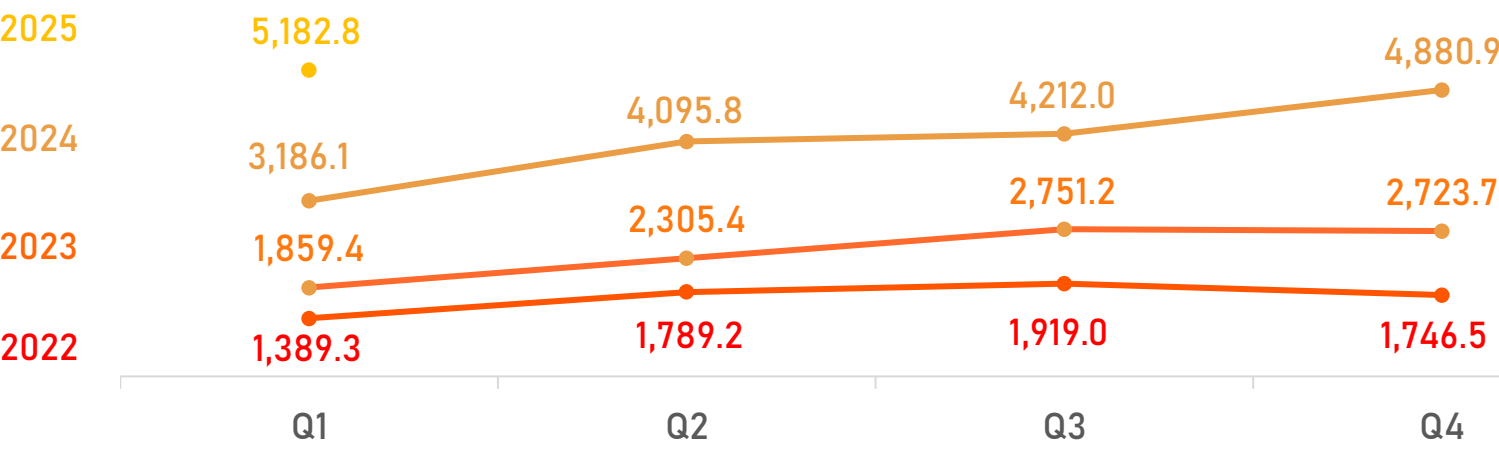
### NEW AND REPEATED TRANSACTIONS

Unit: 1,000 Transactions



### AR BALANCE

Unit: Million Baht



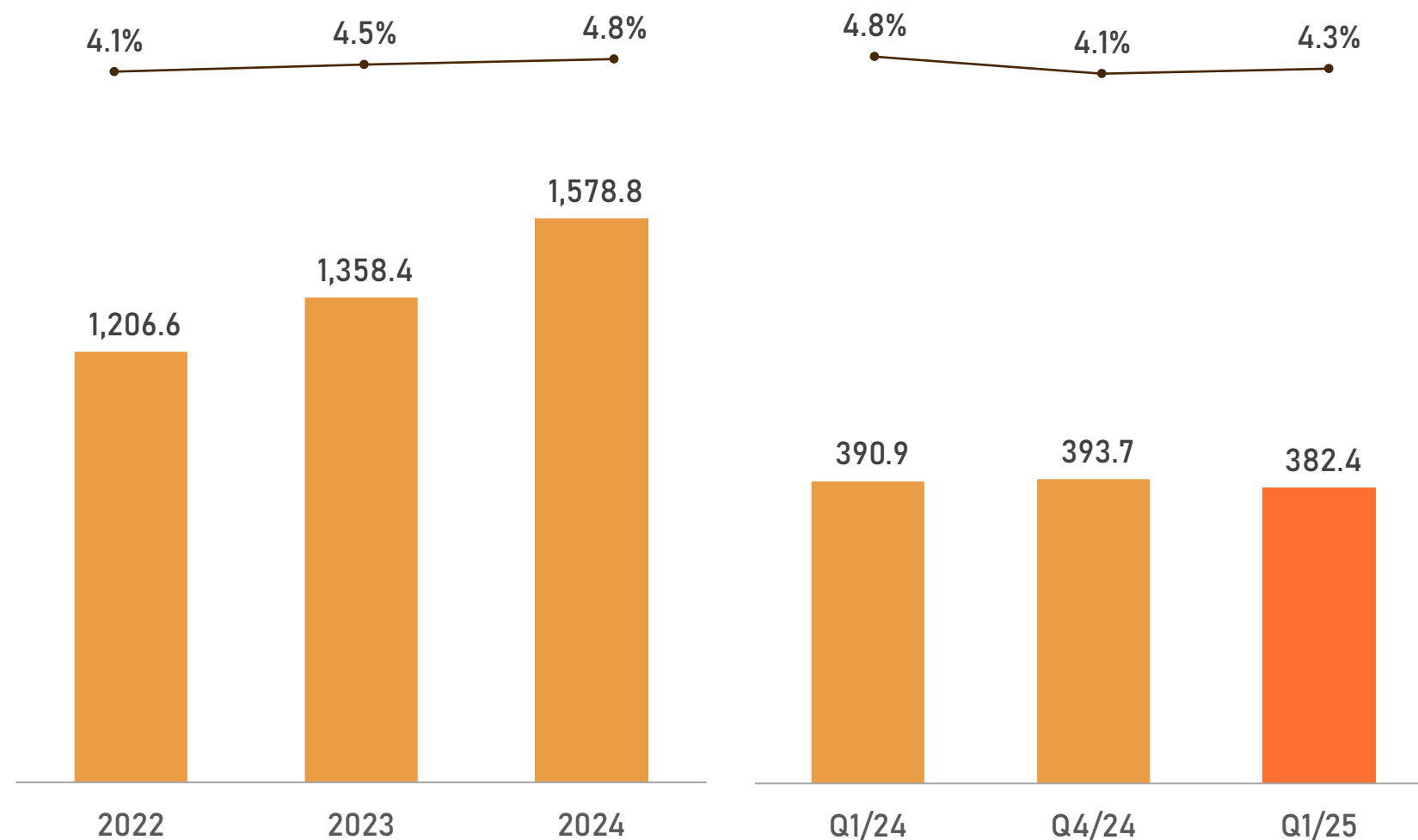


# SG&A: SELLING & ADMINISTRATIVE EXPENSES

## SELLING EXPENSES

Unit: Million Baht, %

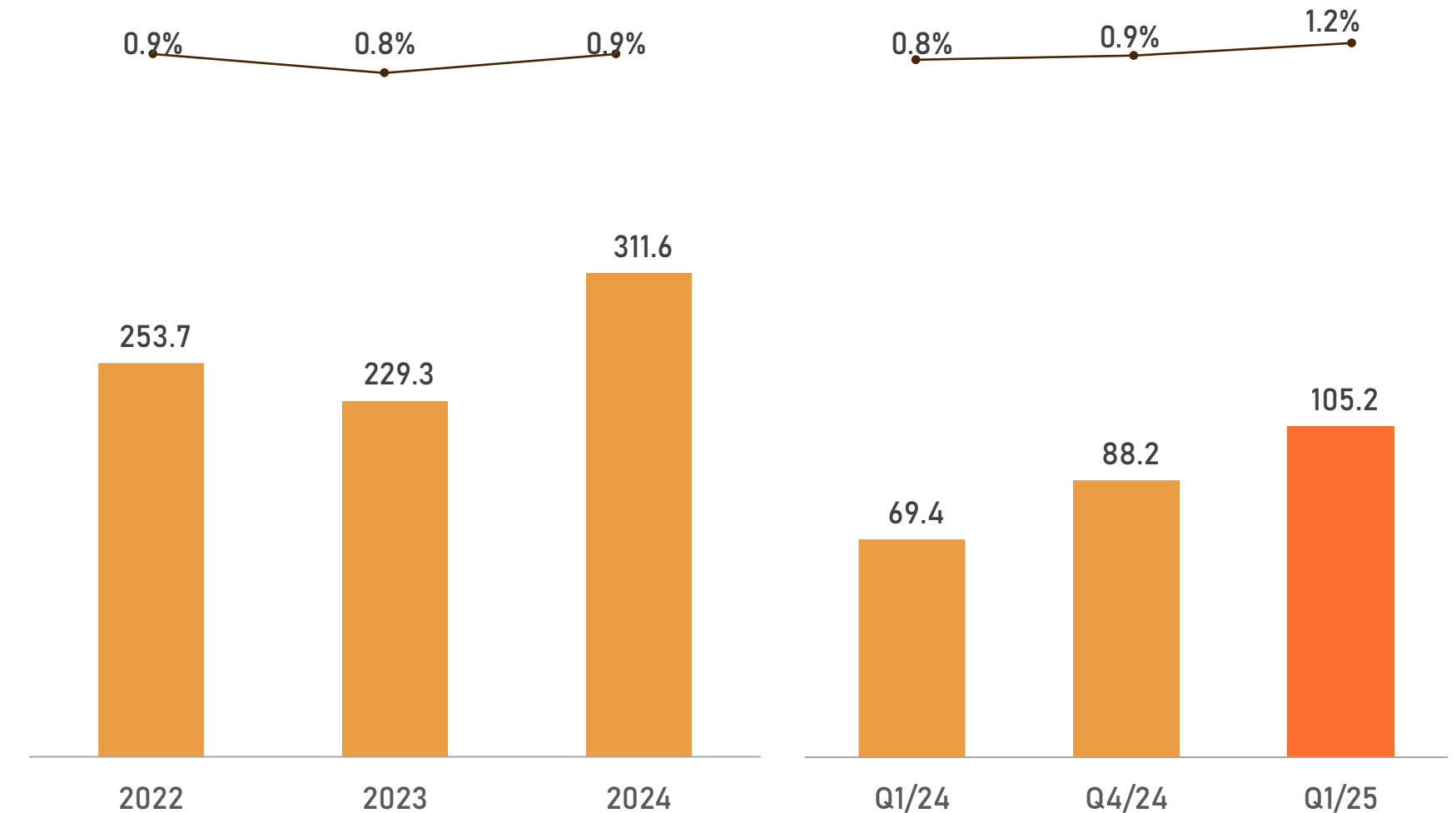
Selling Expenses to Total Revenue



## ADMINISTRATIVE EXPENSES

Unit: Million Baht, %

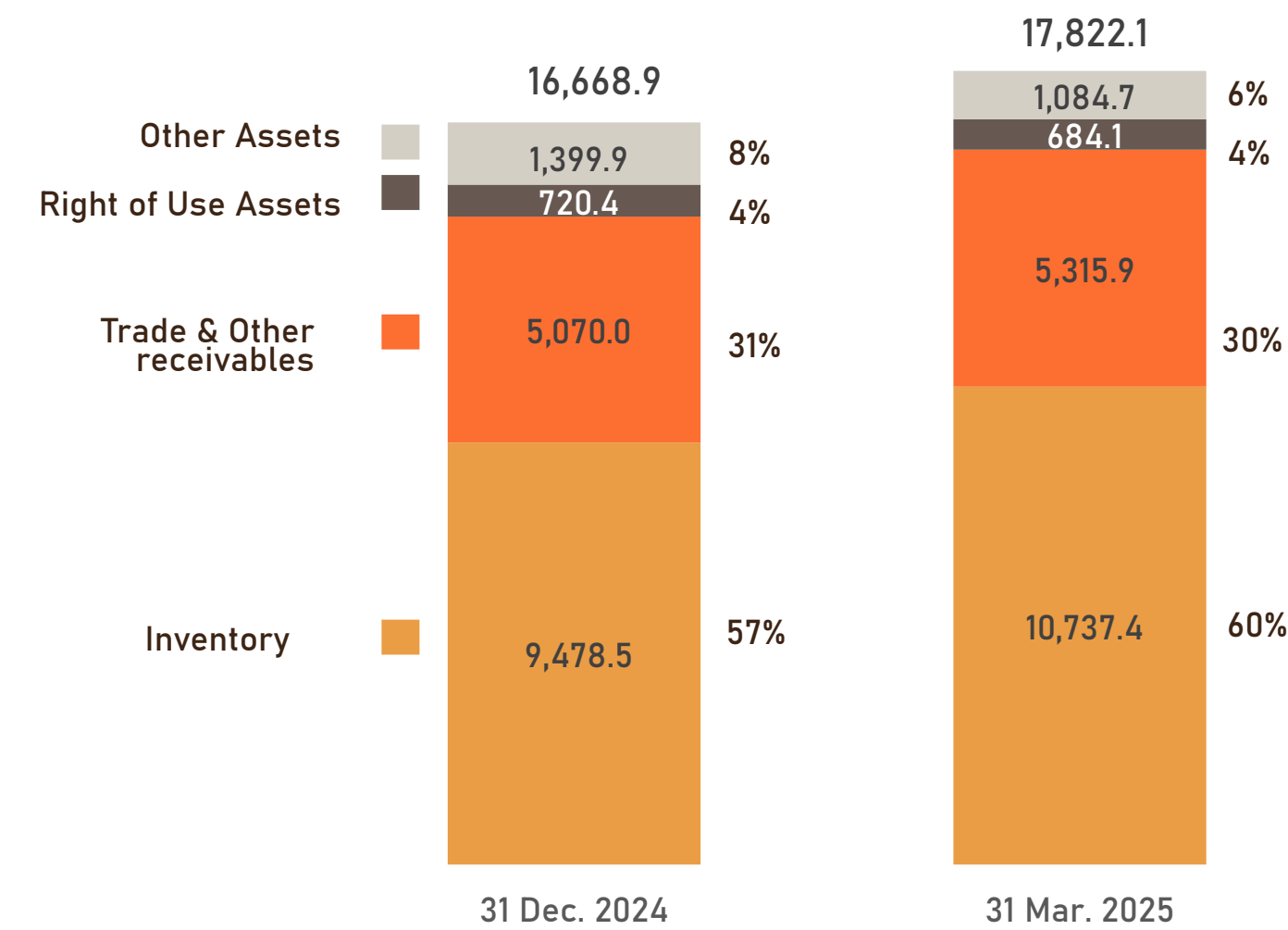
Administrative Expenses to Total Revenue



# STATEMENT OF FINANCIAL POSITION

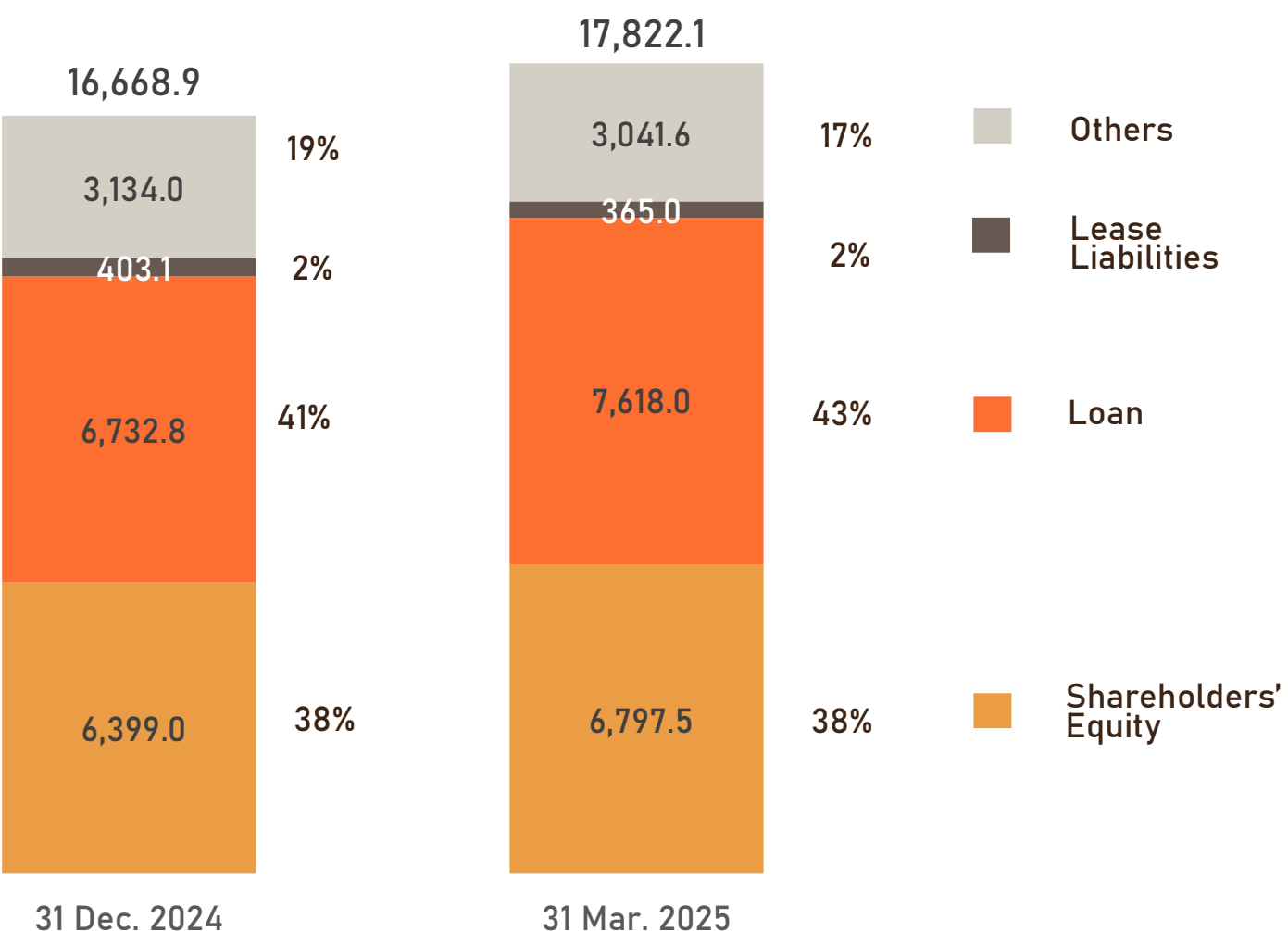
## ASSETS

Unit: Million Baht, %



## LIABILITIES AND EQUITY

Unit: Million Baht, %



