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# Business Model

(February 2025)



“SANCTUARY COURT BIWAKO VENETIAN MODERN RESORT” (Opened in October 2024)

**Resorttrust, Inc. (Securities code 4681 )**

# Only one company in the membership business (lifelong strategy)

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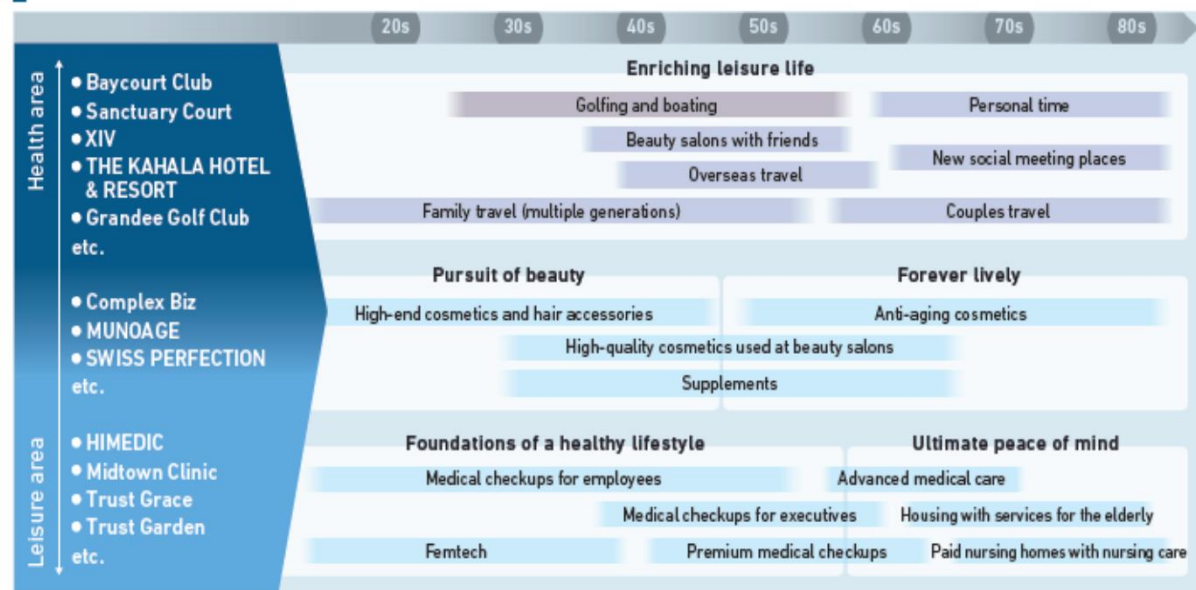
For 50 years since its establishment, Resorttrust has grown by focusing on the "membership" business. Today, we have more than 140,000 members (200,000 units) and if you include the spouses and parents of our members, we are the only "membership business company" in Japan with connections to more than 700,000 stakeholders. In order to enrich the lives of our members (stakeholder wellbeing), we provide not only resort business but also various contents such as medical care, nursing care, and sales of supplements and other products. We aim to achieve further growth by enhancing the value of the "Club," which is, so to speak, a platform for members (creation of economic and social value). In the membership business, if we can provide products that meet the needs of members, we will continue to increase the value of our offerings, as this will ensure that members will purchase our products. The Medical Club, in particular, has more than 30,000 members and, like the Membership Resort Club, is in the No. 1 positioning in Japan. We will continue to further expand our No. 1 field and provide products and services that will stay with our customers throughout their lives (Maximize Lifetime Value).

## Business domains and value creation



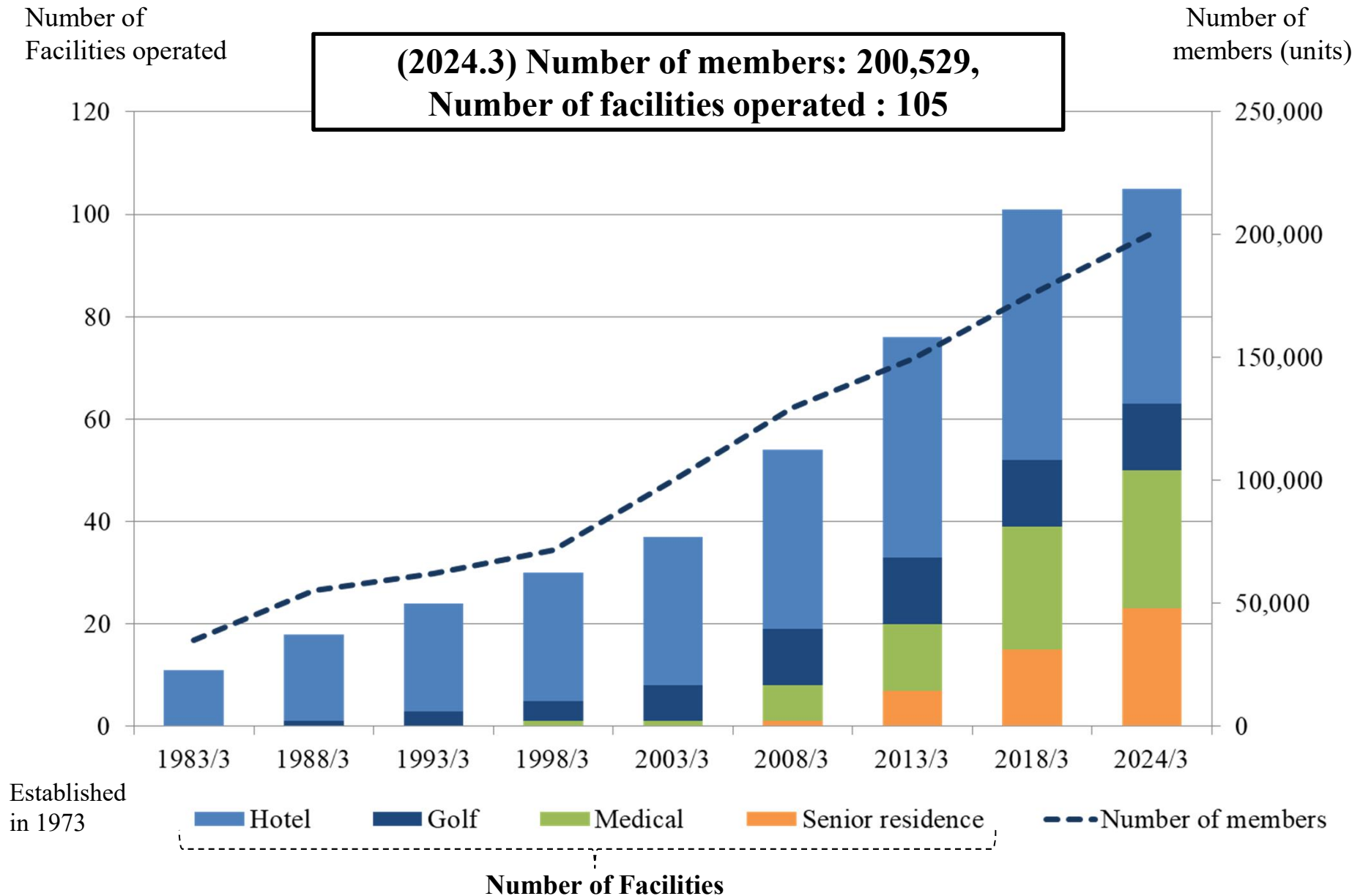
## Group Brand Management

The Resorttrust Group provides products and services tailored to every part of our customers' lives.



# More facilities operated and membership driving growth

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# Expanding customer base/affluent base to support growth

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## < Breakdown of group membership >

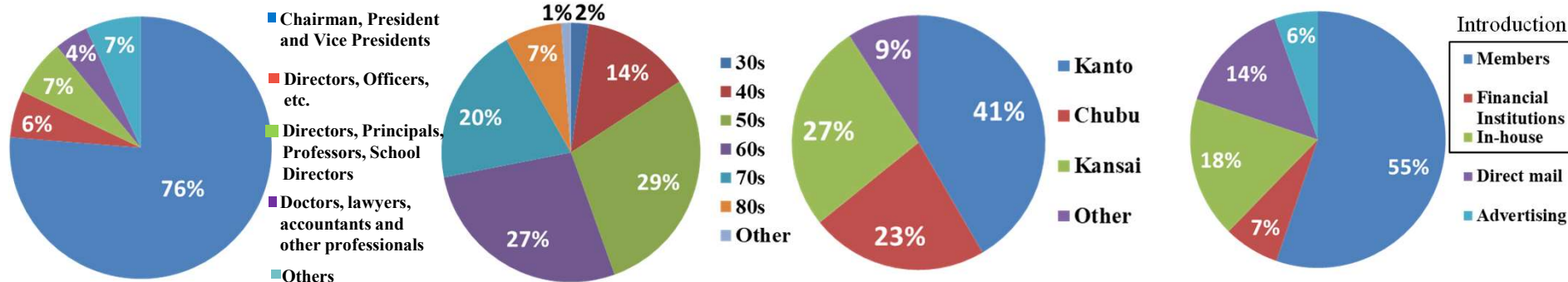
	SANCTUARY COURT	Baycourt	XIV	Sun Members	Golf	Medical	Cruiser	KAHALA	Total
2024/3	12,933	23,772	79,702	21,179	30,044	31,149	419	1,331	200,529

(Members)

• Of the approximately 200,529 members, the actual number excluding duplicate holders is approximately 140,000 (based on households: 130,000)

• Approximately 9% of the total number of households (1,485,000 households) in the number of high net worth segment and affluent segment

【Attributes】(Average of XIV and BCC)    【By age】(Average of XIV and BCC)    【Regions】(Average of XIV and BCC)    【New membership route (Hotel Members)】

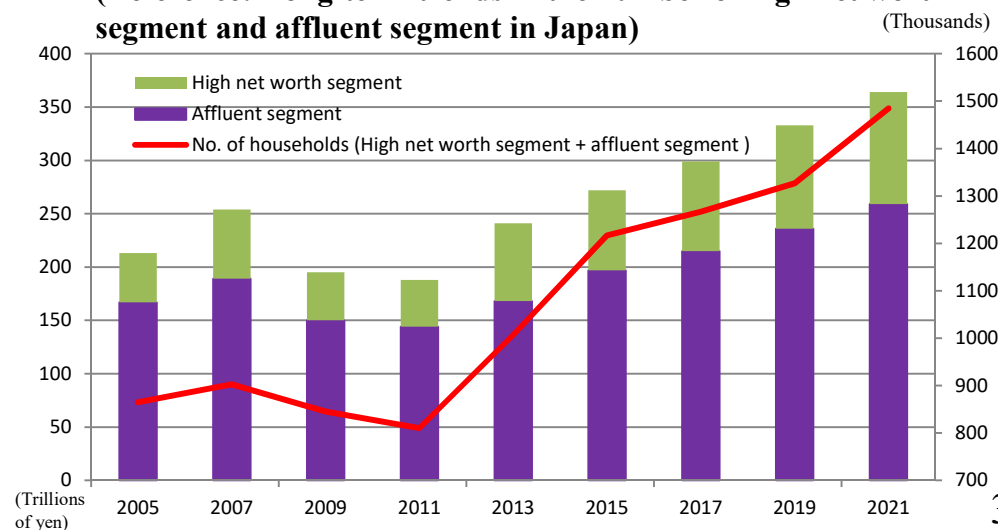


(Reference: Domestic affluent population)