### Trade and other receivables:

increased by Baht 245.9 million or 4.9%, primarily due to the growth in gold financing receivables.

### Inventory:

increased by Baht 1,258.9 million or 13.3%, in line with the expansion in the number of branches as part of the Company's business growth strategy.

### Short-term loans :

increased by Baht 392.9 million or 6.9% , the increase in loans from financial institutions to invest in the inventories corresponding to branch expansion and the increase in gold financing receivables

### Long-term loans :

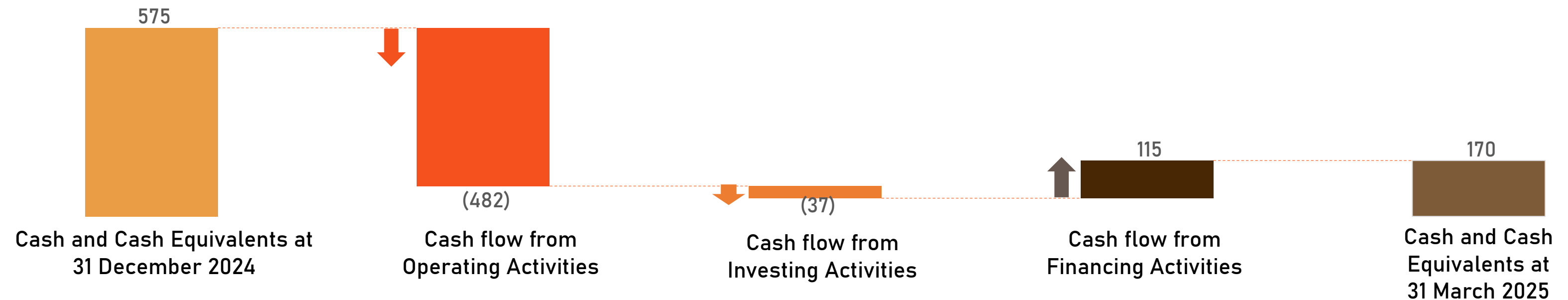
decreased by Baht 152.9 million or 14.2% resulting from scheduled repayments of maturing long-term obligations.



# CASH FLOW

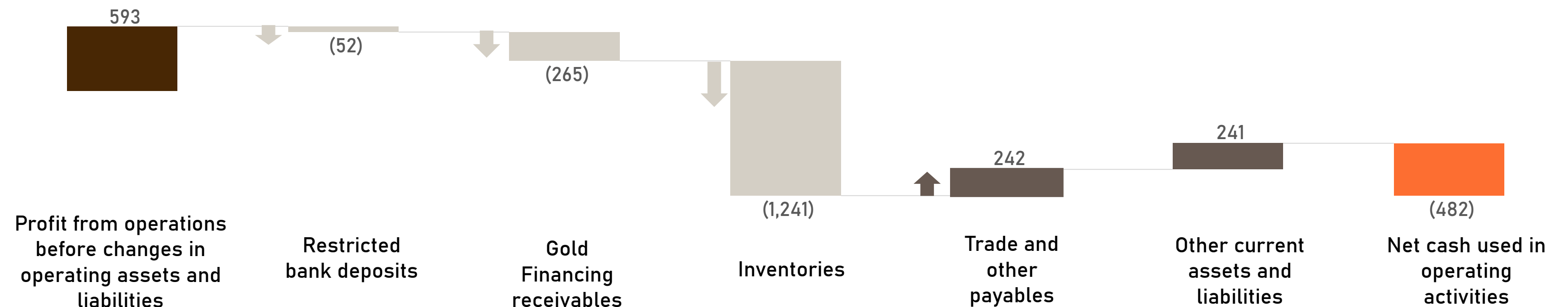
## Q1/2025 CASH FLOW STATEMENT

Unit: Million Baht, %



## Q1/2025 CASH FLOW FROM OPERATING ACTIVITIES

Unit: Million Baht, %

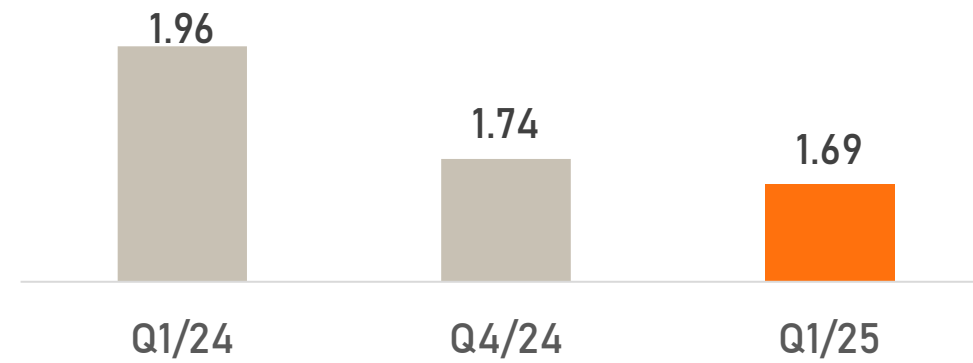




# FINANCIAL SUMMARY

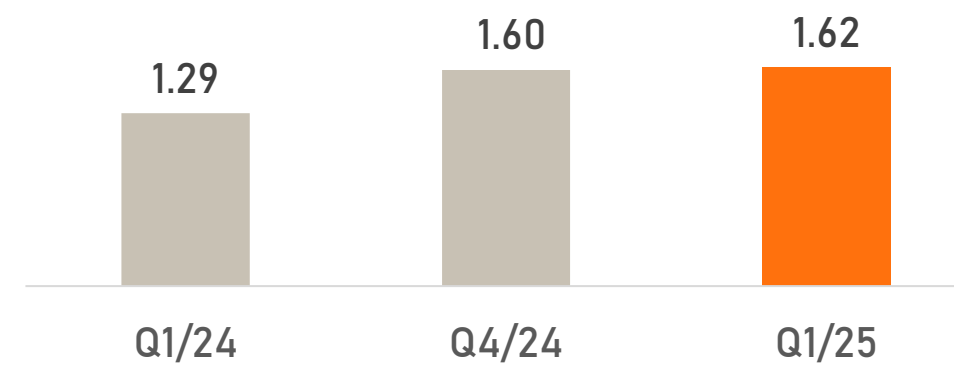
## CURRENT RATIO

Unit : Times



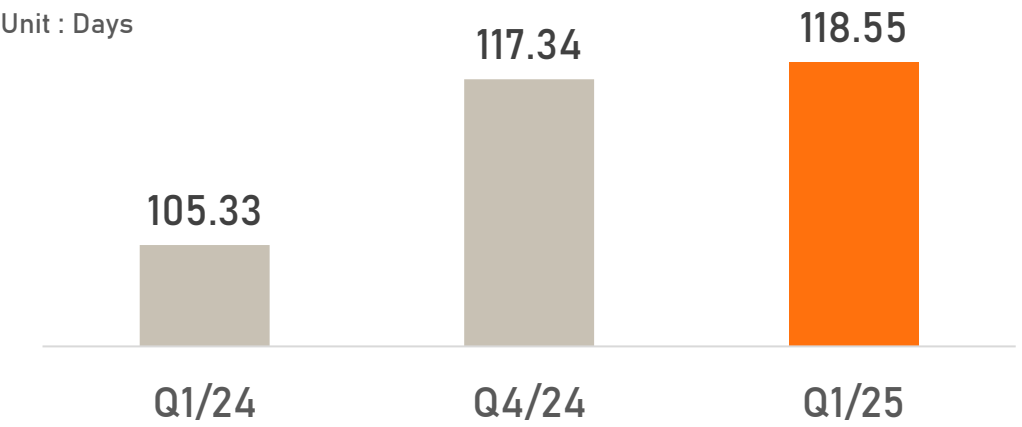
## D/E RATIO

Unit : Times



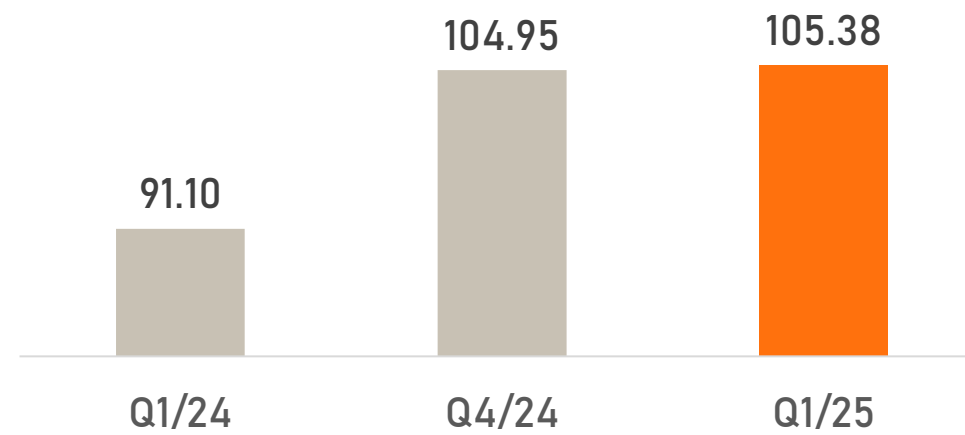
## INVENTORY TURNOVER

Unit : Days



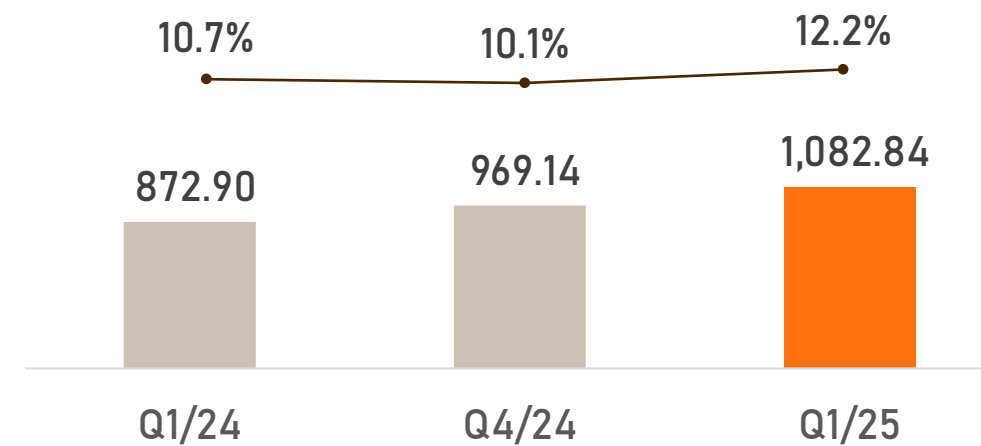
## CASH CYCLE

Unit : Days



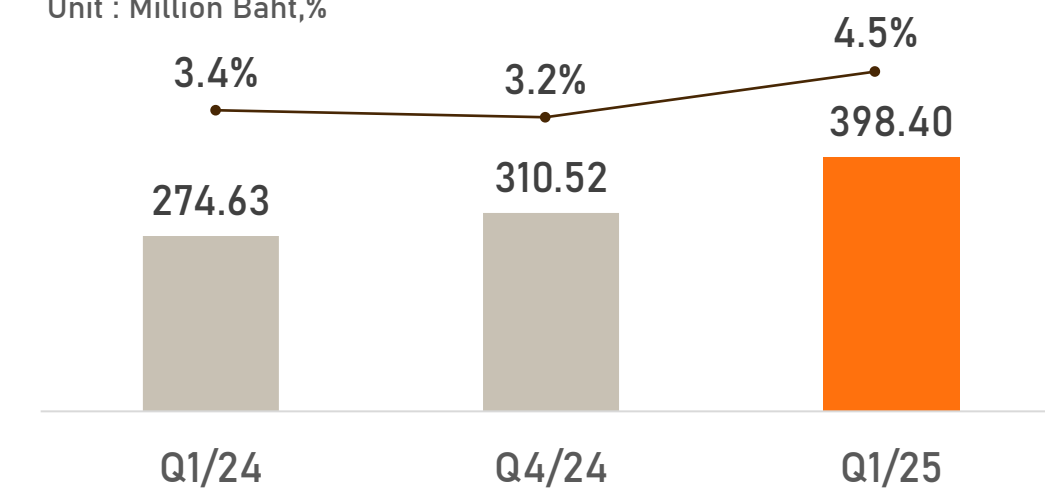
## GROSS PROFIT

Unit : Million Baht,%



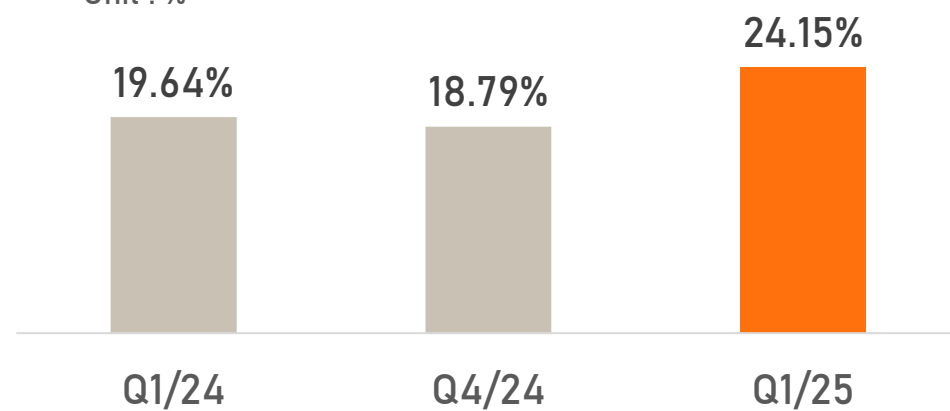
## NET PROFIT

Unit : Million Baht,%



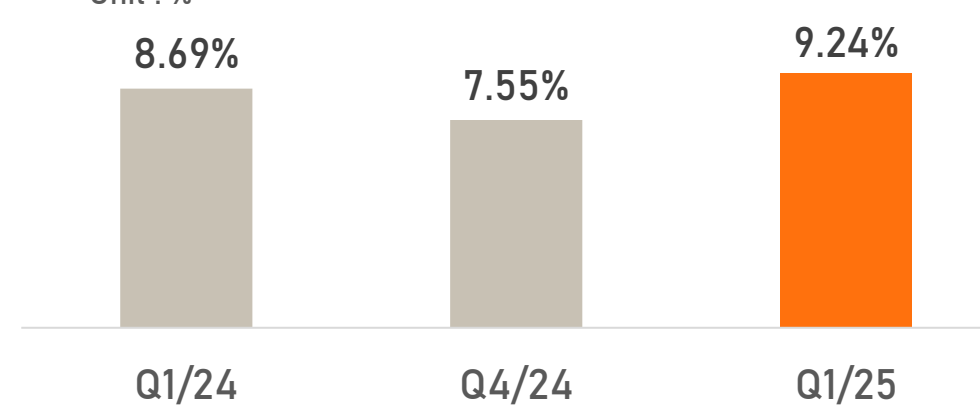
## ROE

Unit : %



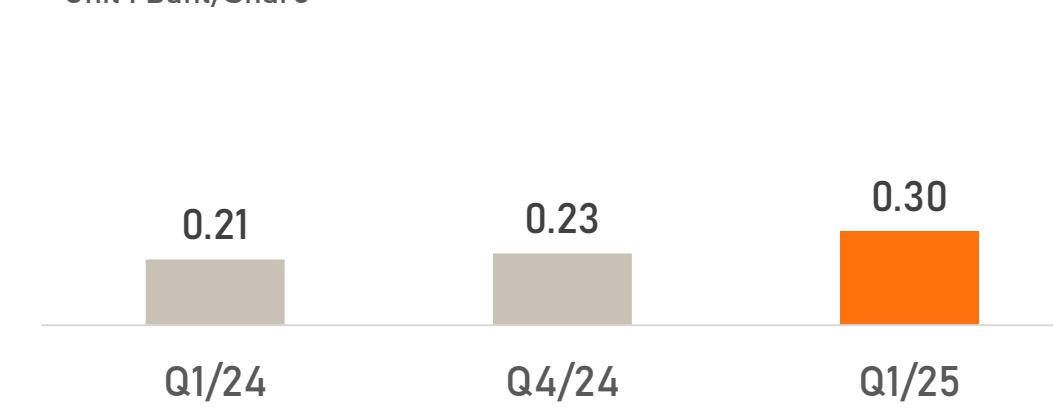
## ROA

Unit : %



## EPS

Unit : Baht/Share



A gold rope chain necklace is positioned on the left side of the slide, curving upwards. The background is a solid orange color with a faint, large, light-orange geometric shape in the lower right corner.