		2015	2017	2019	2021
High net worth segment (net financial assets ¥500 mn or more)	No. of households (Thousands)	73	84	87	90
	Financial assets (¥tr)	75	84	97	105
Affluent segment (net financial assets ¥100 mn to less than ¥500 mn)	No. of households (Thousands)	1,144	1,183	1,240	1,395
	Financial assets (¥tr)	197	215	236	259
Mass affluent segment (net financial assets ¥50 mn to less than ¥100 mn)	No. of households (Thousands)	3,149	3,222	3,418	3,254
	Financial assets (¥tr)	245	247	255	258

Source: Nomura Research Institute, Ltd. website

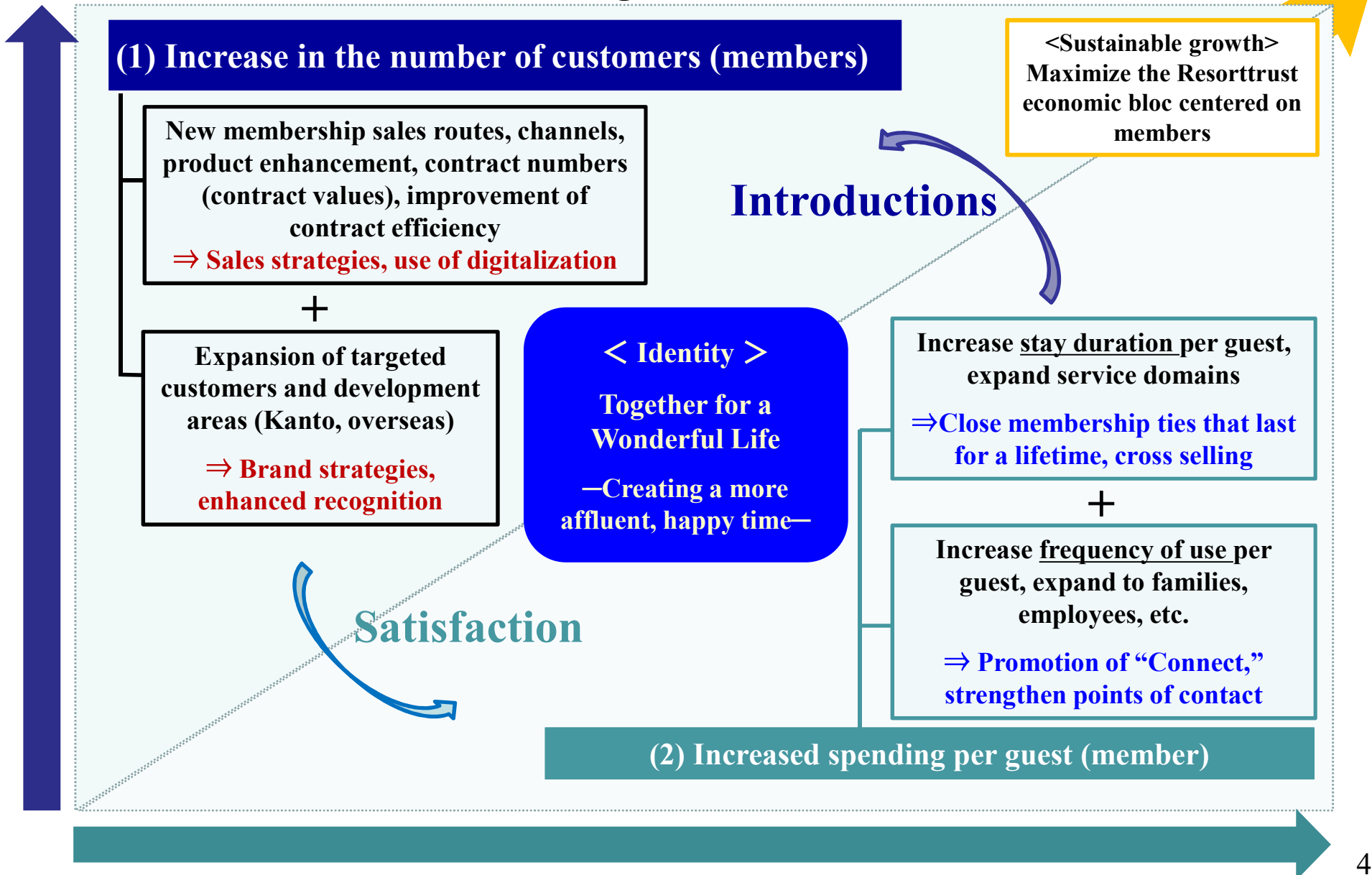
(Reference: Long-term trends in the number of high net worth segment and affluent segment in Japan)



# Formula for maximizing the strength of "Membership" (1) X (2)

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## <Formula Driving Sustainable Growth>



# Expansion of member and user bases (Maximization of the group's economic bloc)

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Area	Affluent households	Current Members	Penetration rate (2023.3)	Estimate at 200,000 members
Kanto	About 650,000	About 50,000	8%	14%
Chubu	About 230,000	About 40,000	17%	21%
Kansai	About 240,000	About 40,000	16%	20%
Other	About 370,000	About 10,000	2%	3%

Expansion of the group's economic bloc (user base)

## Group facility user base

Family members and relatives of members, guest users, and service as a welfare program/health check-ups for corporate employees (approximately several million people)

Foreigners (mainly affluent)

Domestic affluent (2021) 1.49 million households (12% increase from 2019)

Net financial assets: ¥364 tr

\*Based on data estimated by Nomura Research Institute, Ltd.

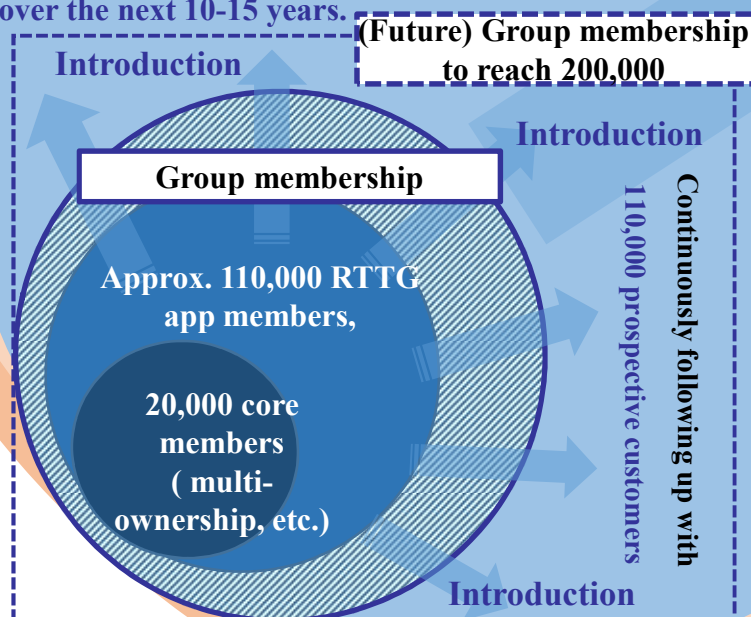
\*Affluent sector are households with net financial assets of ¥100 mn or more

Number of small and medium business owners: approximately 3.5 million companies (increase in corporate demand)

LINE members

Approx. 400,000

Expansion of the group membership base over the next 10-15 years.



Vitalize the economic bloc by promoting the use of digital tools among owners and their surrounding user base

# Medium-term Management Plan Numerical Targets (2023.4-2028.3)

- The revision targets for the period under review (FY2024) include operating income of 26.0 billion yen, up 23.1% year on year, which is expected for the full year ⇒ The FY2025 target of 23.0 billion yen is to be achieved ahead of schedule
- The ROE level (aim for 12% above 10%) and the ratio of operating income to net sales (10% or more) are also expected to surpass the target values for two years in a row starting from the first year.
- For the medium-term management plan, reviewed and modified contents are scheduled to be made public at the time of announcement of financial results in May 2025.

## < Five-year common targets >

Overall index	2023.4~2028.3
Operating income to net sales	<b>10% or more</b>
Operating income growth rate	<b>10% or more per annum on average</b> * 2024.3 Plan as starting point.
ROE	<b>Aim for 12% above 10%.</b>
Return policy	<b>Provides stable returns with a payout ratio of 40% or more.</b>
Consolidated contract values	<b>2028.3: 10% growth (vs. initial plan for 2024.3)</b>
Hotel occupancy rate (Total of all brands)	<b>2028.3: 60% growth (+5 points vs. initial plan for 2024.3)</b>

## < Numerical targets for the Medium-term Management Plan period through the third year >

(Billions of yen)	FY2022	FY2023 (New medium-term plan first year)	FY2024 (2nd year)	FY2025 (3rd year)
Index	Fiscal year results	Previous year result	Revision targets (2025.2)	Initial Target (2024.5)
Net Sales	169.8	201.8	<b>247.0</b>	230.0
Operating Income (initial target)	12.2	21.1 (18.0)	<b>26.0 (20.0)</b>	23.0
Operating income growth rate	+41.2%	+72.1%	<b>+23.1%</b>	-
Ordinary Income	13.2	21.8	<b>26.3</b>	23.0
Net Income	16.9	15.8	<b>17.7</b>	15.0
ROE	15.4%	12.9%	<b>13.3%</b>	Aim for 12%
Evaluated Operating Income	22.3	23.8	<b>27.8</b>	Projected to be about the same as operating income