# CONTENT

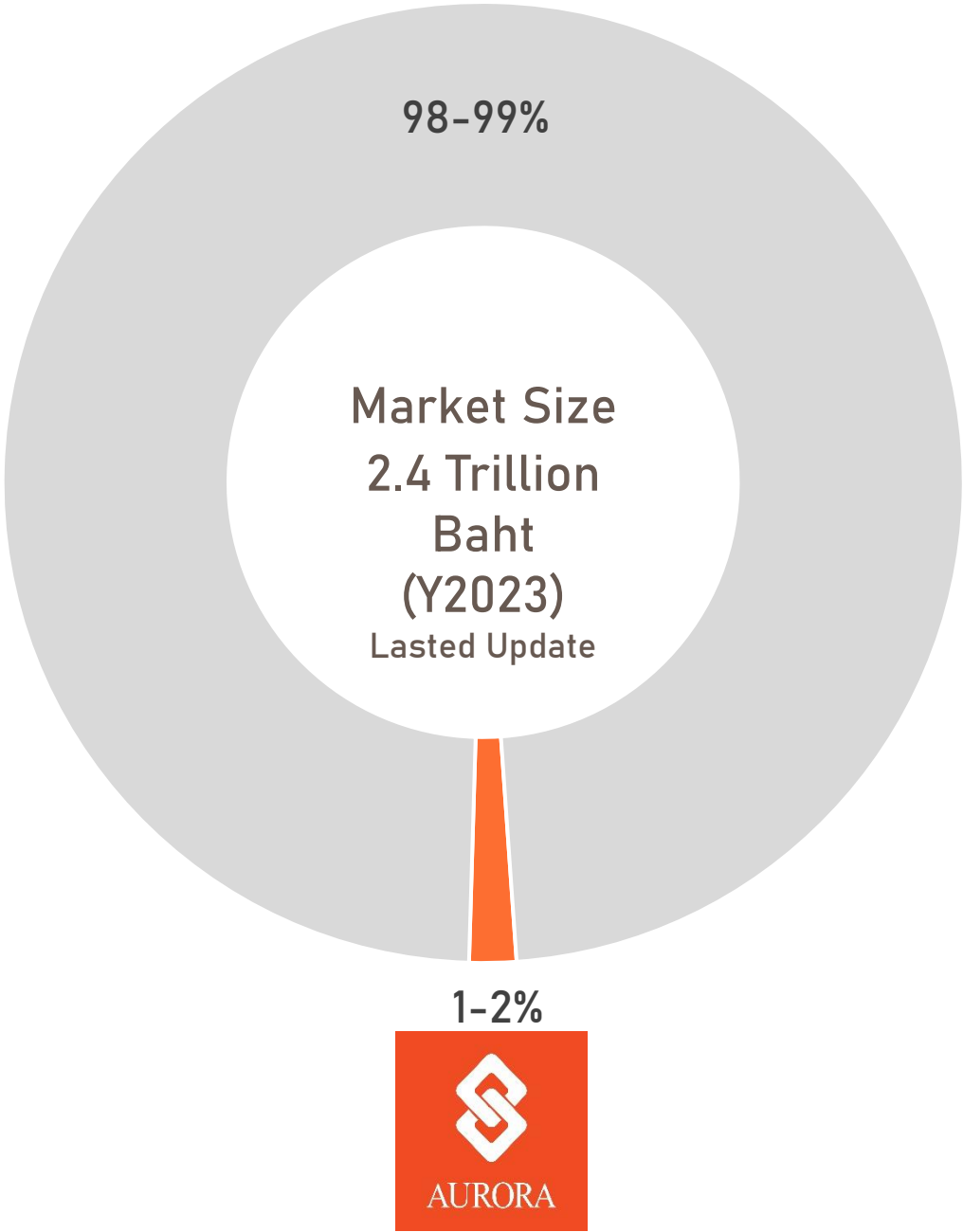
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# THAILAND GOLD INDUSTRY LANDSCAPE

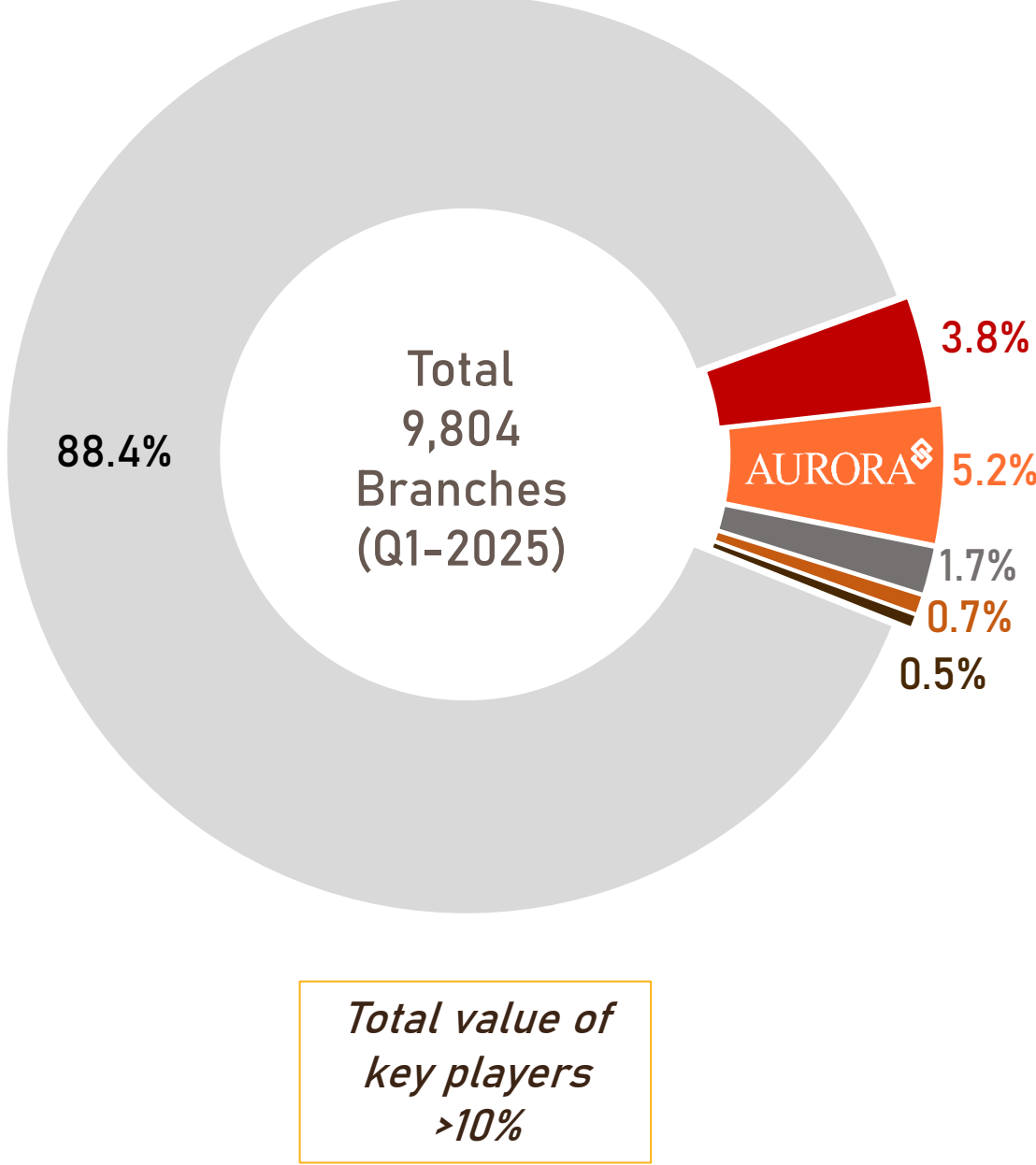
MARKET SHARE BY REVENUE




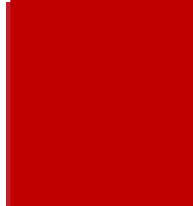






Unit: %



MARKET SHARE BY NUMBER OF BRANCHES

Unit: %

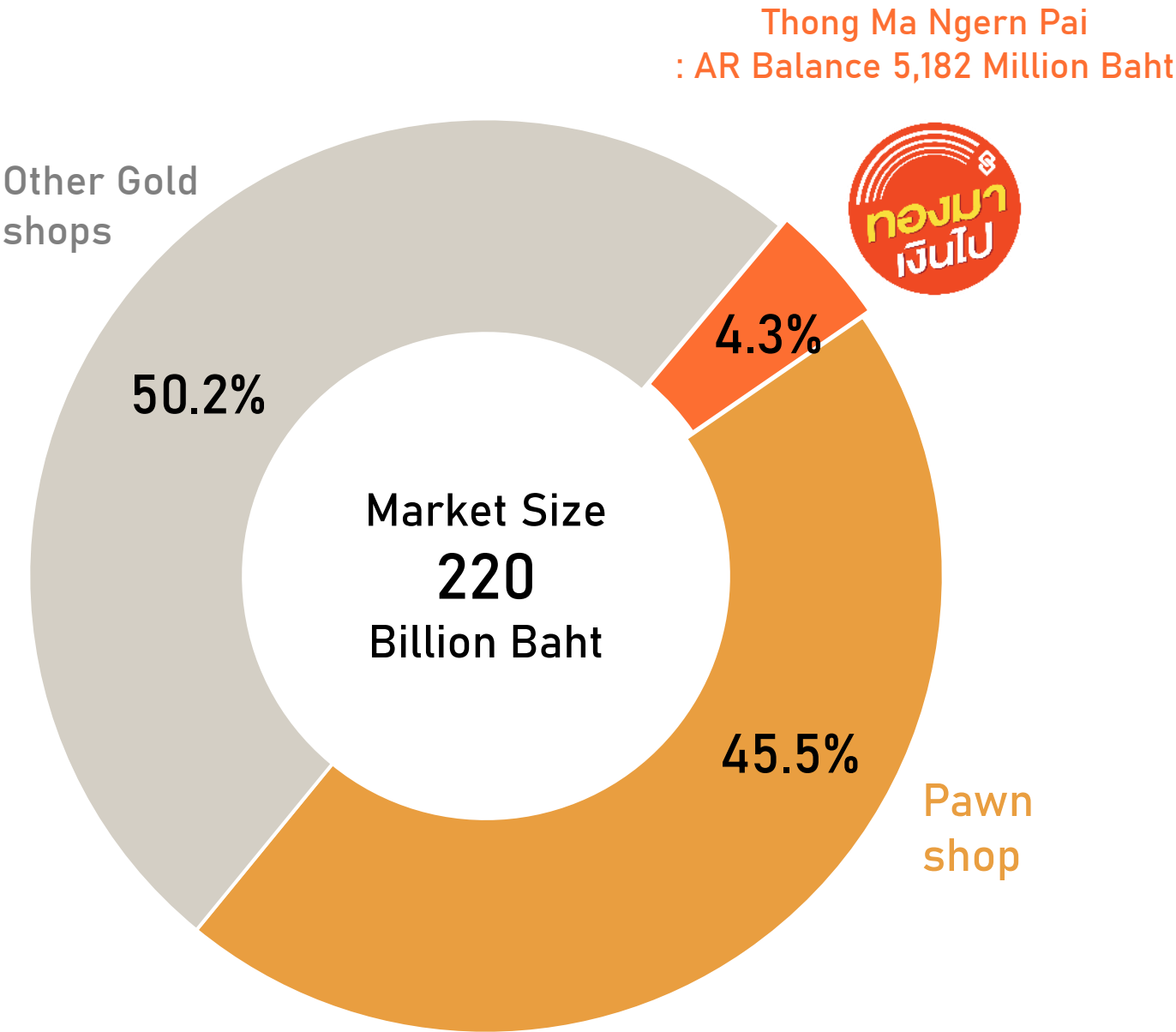


Q1/2024		Q1/2025
 AURORA	+18.4%	 AURORA
Aurora : 429 Branches		Aurora : 508 Branches
	+1.6%	
Player 1 : 364 Branches		Player 1 : 370 Branches*
	+0.0%	
Player 2 : 169 Branches		Player 2 : 169 Branches *
	+0.0%	
Player 3 : 70 Branches		Player 3 : 70 Branches*
	+0.0%	
Player 4 : 53 Branches		Player 4 : 53 Branches*

# GOLD FINANCING INDUSTRY LANDSCAPE

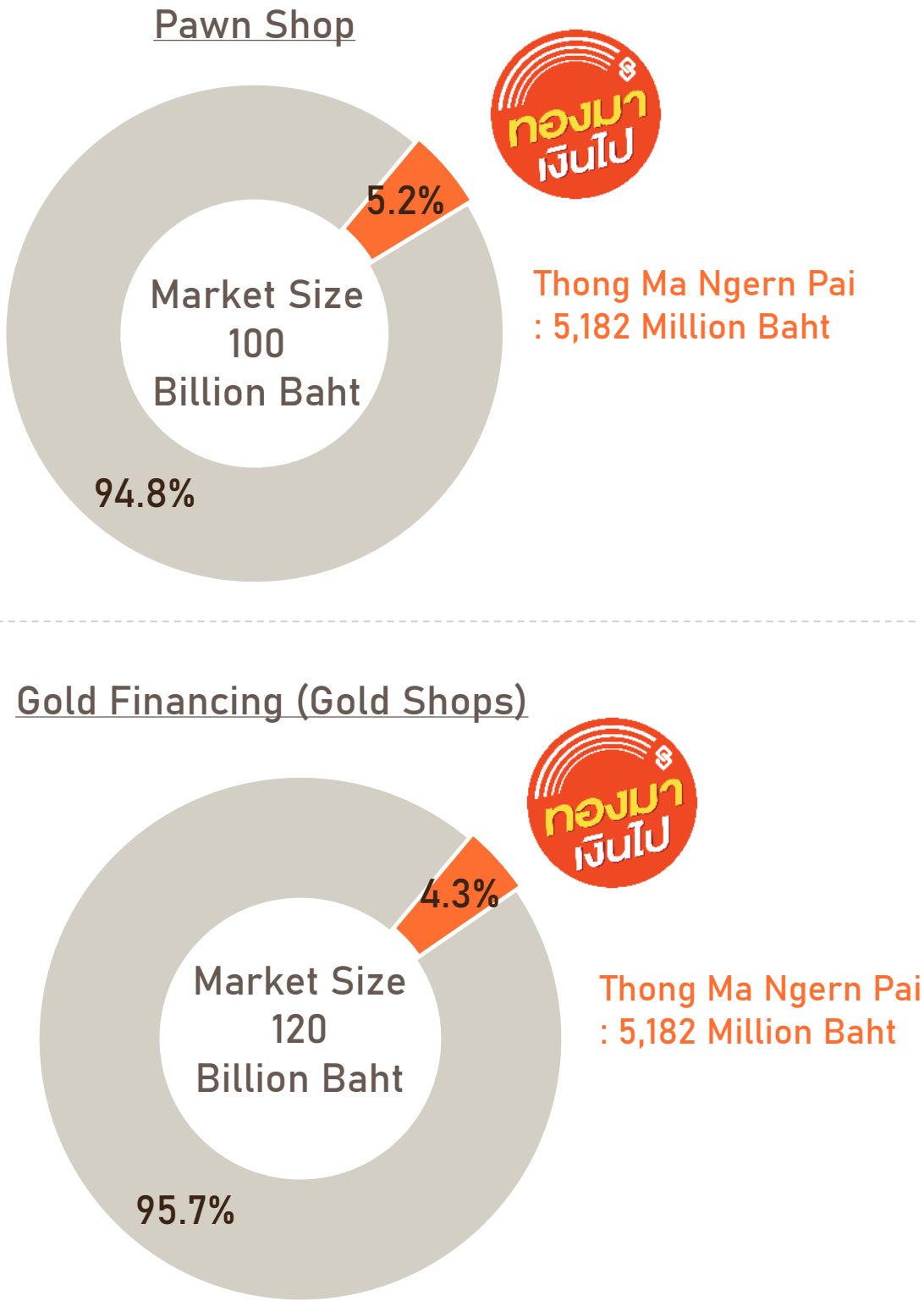
## \* Total Market Size of Gold Financing

Unit: Billion Baht,%



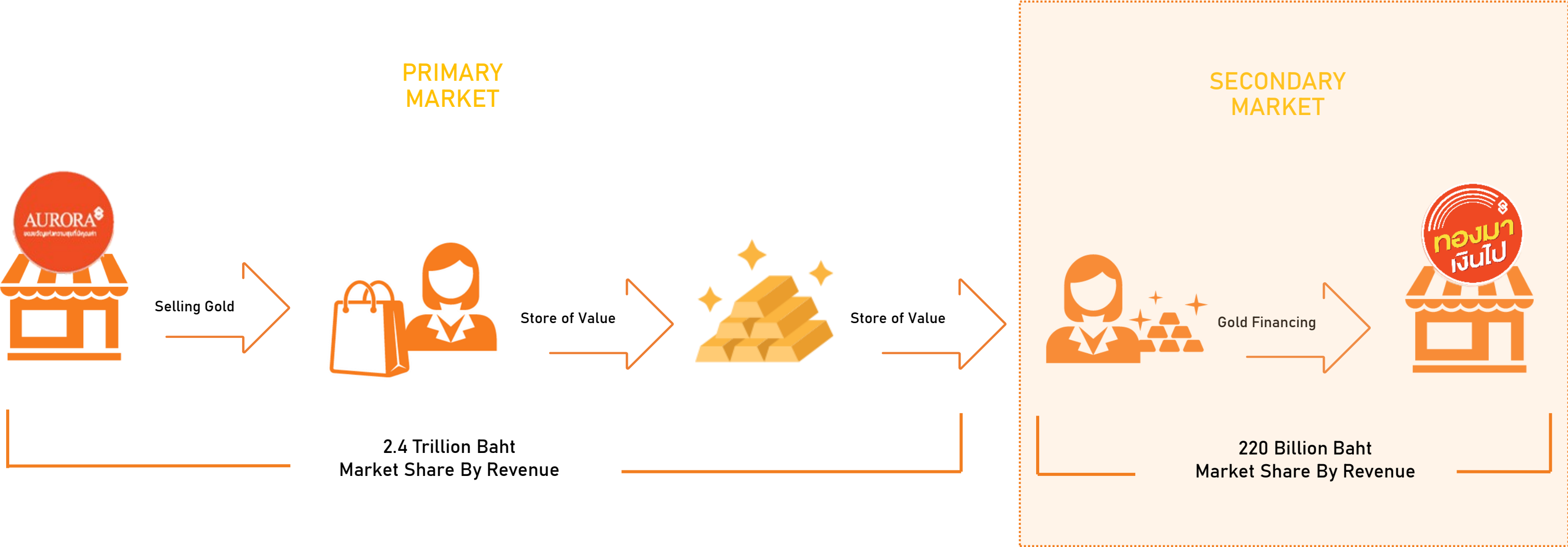
## \* Market Size

Unit: Billion Baht,%





# GOLD FINANCING INDUSTRY LANDSCAPE



# GOLD PRICE UPDATE

THE VARIATION IN GOLD PRICES\*



## SUMMARY OF FACTORS AFFECTING GOLD PRICES IN APRIL 2025

### I. Impact on Reciprocal Tariff Measures:

The new tariff measures under President Donald Trump's policy could trigger negative reactions from trading partners. Many countries may attempt to negotiate compromises or implement their own reciprocal tariff measures, potentially leading to heightened international trade tensions.

### II. The economic situation of the United States

The trend of economic slowdown in the United States and the global economy as a whole remains a key factor to watch closely. Particular attention should be paid to the impacts of U.S. government policies, including tariffs, labor measures, and rising production costs, all of which affect business competitiveness and domestic inflation.

### III. The Russia-Ukraine conflict situation

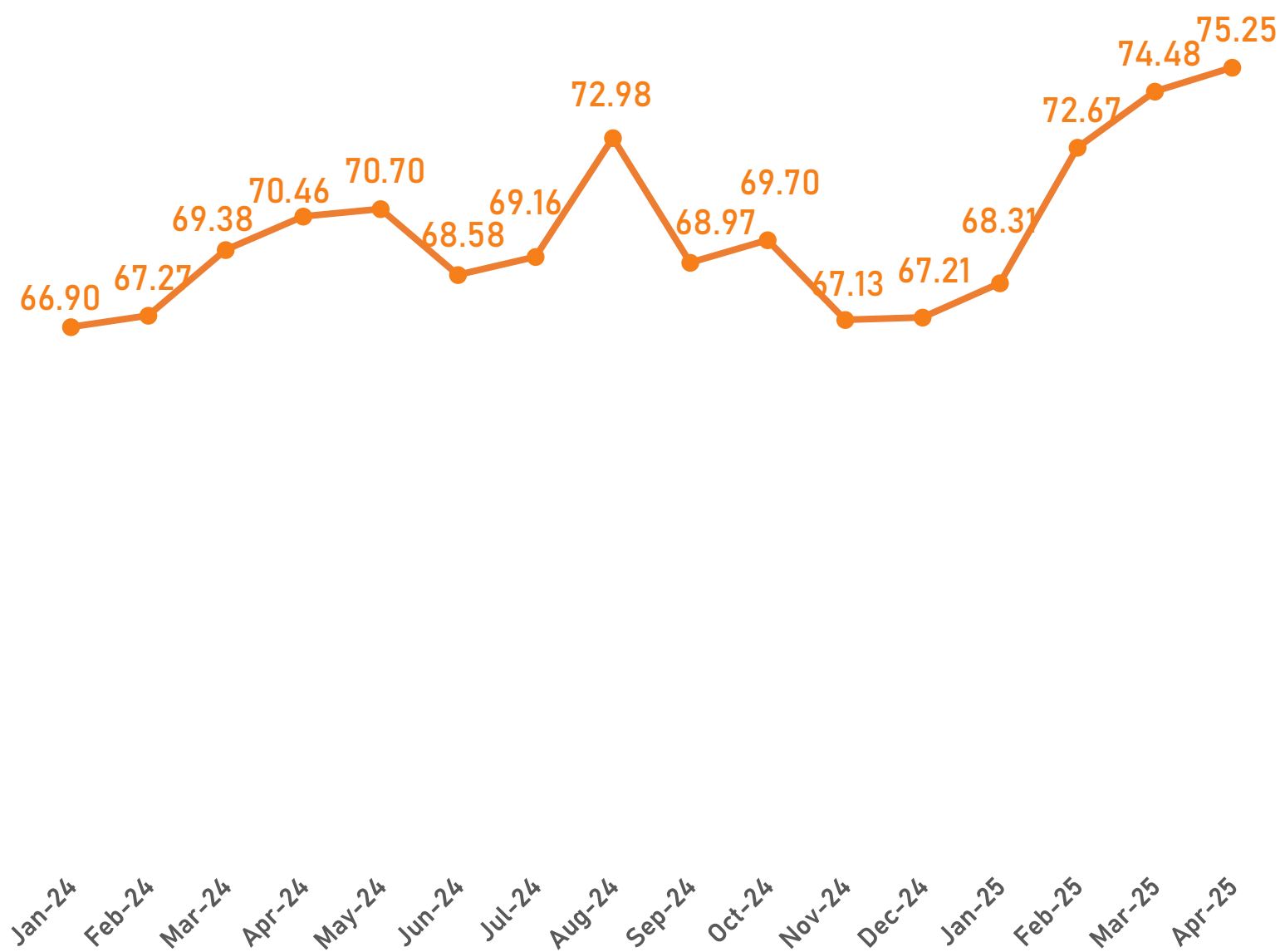
The latest developments have shown positive signs following reports of a meeting between representatives from Russia and a special envoy of Donald Trump, aimed at promoting a ceasefire agreement. Although the details of the discussions have not been officially disclosed, progress on this front is likely to ease pressure from geopolitical tensions—one of the key risk factors contributing to volatility in global financial markets, particularly in the energy sector and in safe-haven assets such as gold.



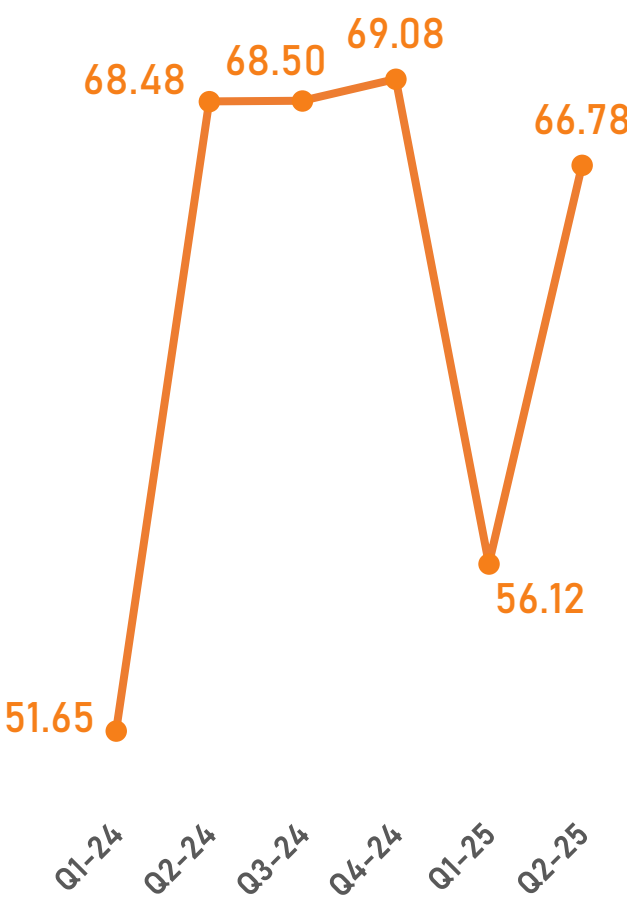
# THAILAND'S GOLD CONSUMER CONFIDENCE INDEX

MONTHLY

Unit: Index



QUARTERLY



Thailand's gold consumer confidence index in Q2-2025,

The three-month Gold Price Sentiment Index for the second quarter of 2025 (April–June) increased from the first quarter of 2025, rising from 56.12 points to 66.78 points, an increase of 10.66 points, or 18.99%. Factors contributing to the rise in the index include heightened demand for safe-haven assets, the Federal Reserve's monetary policy easing, the U.S. President's economic policies, growing concerns over a global economic recession, and increased gold purchases by central banks in various countries.