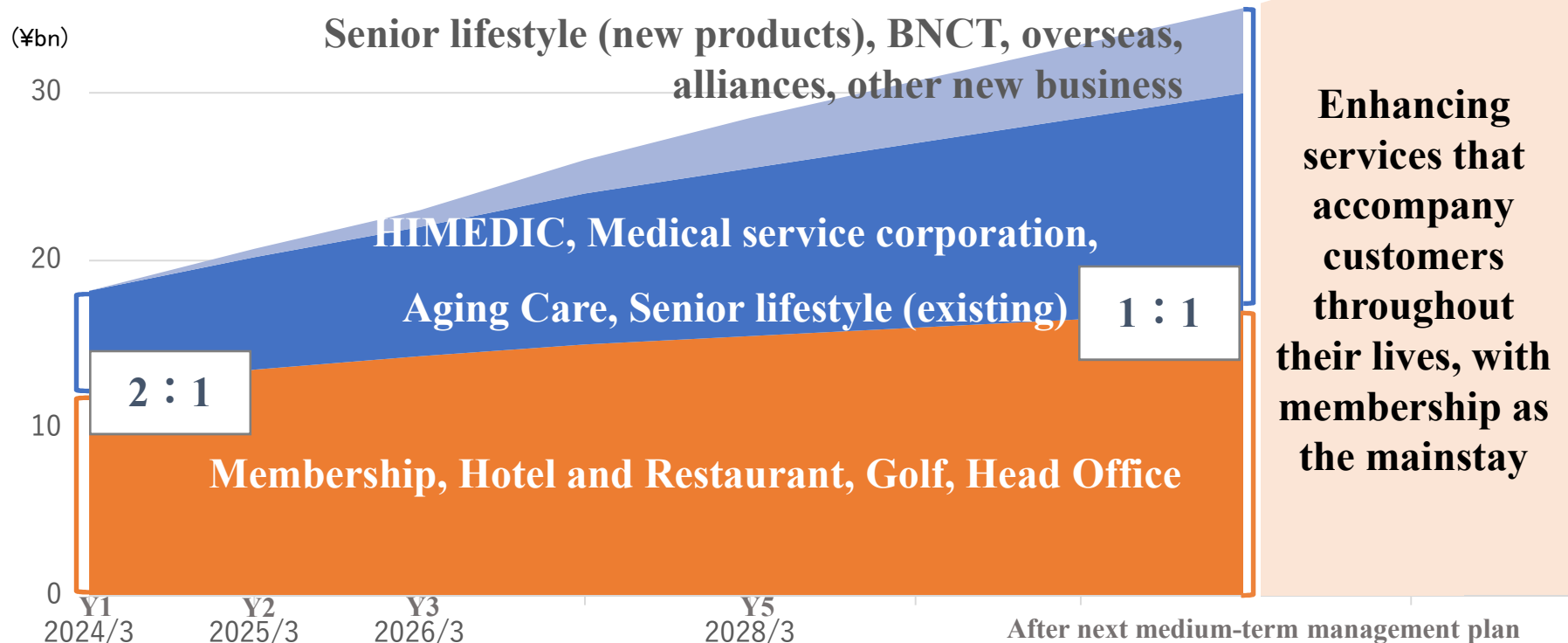
# Resorttrust's Medium- to Long-term Profit Growth Image

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**Membership Resort Business(including head office): medical (including new businesses) to become approximately 1:1**

## Consolidated operating income outlook

The figures in the graphs corresponding to Y1-Y5 are assumed at the time of the release of the medium-term management plan (as of 2023.5).



- Opening of 3 SAC properties.
- Strengthen profitability by raising selling prices
- Strengthen investment in human capital and IT
- Strengthen investment in repair and maintenance
- Foster innovation

- Continued membership growth
- Start selling reinvestment properties
- Make innovation profitable
- Initiate the XIV rebuilding model
- Medical operations to exceed ¥10bn

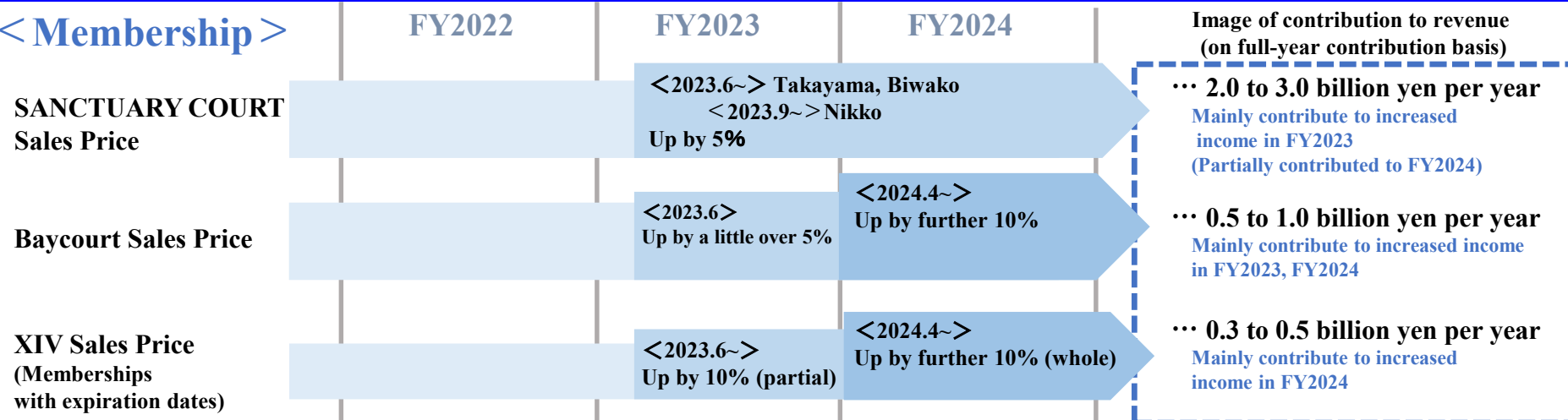
- To make the membership hotel business more sustainable
- Number of members (units) to exceed 250,000
- HIMEDIC membership to exceed 42,000
- Number of senior residence members to exceed 2,000
- Expand overseas business, innovation



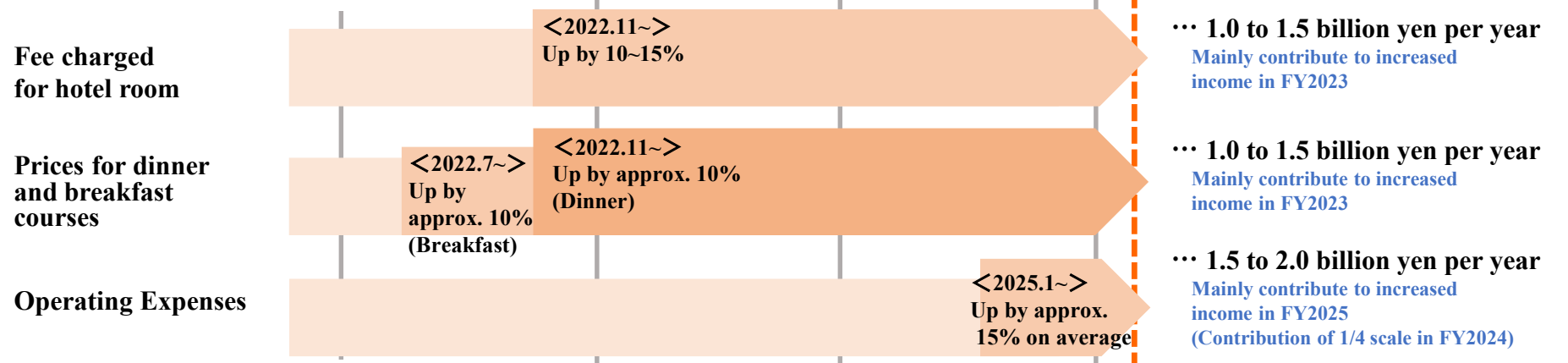
# Main product and service price revisions

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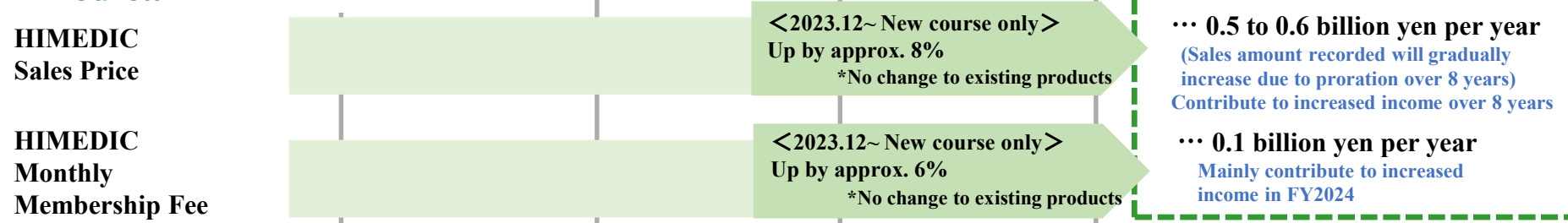
## < Membership >



## < Hotel and Restaurant >



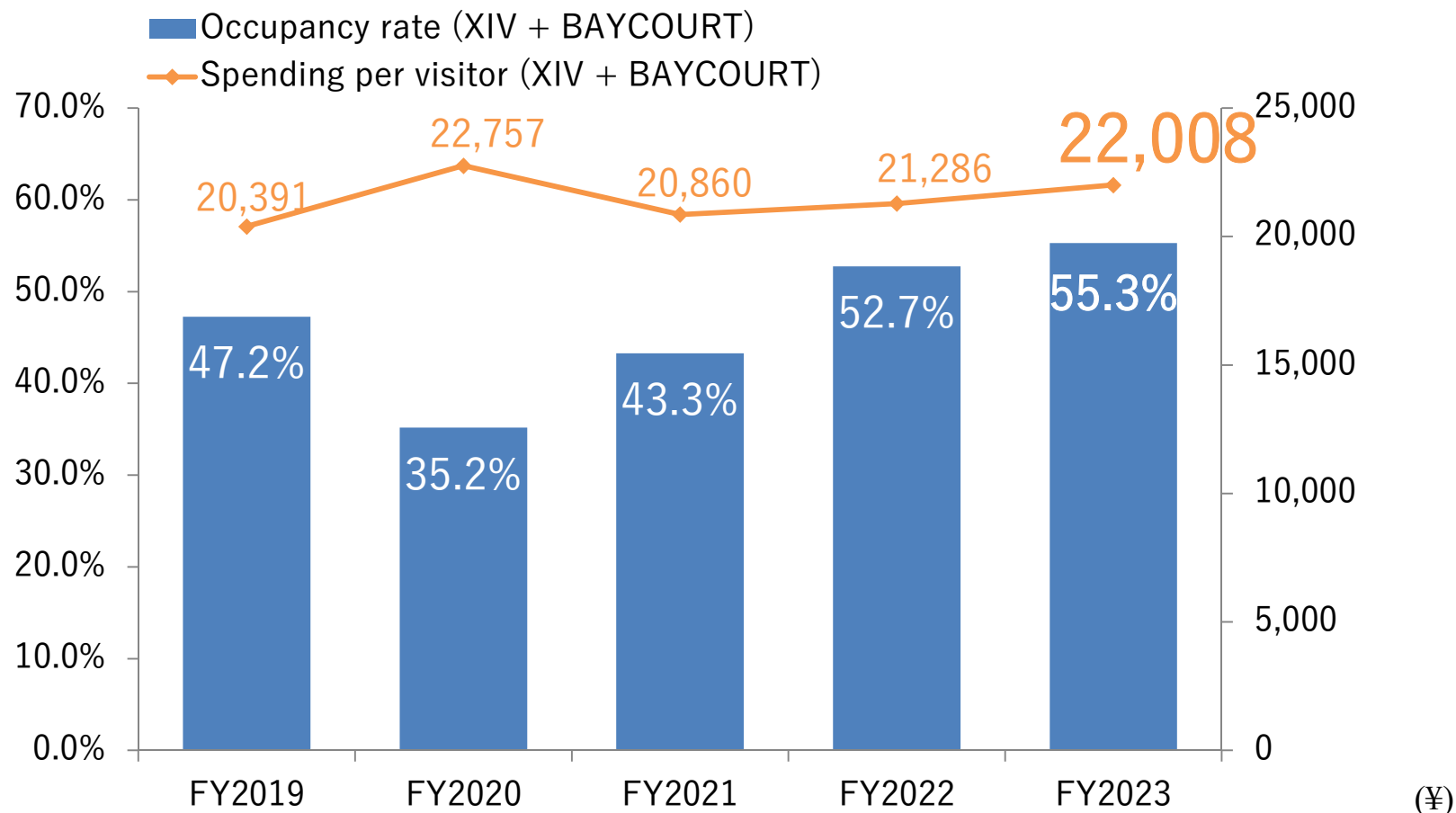
## < Medical >



# Occupancy rate/Spending per visitor

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## 【 Occupancy rate/Spending per visitor 】



- The membership hotel occupancy rate further exceeded the level in the same period of the previous fiscal year, when it recovered significantly beyond pre-COVID-19 levels.
- The unit price also rose solidly year on year, due to the full-year contribution of the price revisions of November 2022. \*In FY2020, unit prices rose due in part to lower utilization rates at COVID-19.

# Business fields underpinned by distinctive “Membership”

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## Hotel Membership Sales (Membership Segment)



- Development of membership resort hotels and the sale of memberships.

“XIV”(Suburban resorts)...Almost sold out (Resale)

“Baycourt Club”(Urban resorts)... Sold out (Resale)

“Sanctuary Court”(Suburban resort)...Almost sold out  
 ※New brand and main product launched in June 2021

“Membership golf clubs”

“THE KAHALA CLUB Hawaii”(Oversees)

## Hotel and related Facility Management (Hotel and Restaurant Segment)

- Hotel / Restaurant Management (42 domestic and 1 international locations)

(Membership)



26 facilities

(Hotel)



BAYCOURT CLUB

4 facilities



SANCTUARY COURT

2 facilities  
 \*Construction of 2 facilities underway



6 facilities



3 facilities



2 facilities (including 1 overseas)

- Management of membership golf courses (13 facilities)



(Complex with hotels + Golf course only)



## Medical/Senior Life (Medical Segment)



- Management of the "Comprehensive membership-based medical club" and sale of membership rights

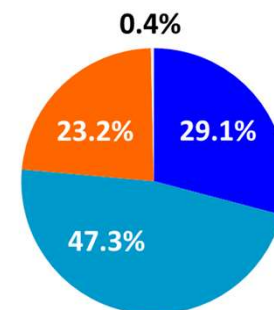


... 13 facilities 10 courses

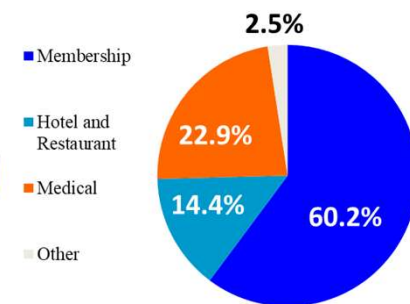
- Management support of medical facilities for the general public...20 facilities
- Development and sales of anti-ageing products
- Research and development of cancer treatment and sales of equipment
- Management of paid nursing homes with nursing care and housing with support services for the elderly ... 23 facilities 2,093 rooms



Sales breakdown



Operating income breakdown



\*Pie chart shows results for FY2024. 10

# (Reference) Sales breakdown by segment

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Classification			Amount (millions of yen)						
			2018/3	2019/3	2020/3	2021/3	2022/3	2023/3	2024/3
Membership	Hotel Memberships	Registration fee Income	18,211	18,545	21,823	21,203	27,275	29,567	30,630
		Property sales	29,631	39,765	11,962	38,541	10,723	2,586	23,770
	Other income		6,272	5,719	5,163	6,779	2,946	2,791	4,299
	Subtotal		54,114	64,029	38,948	66,523	40,946	34,945	58,701
Hotel and Restaurant	Food and beverage sales		26,861	27,364	26,604	21,020	25,070	31,601	34,224
	Accommodation sales		20,204	20,522	20,197	13,367	15,986	19,473	22,874
	Other hotel sales		5,376	5,382	5,487	4,310	3,740	4,440	3,026
	Annual membership fee income		7,124	7,694	8,449	8,895	9,520	9,611	9,615
	Income from amortization of security deposits		2,993	3,189	3,544	3,511	4,052	4,061	3,885
	Overseas hotel sales		8,207	8,260	7,998	2,484	5,646	9,631	10,850
	Other income		8,836	7,972	8,380	6,735	9,685	10,930	11,018
	Subtotal		79,601	80,383	80,659	60,322	73,699	89,747	95,492
Medical	Registration fee income		3,866	4,314	4,735	5,848	4,540	4,293	4,823
	Annual membership fee income		7,138	7,996	8,827	9,718	11,512	12,715	14,031
	Medical services corporate income		5,120	6,093	6,275	5,905	7,648	7,913	8,161
	Ageing Care Income		2,627	2,743	2,540	2,512	2,635	2,563	2,712
	Senior Residence Income		9,319	10,399	12,299	13,304	13,579	13,622	14,091
	Other Income		2,920	2,933	4,191	2,735	2,518	3,316	3,081
	Subtotal		30,990	34,478	38,867	40,022	42,432	44,422	46,899
Other	Rental income		651	595	587	606	648	673	662
	Other Income		56	55	82	64	55	40	47
	Subtotal		707	651	670	670	704	714	710
Total			165,413	179,542	159,145	167,538	157,782	169,830	201,803

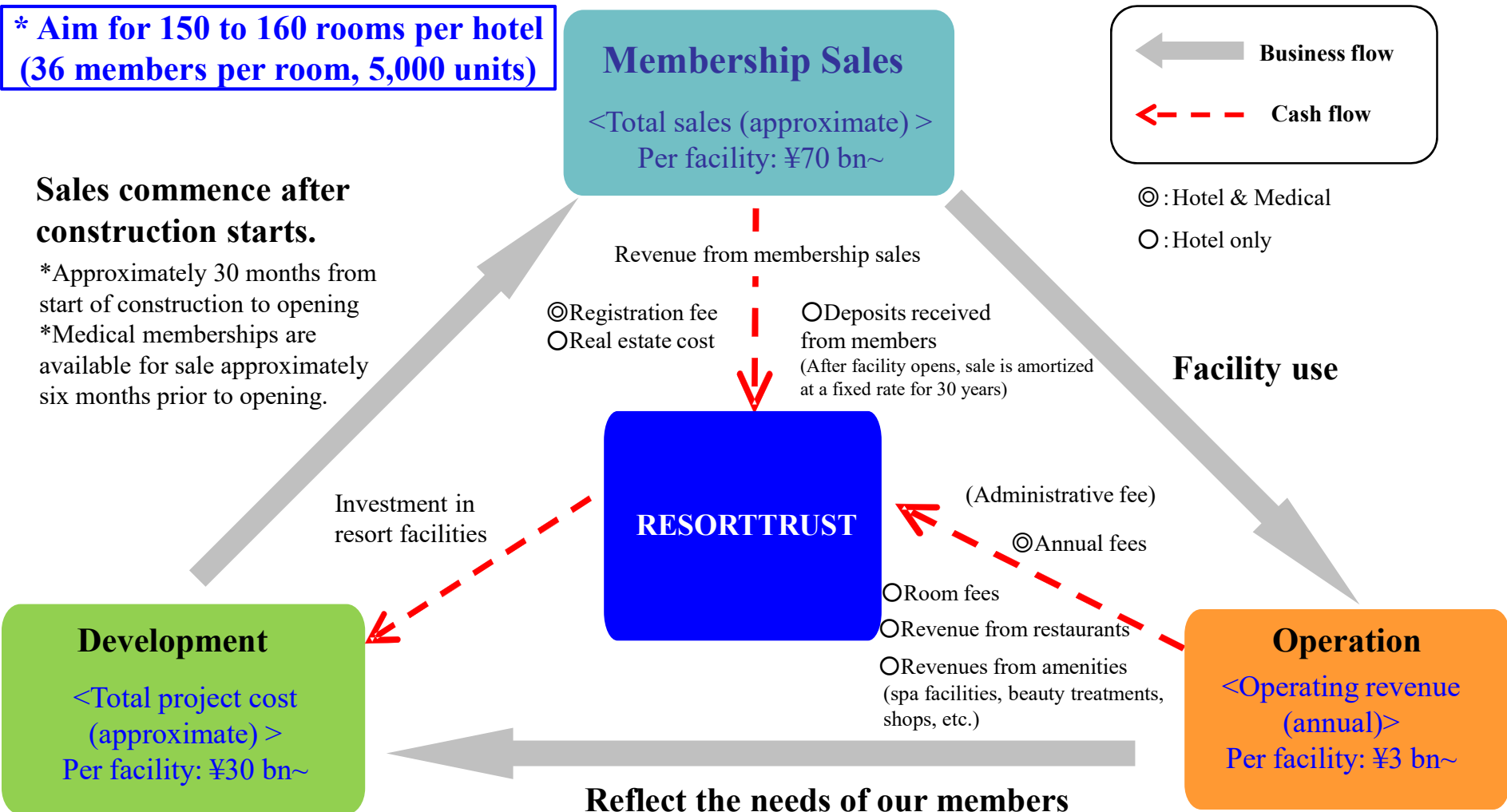
# Business flow that generates stable cash flow

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**\* Aim for 150 to 160 rooms per hotel  
(36 members per room, 5,000 units)**

**Sales commence after construction starts.**

\*Approximately 30 months from start of construction to opening  
\*Medical memberships are available for sale approximately six months prior to opening.