### Positive factors for gold prices in Q2-2025



➤ Demand for safe assets







➤ The relaxation of monetary policy by the United States Federal Reserve



➤ The economic policy of the President of the United States

# BRANCH EXPANSION

	<div>105.6</div> <div>4.7</div> <div>100.9</div>	<div>74.1</div> <div>5.4</div> <div>68.7</div>	<div>103.9</div> <div>11.3</div> <div>92.6</div>	<div>CAPEX for existing branches renovation</div> <div>CAPEX for new branches</div>	
	2023	2024	2025E		
Brand	Branches (as of 2022)	Branches (as of 2023)	Branches (as of 2024)	2025 Target	Branches (as of Q1-2025)
	233	261	267	277	274
	40	138	210	310	222
	4	5	9	39	10
	2	2	2	18	2
Total New Branches		+127	+82	+156	+20
Total Branches	279	406	488	644	508



# OUTLOOK: Q2-2025 MARKETING ACTIVITIES

## Q2-2025 PROMOTIONS

AURORA

**สุขXสอง**  
หอบทองกลับบ้าน

หอบความสุขกลับบ้าน  
**ลดสูงสุด 50%**

พิเศษทุกใบเสร็จ  
**รับฟรี** 

14 มิ.ย. 68 - 16 มิ.ย. 68  
\*มีเงื่อนไขการใช้งานที่เว็บไซต์ / สินค้ามีจำนวนจำกัด

ONLINE EXCLUSIVE ONLY  
MAY DAY MAY DEAL

AURORA DIAMOND



DVH-F005  
พิเศษ 13,500.-  
ราคาปกติ 31,000.-

1 พ.ค. - 15 พ.ค. 68  
\*มีเงื่อนไขการใช้งานที่เว็บไซต์ / สินค้ามีจำนวนจำกัด

ผ่อน 0%  
จาก 18 เดือน

FREE SHIPPING

**หยุดยาวนี้ไว้จั่ว**  
อยู่ไหนก็ทำธุรกรรมได้ทุกที่



สวัสดีค่า! แอปใหม่

ทองมาเงินไป

1 มิ.ย. 68 - 30 มิ.ย. 68  
\*มีเงื่อนไขการใช้งานที่เว็บไซต์ / สินค้ามีจำนวนจำกัด

AURORA online

**FLASH DEAL**  
Songkran

ทองแผ่น ค่าน้ำหนัก

**95** ทุกน้ำหนัก

สินค้าราคาพิเศษ

**ลด 60%** สูงสุด

11 - 15 มิ.ย. 68 | เฉพาะสินค้าผ่าน [www.aurora.co.th](http://www.aurora.co.th)  
สินค้ามีจำนวนจำกัด / มีเงื่อนไขการใช้งานที่เว็บไซต์ / การเลือกซื้อสินค้า / สินค้ามีจำนวนจำกัด / สินค้ามีจำนวนจำกัด

ซื้อเลย

ONLINE EXCLUSIVE ONLY  
MAY DAY MAY DEAL

AURORA DIAMOND



DKDP012  
พิเศษ 10,100.-  
ราคาปกติ 23,000.-

DKDP017  
พิเศษ 16,600.-  
ราคาปกติ 35,800.-

1 พ.ค. - 15 พ.ค. 68  
\*มีเงื่อนไขการใช้งานที่เว็บไซต์ / สินค้ามีจำนวนจำกัด

ผ่อน 0%  
จาก 18 เดือน

FREE SHIPPING

**สงกรานต์นี้**  
มีเงินพร้อมใช้



ในหัวสูงค่า

ทองมาเงินไป

1 มิ.ย. 68 - 30 มิ.ย. 68  
\*มีเงื่อนไขการใช้งานที่เว็บไซต์ / สินค้ามีจำนวนจำกัด



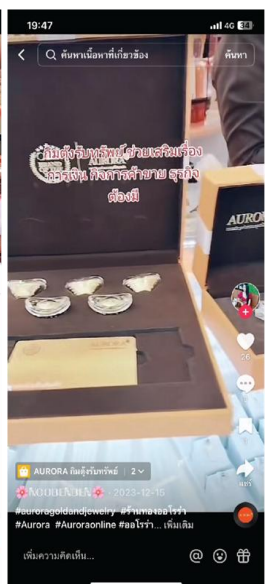
# AFFILIATE MARKETING



MACRO GROUP



MICRO GROUP



NANO GROUP





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# AURORA 3-YEAR PLAN (2025-2027)

## GOLD JEWELRY BUSINESS

THE GOLD JEWELRY BUSINESS CAN BE DIVIDED INTO THREE MAIN CATEGORIES: MODERN GOLD, DIAMOND JEWELRY AND DESIGN GOLD.

### STRATEGIC DIRECTION

1

Branch  
Expansion

1,000 Branches  
By 2027

2

New Brands  
New Products

New Target Segment  
Expand Customer  
Segment

3

Leverage  
Upstream

Strategic  
Partners



1

# BRANCH EXPANSION

By the end of 2027, the branch network is expected to grow to 1,070 outlets.

## GOLD JEWELRY

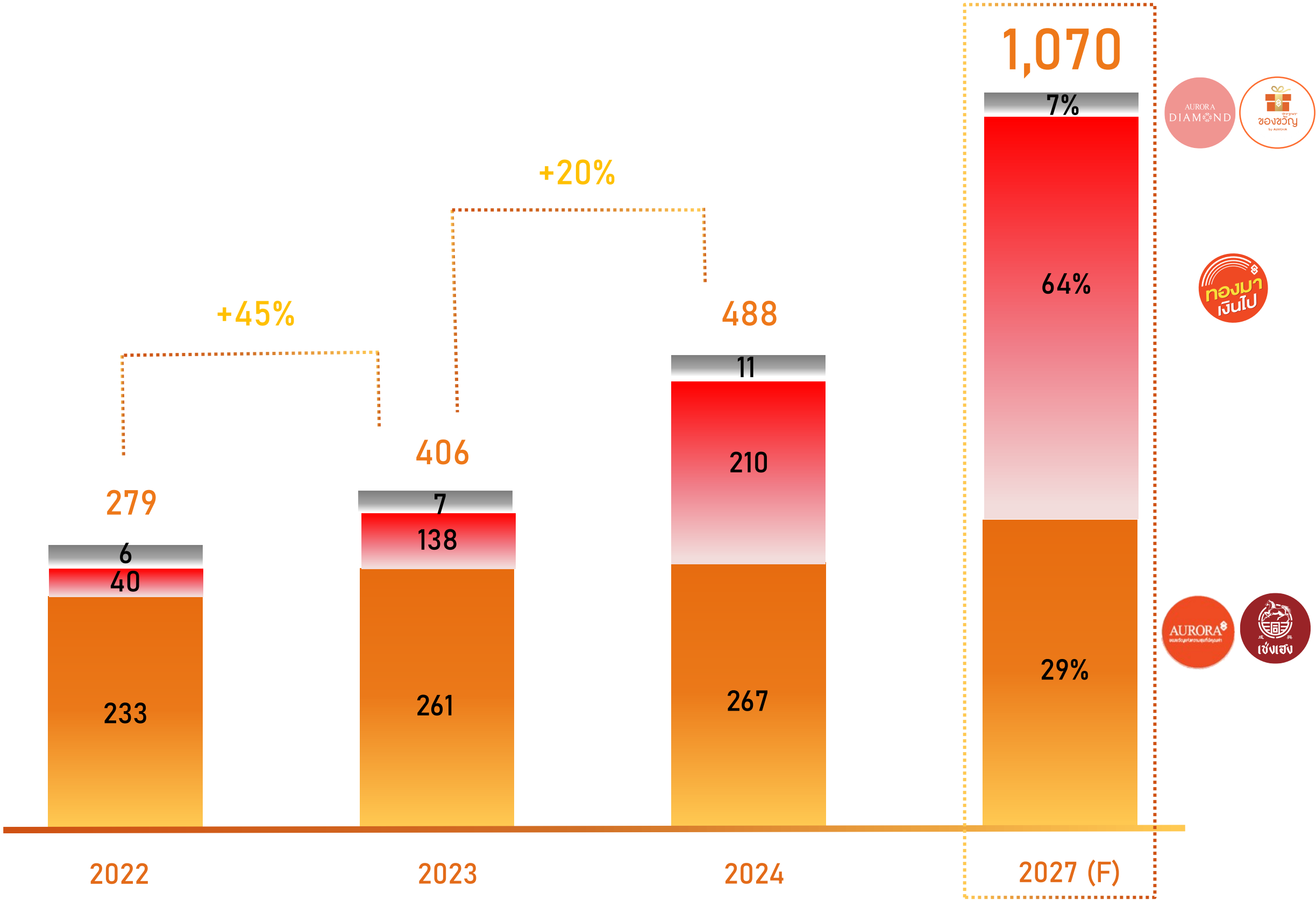
- New location for Aurora
- Potential location for Seng Heng
- Customize store for different customer lifestyles

## HIGH MARGIN PRODUCT

- Expansion in department stores

## GOLD FINANCING

- Double the number of branches in key strategic locations.





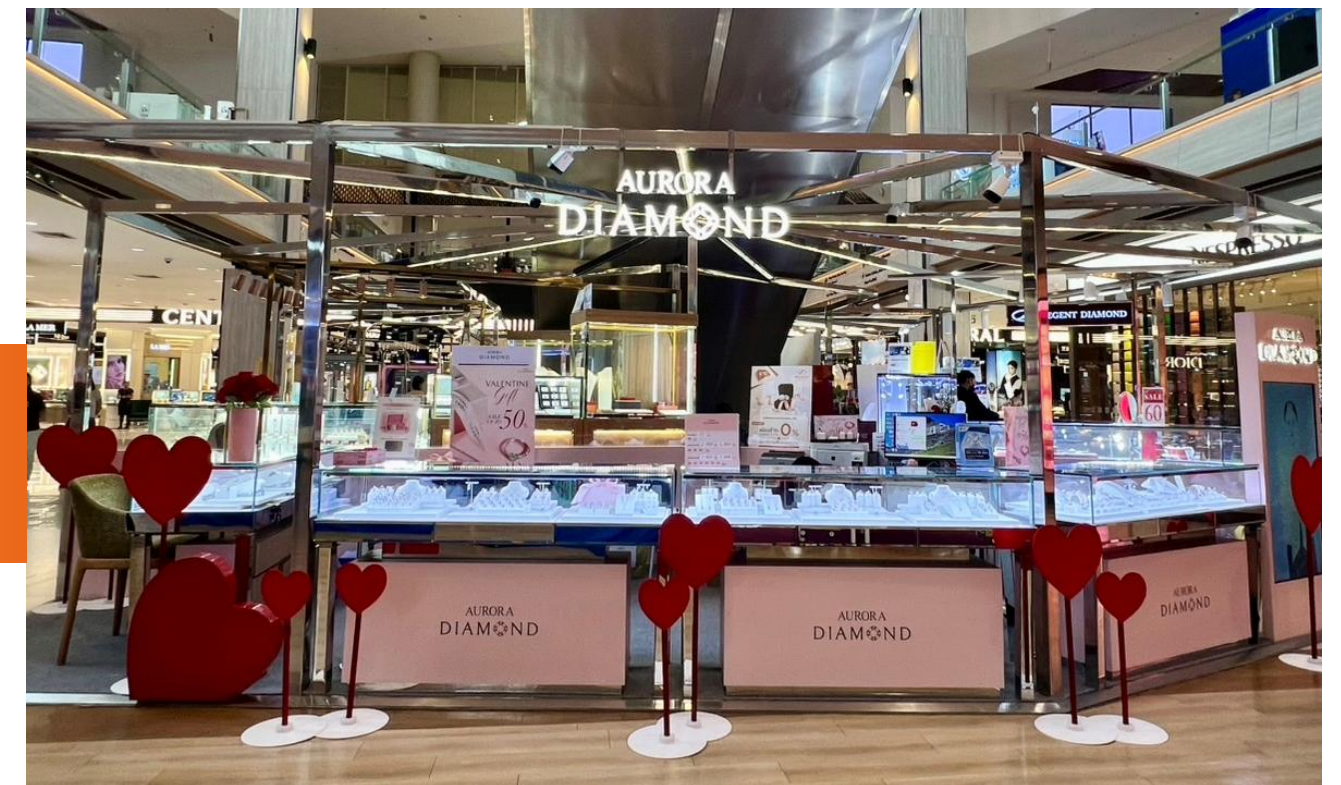
## 2 NEW BRANDS NEW HIGH MARGIN PRODUCTS