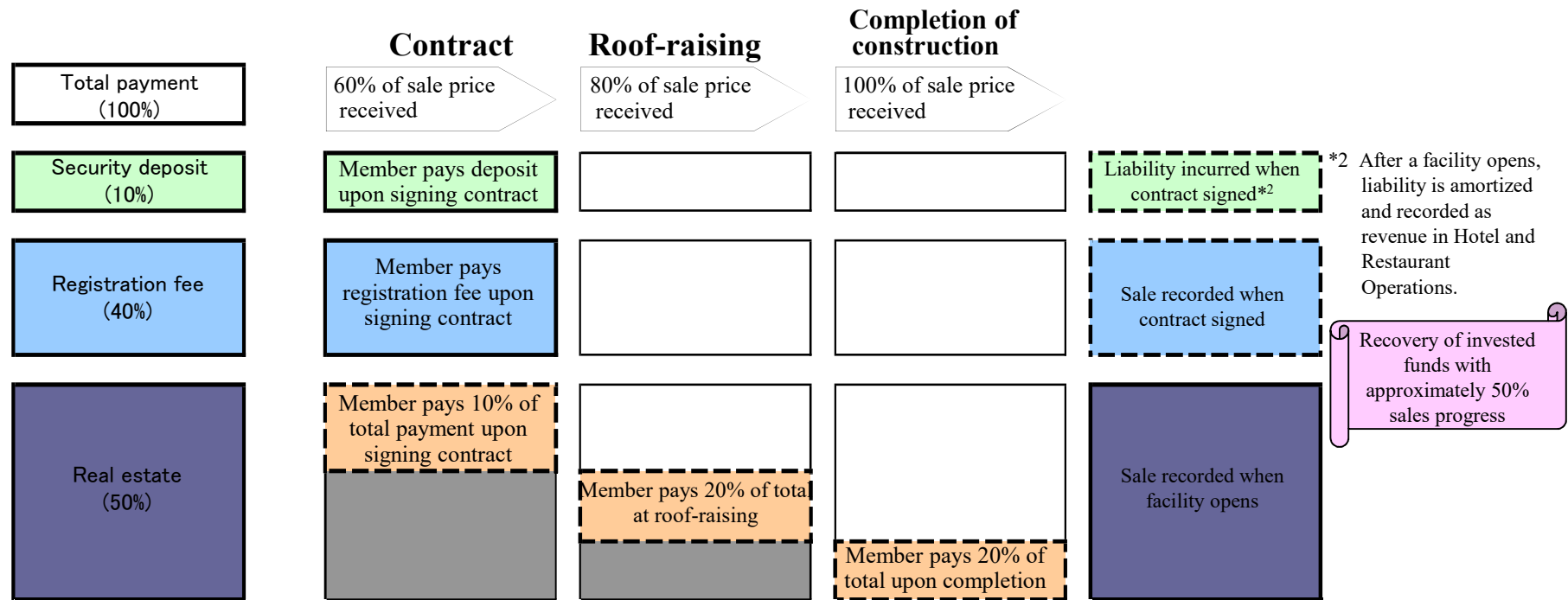


**Stable cash flow through early collection**

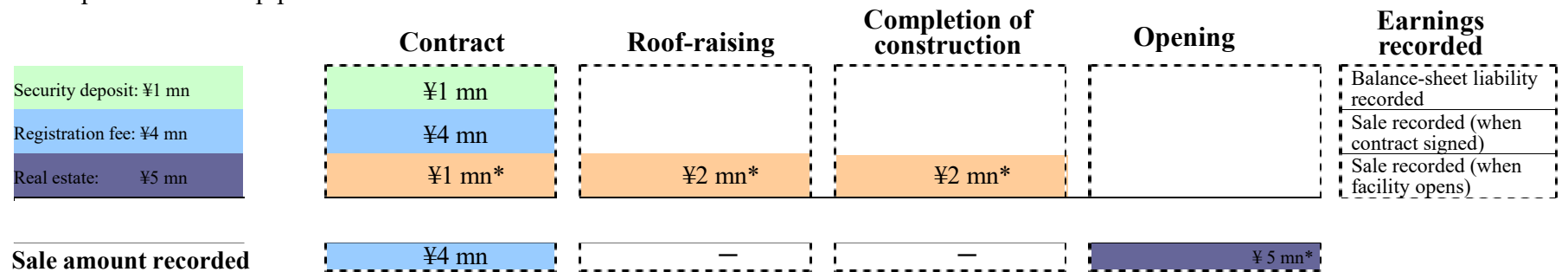
- Total membership sales of around 2.2 to 2.3 times the total project cost.
- Construction starts - opening (approx. 30 months) with payback at about half the sales, sold out 2-3 years after opening.

# Revenue and accounting for a core XIV facility (Before completion of construction)

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Example: Membership price of ¥10 mn

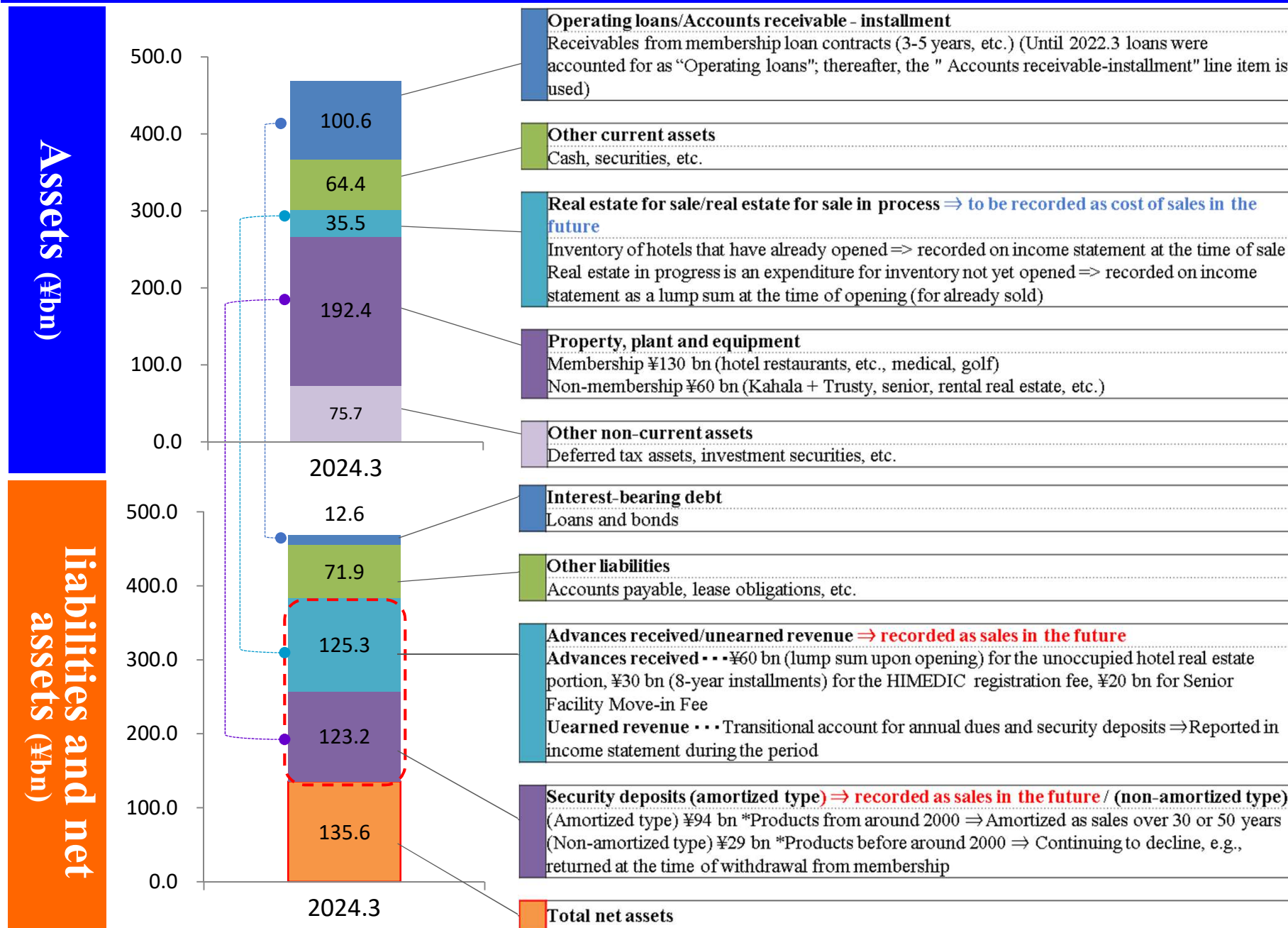


\* The real estate cost is deferred until the facility opens and is treated as revenue after the facility opens.

Annual fee:  
¥ 0.13 mn

# Strong balance sheet unique to membership

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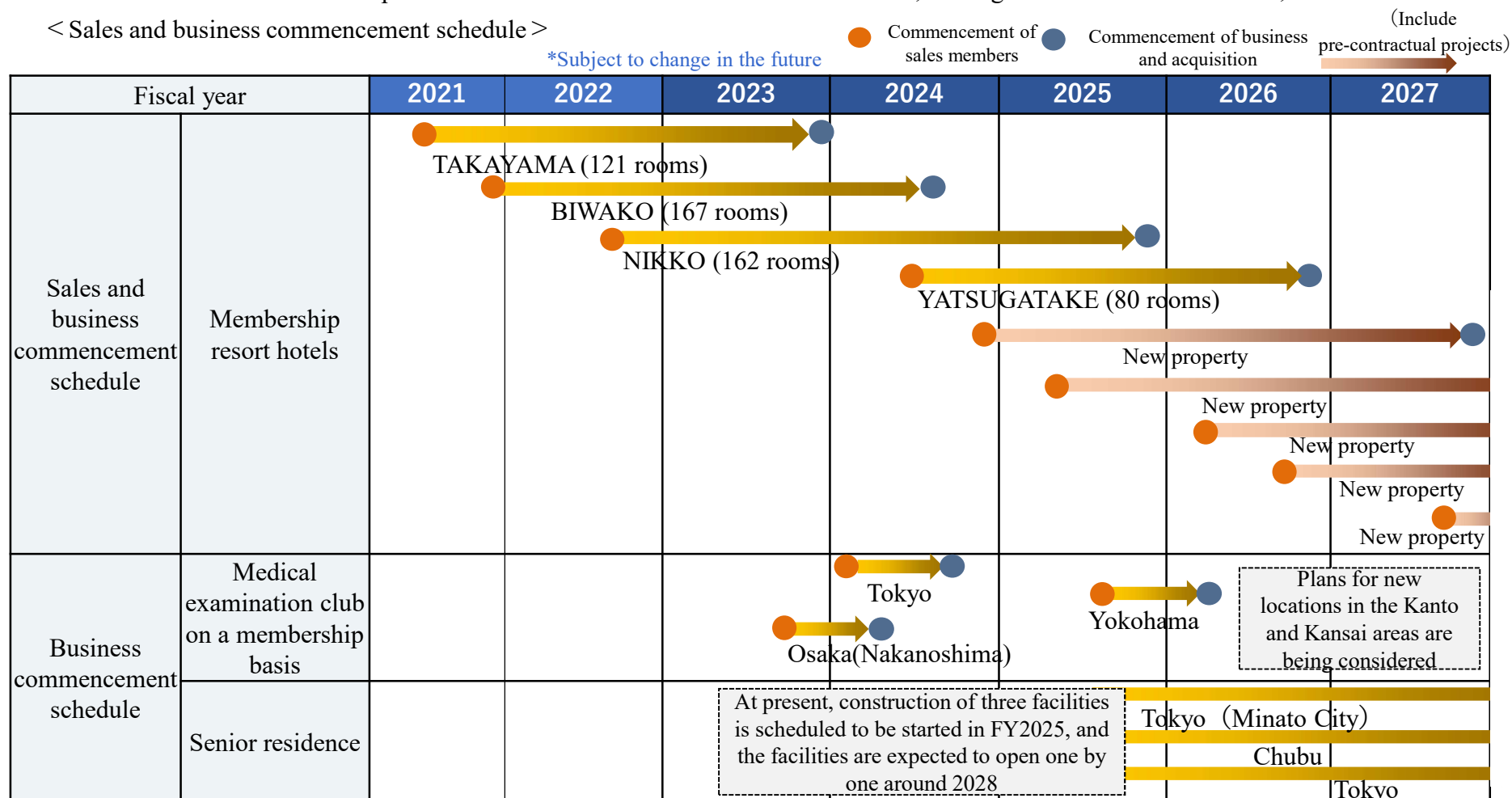
# Group's Development Schedule

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■ Following the three SANCTUARY COURT properties, hotel development is planned at a pace of approximately 1~1.5 facility per year from FY2024 onward.

■ HIMEDIC is scheduled to open in two locations in FY2024 and one in FY2026, leading to the establishment of 42,000-unit structure.

< Sales and business commencement schedule >



**At least seven new membership resort hotels are currently under consideration for development from FY2024 onward (including projects with land not yet acquired), and other potential sites are also under continued consideration. In parallel with them, reinvestment (renewal/rebuilding, etc.) in the former XIV properties will begin to be considered one by one, from this Medium-term Management Plan period.**



# New brand “SANCTUARY COURT” (NIKKO·YATSUGATAKE) membership launched

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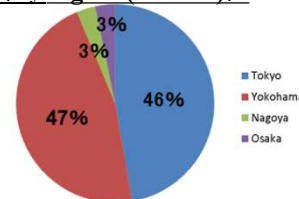
## ●“SANCTUARY COURT NIKKO JAPANESE MODERN RESORT” Overview

Start of sales	20 October, 2022
Scheduled date of opening	February 2026 (planned)
Total number of rooms	162
Related facilities	Japanese restaurant, Chinese restaurant, Lounge & Bar, Spa (indoor bath, outdoor bath, sauna), Treatment Salon, Executive Room, Boutique, Dog run, etc.
Membership price	¥7.44 mn ~¥34.76 mn (annual 10 stay nights-type or annual 20 stay nights-type, 3 grades for each)

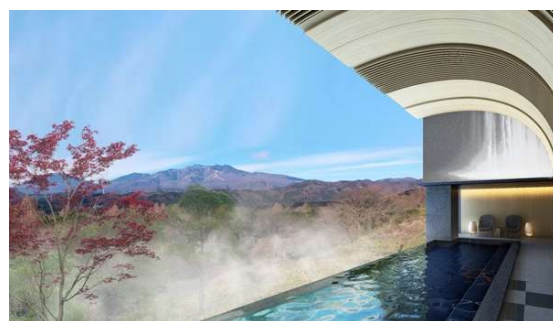
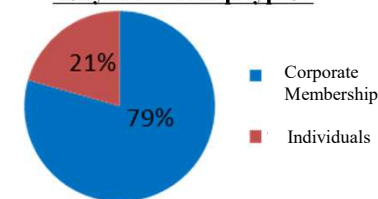
### ◆ Contracts at end of september

- Total membership sales target: 5,832 units (Assuming all 10-stay night products)
- Units sold: 5,709 units (20 Oct, 2022 - 30 Sep, 2024.)

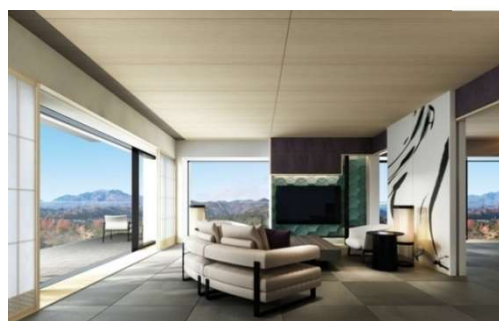
#### <By region (branch)>



#### <By membership type>



Outdoor hot spring bath



Room(Royal Suite)

## “SANCTUARY COURT” Overview (common)

### Membership period/form of rights

- Membership is valid for 50 years from opening of the hotel
- Land: General fixed term land lease right, building: unit ownership (same as before)

### Number of stay nights granted

- Annual 20 stay nights-type: 1 room/available to 18 members
- Annual 10 stay nights-type: 1 room/available to 36 members

### Use of assigned stay nights through exchange

- Exchange of stay nights is available between membership resort hotels XIV and Baycourt Club

### Unused rights for stay nights when using the floating system (with upper limit)

- Use of a certain number of stay nights through using the floating system without losing rights is possible, only for use of facilities with membership. (annual 20 stay nights-type: 10 nights a month/ annual 10 stay nights-type: 5 nights a month)

## ●“SANCTUARY COURT YATSUGATAKE RESIDENTIAL RESORT” Overview

Start of sales	22 August , 2024
Scheduled date of opening	March 2027 (planned)
Total number of rooms	80
Related facilities	Bistro, Teppanyaki, Barbecue site, Lounge&Bar, Boutique, Dog run, etc.
Membership price	¥8.2 mn ~¥37.58 mn (annual 10 stay nights-type or annual 20 stay nights-type, 3 grades for each)



Panoramic view



Room(Royal Suite)

# Financial Outline (6) : Expansion of medical operations (opening of HIMEDIC courses/consideration of business partnership) RESORTTRUST GROUP

## 【HIMEDIC Osaka Nakanoshima Course opened on July 31】

Start of sales: December 8, 2023

Number of units offered for sale: 5,760 (number of members at the end of December 2024: 1,953 units)

The Nakanoshima Course has been set up in the Medical Center for Healthcare Innovation in Nakanoshima Qross, a hub for the industrialization of healthcare innovation, the formation of which is being promoted by Organization for Advanced Healthcare Innovation established by the Osaka Prefectural Government and private companies. It offers enhanced well-being examinations.



## 【HIMEDIC Midtown East Course opened on October 28】

Start of sales: April 8, 2024

Number of units offered for sale: 4,950 (number of members at the end of December 2024: 850 units)

The first introduction of a standing CT scanner and a PET system for head and breast.

\*The Resorttrust Group performed head PET scans to examine signs of Alzheimer's dementia and other forms of disease for the first time.



Standing CT scanner Image



PET system for head and breast (headshot mode)

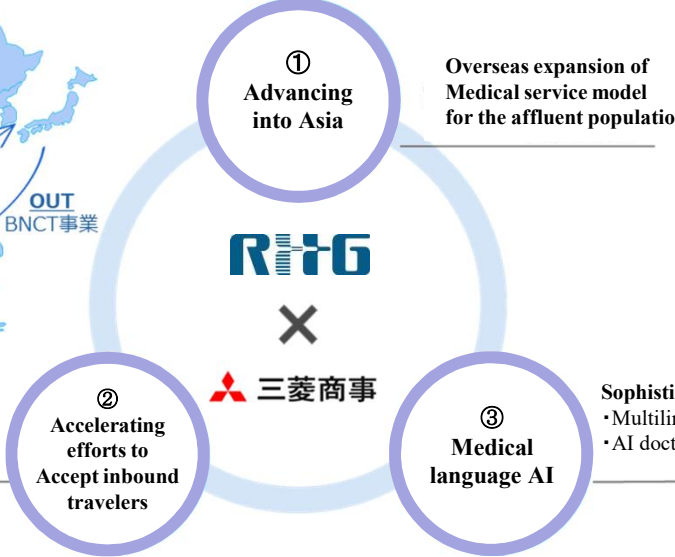
## 【Overseas expansion of Medical Operations with Mitsubishi Corporation】

The Resorttrust Group establish a joint venture with Mitsubishi Corporation to expand its Medical Operations overseas by leveraging Mitsubishi's overseas networks and technologies. The two companies will promote overseas expansion of the medical service model for Japan's affluent population, in which the Group has an edge, primarily in Asia. <2025.1 Established a joint venture>



**Enhancement of inbound medical services**

- Prepare to accept inbound travelers at medical institutions
- Form medical tourism



① Advancing into Asia  
Overseas expansion of Medical service model for the affluent population