GOLD  
18K



PEARL  
JEWELRY

- Opportunities to expand into new brands and product segments
- M&A and JV opportunities
- Personalized experiences for special occasions





### 3 STRATEGIC UPSTREAM PARTNERS

TO IMPROVE MARGINS THROUGH COLLABORATION WITH PARTNERS TO CONTINUE OUR SUSTAINABLE TOP & BOTTOM-LINE GROWTH



# WHOLESALE

- Increase Credit line from 400 kg to 800 kg
- Increase Credit term form 1 month to 1.5 month





# 3 STRATEGIC UPSTREAM PARTNERS

TO IMPROVE MARGINS THROUGH COLLABORATION WITH PARTNERS TO CONTINUE OUR SUSTAINABLE TOP & BOTTOM-LINE GROWTH



## GOLD SMELTING FACILITY

- Facilitate faster product sales and quicker buyback turnaround
- Target to improve margin by 1%





# AURORA 3-YEAR PLAN (2025-2027)

## GOLD FINANCING BUSINESS

THE GOLD FINANCING BUSINESS, OPERATING UNDER THE NAME 'THONG MA NGERN PAI,' RENDERS A SERVICE OF SALE WITH RIGHTS OF REDEMPTION FOR GOLD JEWELRY.

### STRATEGIC DIRECTION

1

#### Branch Expansion

1,000 Branches  
By 2027

2

#### Ecosystem

New Feature  
New Service  
New Partnership

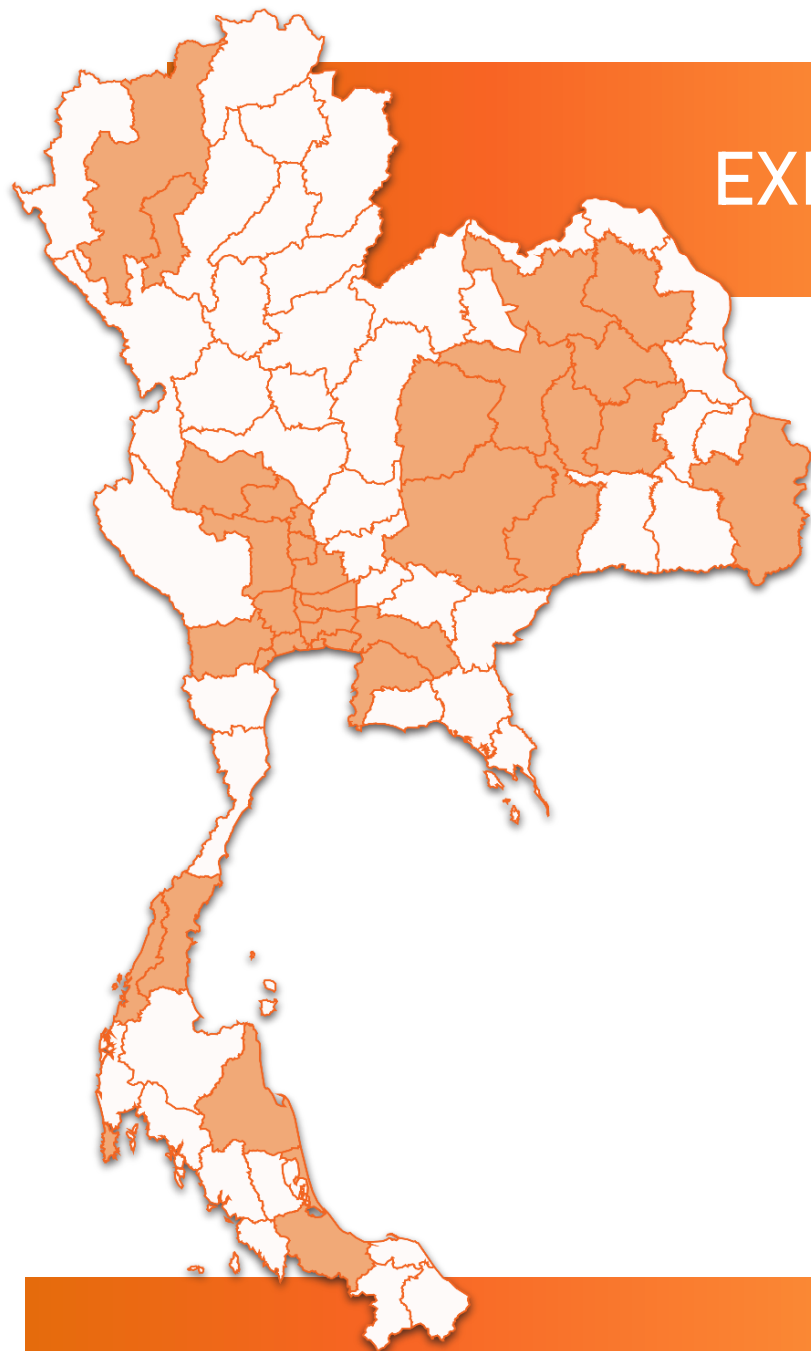
3

#### Exponential growth

AR Balance  
20,000 MB.  
By 2027



# 1 EXPANSION to 1,000\* BRANCHES



## EXPANSION PLAN

### Network Effect

#### I. CBDs

- Bangkok
- Pathum Thani
- Nakhon Ratchasima
- Samut Sakhon

#### II. Industrial Area

- Samut Prakan
- Chonburi
- Chachoengsao

#### III. Provincial center

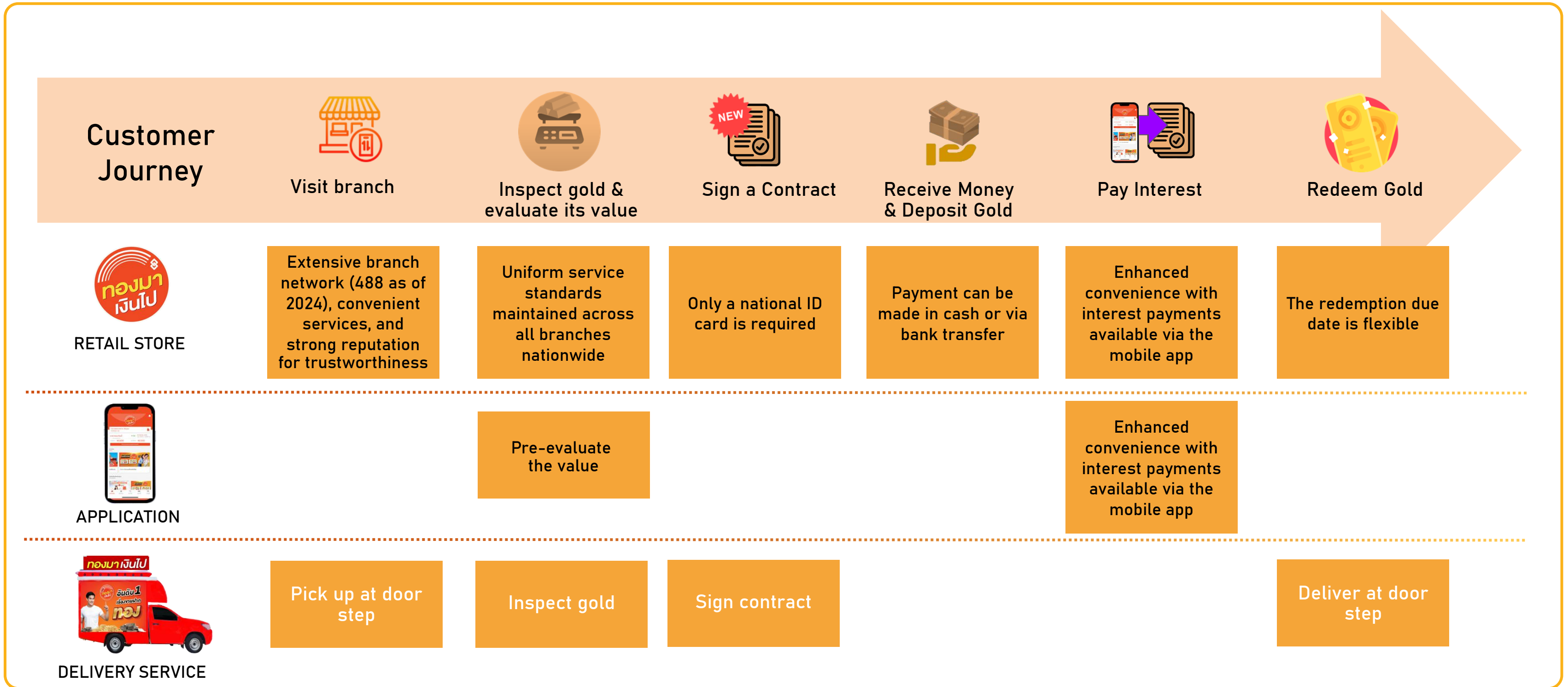
- Chanthaburi
- Khon Kaen
- Nakhon Ratchasima

The company is driving growth through a strong targeted branch expansion strategy, focusing on high-potential areas to maximize returns.