② Accelerating efforts to accept inbound travelers

③ Medical language AI

### < Advantages of the Group gained through this initiative >

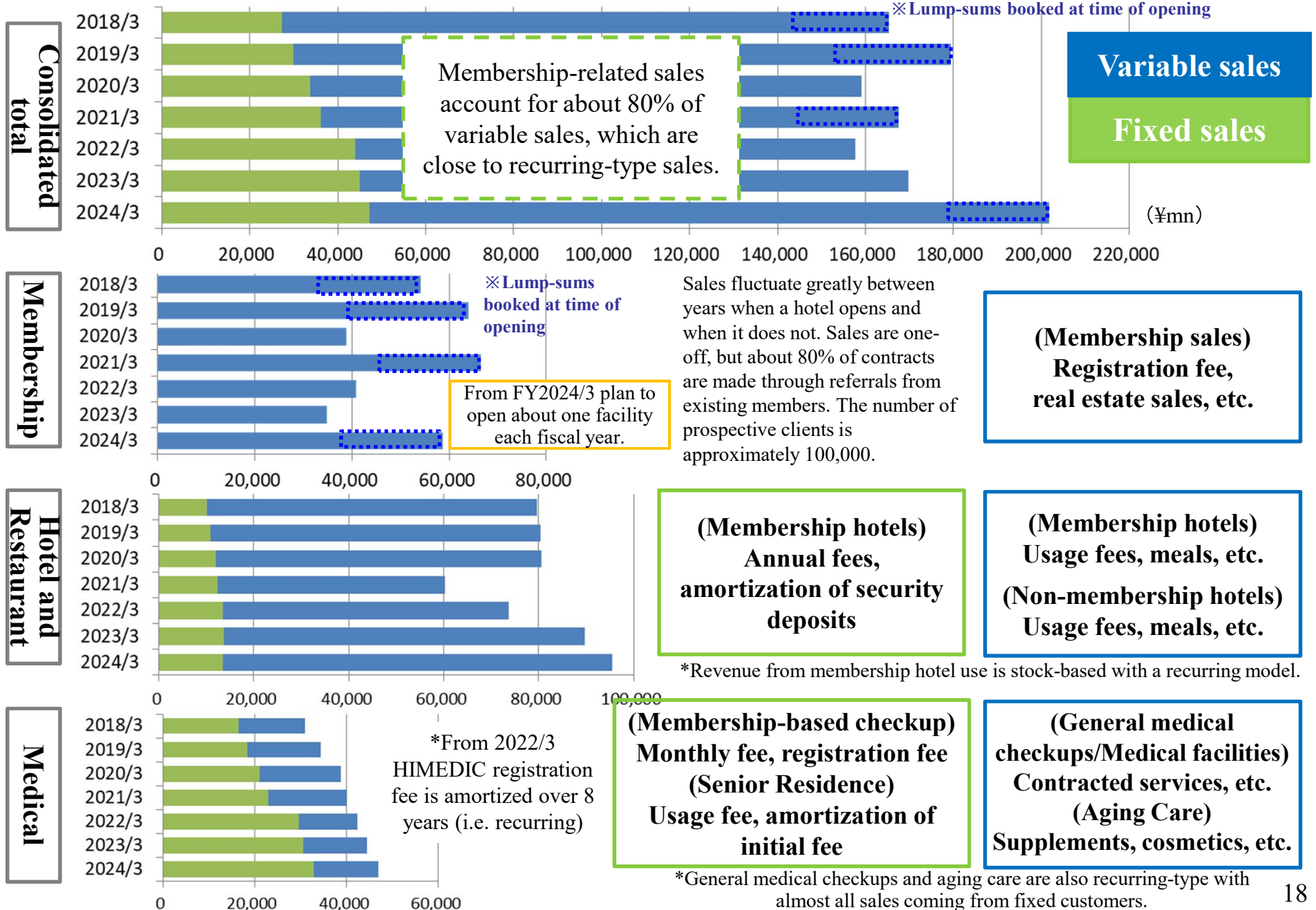
- Yen depreciation = Expectation in the improvement of per-customer sales
- Use of the days when facilities are closed = Improvement of facility occupancy rates
- Great contribution to the profitability improvement of business assets

**Sophistication of services by leveraging generative AI**

- Multilingual medical translation service
- AI doctor chatbot

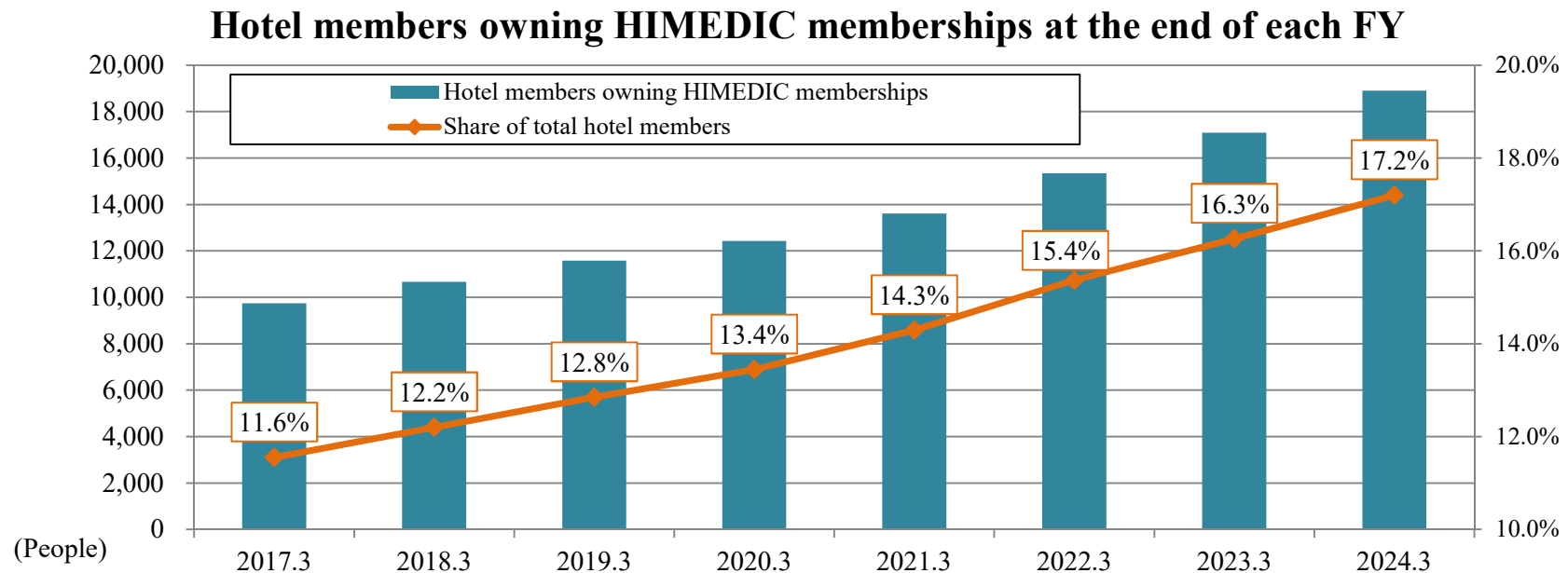
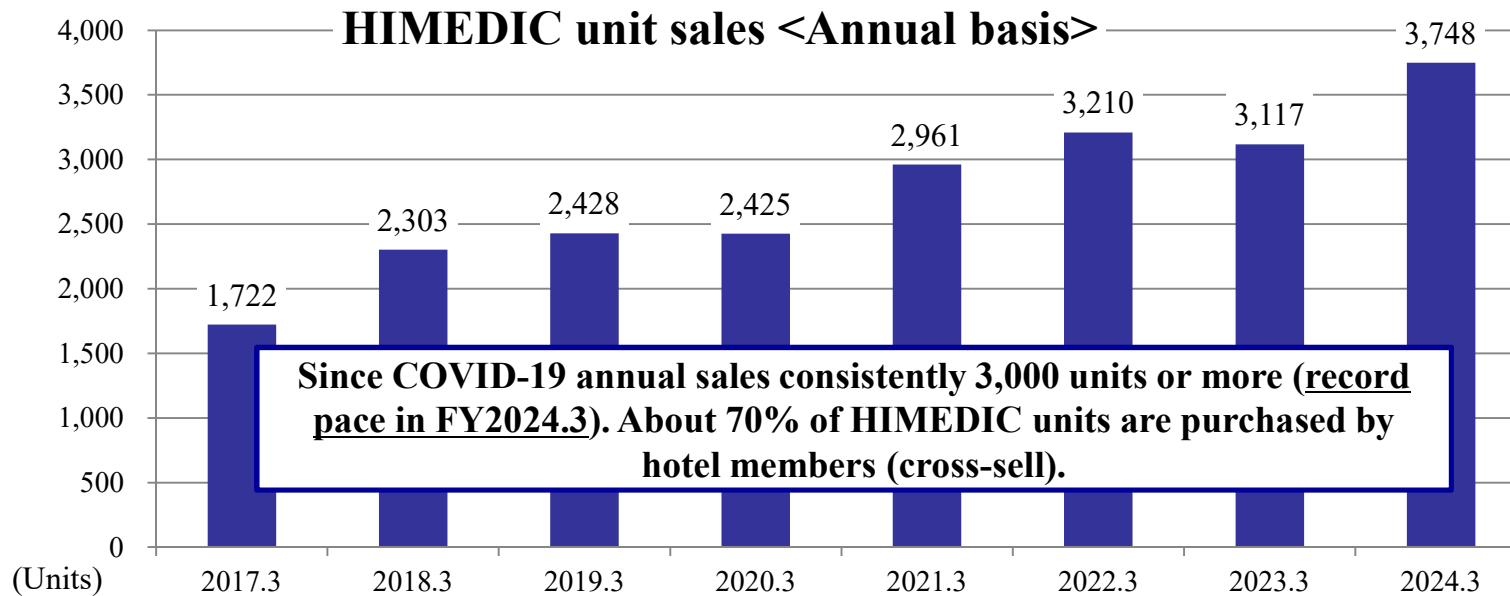