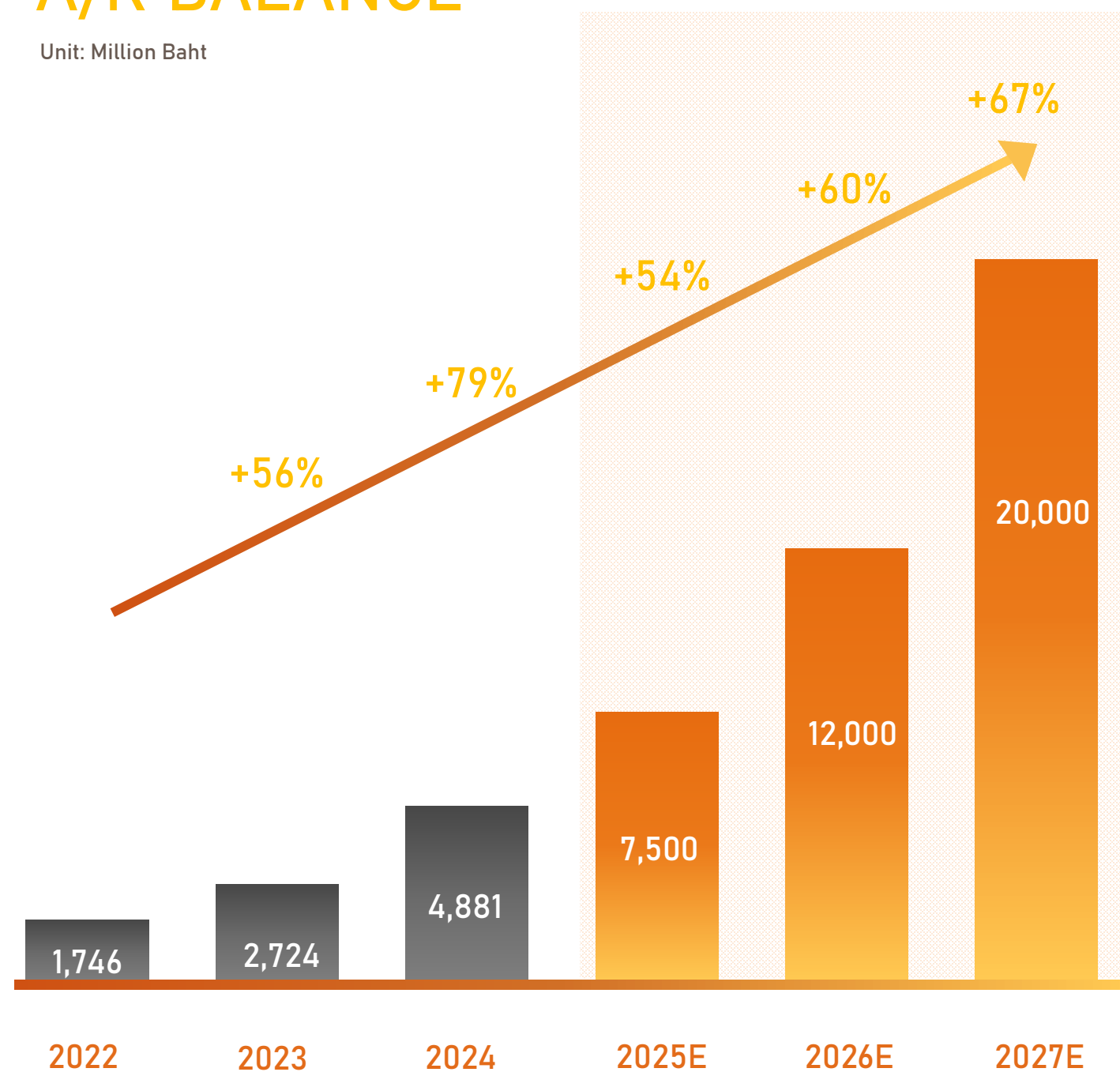
## 2 GOLD FINANCING ECOSYSTEM NEW ECOSYSTEM



### 3 EXPONENTIAL GROWTH

#### A/R BALANCE

Unit: Million Baht



#### D/E Ratio

After negotiating with our bank to raise our allowable debt-to-equity ratio from 2.0× to 2.5×, the Company unlocked an additional THB 5 billion of borrowing capacity in 2025. Post-2025, we will proceed with a group restructuring to access further debt capacity to accelerate growth in our retailing & gold financing business.



#### Bond Issuances

Another source of funding utilized by the Company is bond issuance, intended to support business operations. In 2025, the Company plans to issue long-term bonds totaling approximately THB 2 billion.

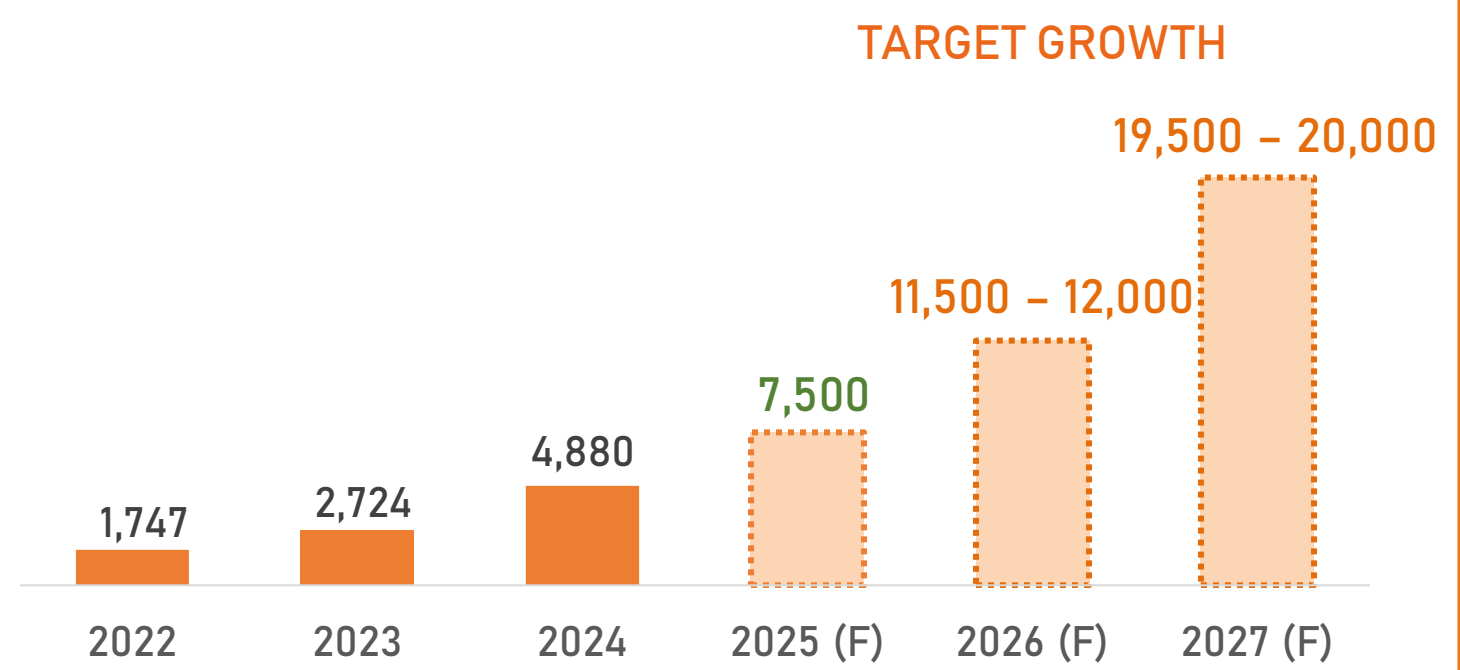


# AURA BUSINESS GROWTH STRATEGY 2025-2027



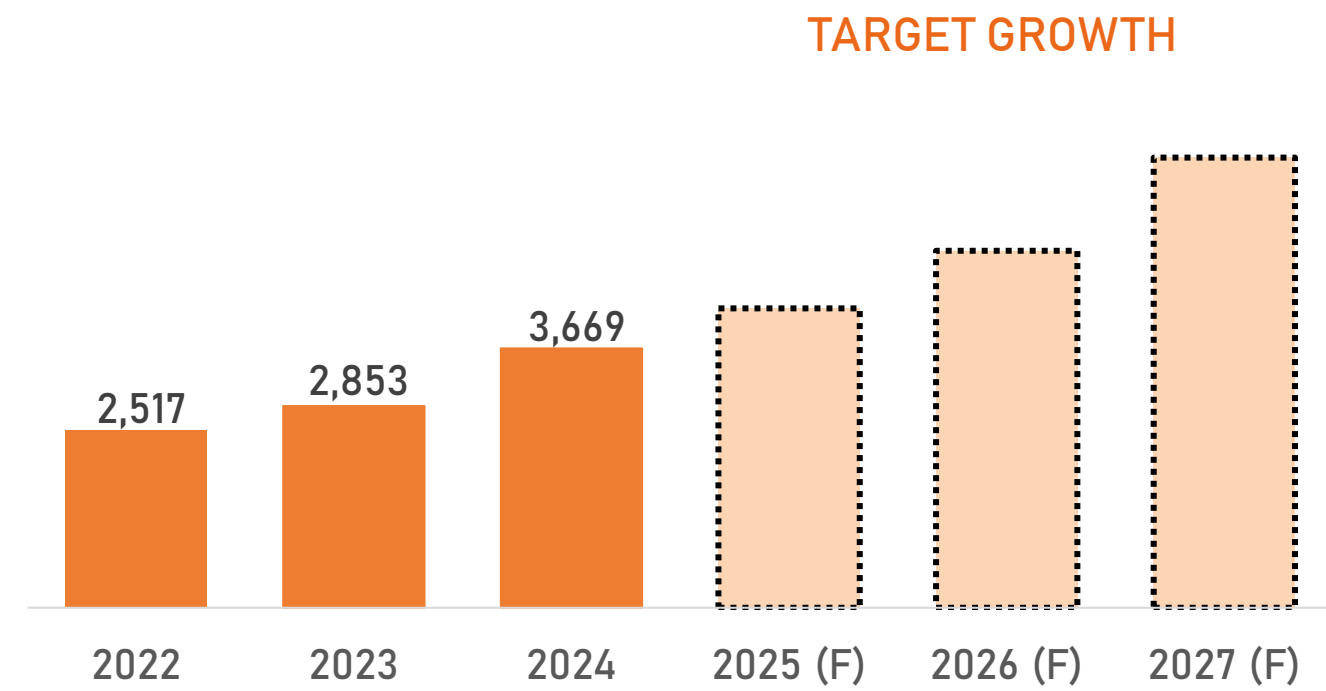
## A/R Balance

Unit: Million Baht



## Gross Profit

Unit: Million Baht



## Gross Profit Contribution by Business Unit

### 2025(F)

- Modern Gold 60%
- High Margin Products 20%
- Gold Financing 20%

### 2026(F)

- Modern Gold 55%
- High Margin Products 18%
- Gold Financing 27%

### 2027(F)











- Modern Gold 44%
- High Margin Products 16%
- Gold Financing 40%

# AURA ESG DEVELOPMENT

The Company conducts its business based on the principles of sustainability, which is regarded as one of the organization's highest priorities. This involves ensuring a balance between business growth and the well-being of society and the environment, while also emphasizing the importance of sound governance practices (Environmental – Social – Governance: ESG). To this end, the Company has established a Corporate Governance and Sustainable Development Committee, which is entrusted with the responsibility of ensuring the accurate and transparent disclosure of material information to stakeholders. The Company has made notable progress in its key ESG initiatives, as outlined below:

## Summary of ESG Performance for the Year 2024

### E: Environment






Material Topic Key Sustainability Issues	Sustainability Strategy	Goals 2024	Results for the Year 2024	SDGs
Environmentally conscious product design from production to disposal or recycling	Recycle gold	Use recycled gold in the crafting of our jewelry at 40%	Use recycled gold in the crafting of our jewelry at 40%	 
Reducing greenhouse gas emissions	Install solar panels and Energy-saving projects	Reduce greenhouse gas emissions by 2% per million baht of profit	Greenhouse gas emissions decreased by 6.86% per million baht of profit	 
Energy management	Energy-saving projects	Reduce energy consumption by 5%	Energy consumption decreased by 10.97% (kilowatt-hours per million Baht of sales)	 
Efficient water management and reduction	Install automatic water-saving devices	Reduce water consumption at the head office by 2%.	Water consumption decreased by 3.57% (cubic meters per million Baht of sales)	 
Commitment to protecting and restoring natural habitats and ecosystems	Supporting ecological projects	Support ecological projects at least 3 projects	Supported ecological projects 3 projects	 



# AURA ESG DEVELOPMENT

## Summary of ESG Performance for the Year 2024










### S: Social

Material Topic Key Sustainability Issues	Sustainability Strategy	Goals 2024	Results for the Year 2024	SDGs
Occupational health and safety management in the workplace	Implement ISO45001:2018 System and Obtain Certification	Employee satisfaction in occupational health and safety is at 70%.	Employee satisfaction in occupational health and safety is at 75%.	 
Human rights and child labor	Training to Ensure Clarity for Personnel at All Levels	zero complaints of human rights and child labor.	zero complaints of human rights and child labor.	
Employee engagement	Annual Engagement Plan	Increase employee engagement by 80%.	The result of employee engagement 79%.	 
Social assistance	Policy, Objectives, and Social Assistance	Support at least 4 social initiatives.	Supported more than 4 social initiatives.	 

# AURA ESG DEVELOPMENT

## Summary of ESG Performance for the Year 2024

### G: Governance

Material Topic Key Sustainability Issues	Sustainability Strategy	Goals 2024	Results for the Year 2024	SDGs
Business growth outcomes	Aggressive Marketing	Profit increase by 20%	Profit increased by 33.50%	 
Sustainability policies and strategies	Collaborate with ESG expert consultants	SET ESG Rating A (65-79)	SET ESG Score 52	
Innovation Development	Adopt new technology by integrating AI into operations	Develop and create at least 3 innovations	Develop and create 3 innovations	 
Risk management system	Implementing a Business Continuity Management System (BCM) and an Enterprise Risk Management System (ERM)	Ensure that the number of issues arising from actual risks is zero.	Risk-free	 
Confidentiality and security of personal data (PDPA)	Collaborate with PDPA expert consultants	Maintain zero PDPA related complaints.	No complaints	 



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# Q&A

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