# Sales breakdown by segment



# Synergies between hotels and medical

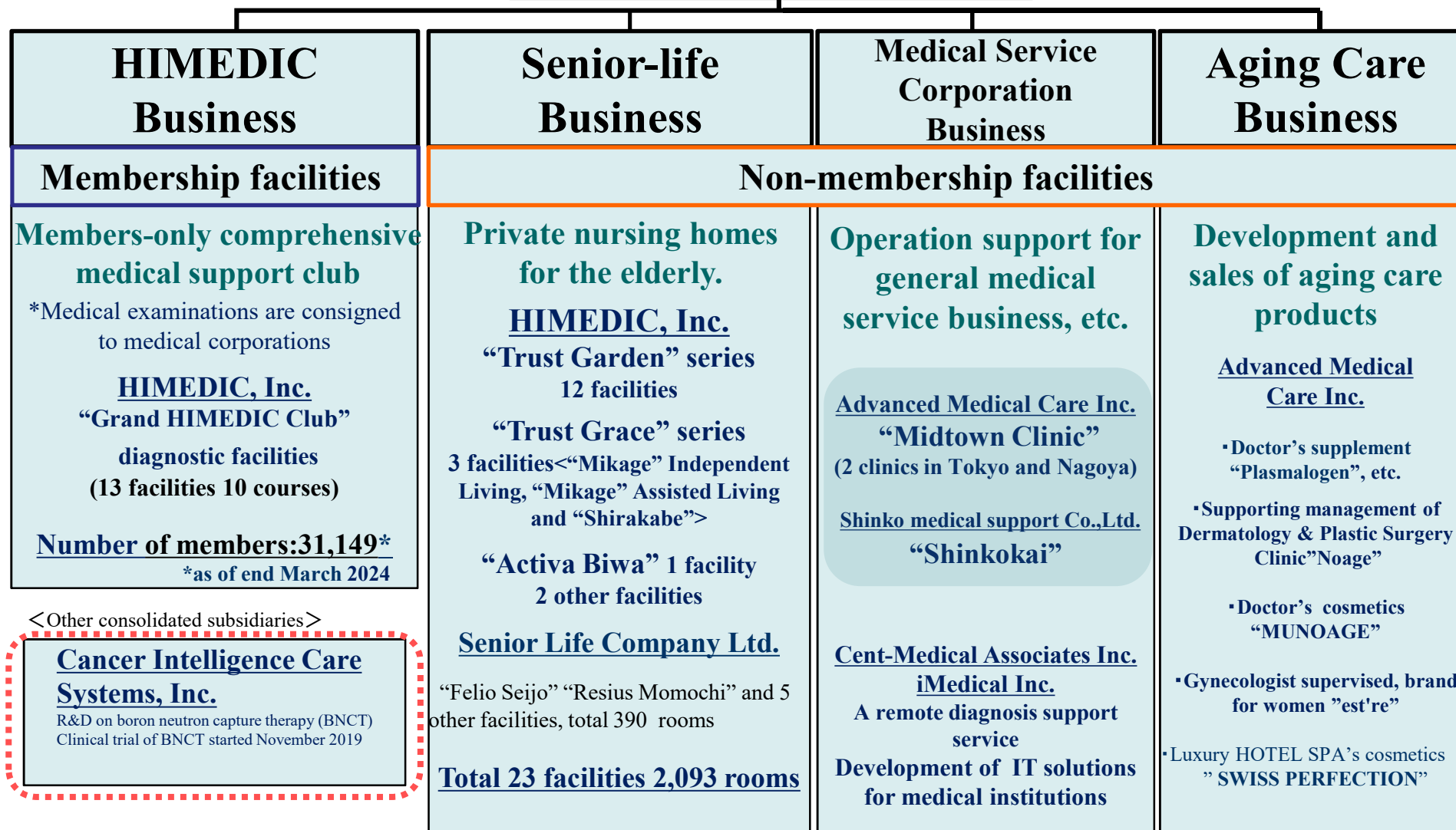
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# Overview of Medical Operations

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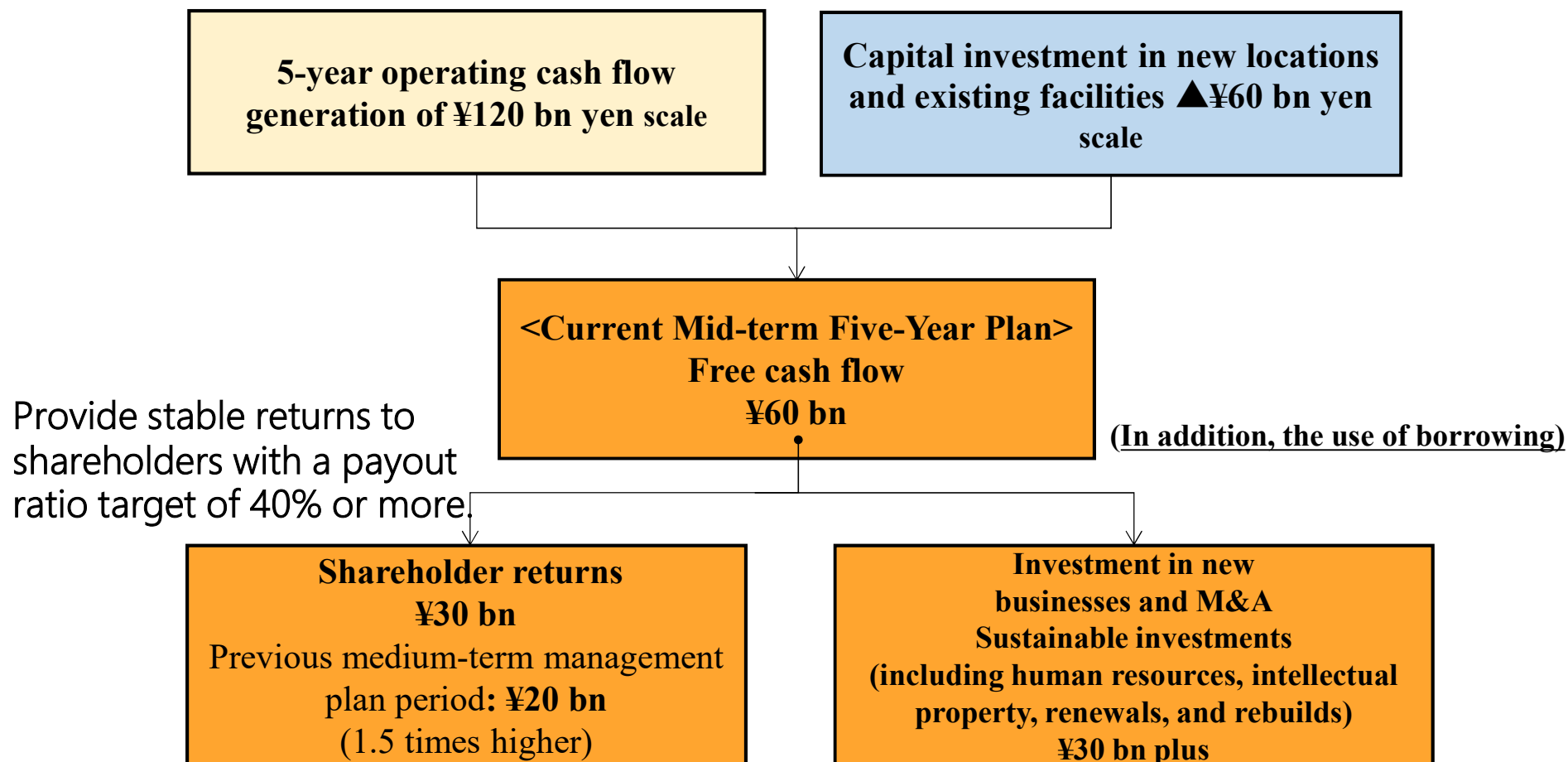
## Medical Operations



Contributing to society by leveraging our extensive network of medical institutions, innovation through joint research and a strong customer base

# Shareholder returns & capital policy

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**In order to achieve ROE target of 12%  
management to place greater emphasis on capital efficiency**

⇒ Implemented share buyback of ¥3 bn from August to October 2023

(Flexible considerations going forward.)

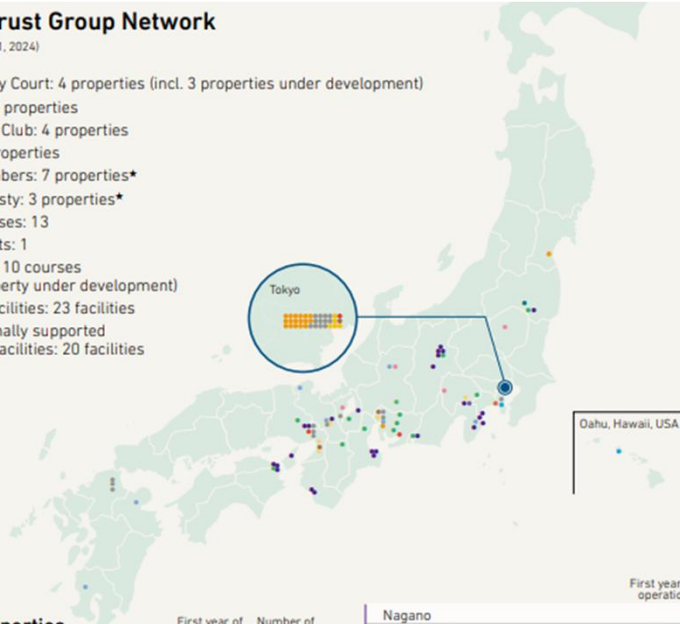
# Resorttrust group network

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## Resorttrust Group Network

(As of August 31, 2024)

- Sanctuary Court: 4 properties (incl. 3 properties under development)
- Kahala: 2 properties
- Baycourt Club: 4 properties
- XIV: 26 properties
- Sun Members: 7 properties\*
- Hotel Trusty: 3 properties\*
- Golf courses: 13
- Ski resorts: 1
- HIMEDIC: 10 courses (one property under development)
- Senior facilities: 23 facilities
- Operationally supported medical facilities: 20 facilities



### Hotel properties

Property	First year of operation	Number of guest rooms
<b>Sanctuary Court</b>		476*
Tochigi		
Sanctuary Court Nikko	2026 (planned)	162
Yamanashi		
Sanctuary Court Yatsugatake	2027 (planned)	26*
Gifu		
Sanctuary Court Takayama	2024	121
Shiga		
Sanctuary Court Biwako	2024 (planned)	167
<b>Kahala</b>		484
Oahu, Hawaii, USA		
The Kahala Hotel & Resort	2014	338
Kanagawa		
The Kahala Hotel & Resort Yokohama	2020	146
<b>Baycourt Club</b>		824
Tokyo		
Tokyo Baycourt Club	2008	292
Kanagawa		
Yokohama Baycourt Club	2020	138
Aichi		
Laguna Baycourt Club	2019	193
Hyogo		
Ashiya Baycourt Club	2018	201
<b>XIV</b>		3,613
Fukushima		
XIV Nasu Shirakawa	2005	58
Yamanashi		
XIV Yamanakako	1993	252
XIV Yamanakako Sanctuary Villa	2009	28

\*In addition, construction of a property with 54 rooms is planned (building permit yet to be received).

Property	First year of operation	Number of guest rooms
Nagano		
XIV Karuizawa	1990	200
XIV Karuizawa Paseo	2012	32
XIV Karuizawa Sanctuary Villa	2004	40
XIV Karuizawa Sanctuary Villa Museo	2012	16
XIV Tateshina	1999	230
Kanagawa		
XIV Yugawara Rikyu	2017	187
XIV Hakone Rikyu	2010	187
Shizuoka		
XIV Hatsushima Club	2000	200
XIV Izu	1988	227
XIV Hamanako	2004	193
Mie		
XIV Toba	1987	207
XIV Toba Annex	1991	198
XIV Toba Bettei	2016	121
Shiga		
XIV Biwako	1997	268
Kyoto		
XIV Kyoto Yase Rikyu	2006	210
Wakayama		
XIV Shirahama	1989	104
XIV Shirahama Annex	1993	144
Hyogo		
XIV Rokko Sanctuary Villa	2018	48
XIV Arima Rikyu	2011	175
XIV Awajishima	1992	109
Tokushima		
XIV Naruto	2001	135
XIV Naruto Sanctuary Villa	2003	22
XIV Naruto Sanctuary Villa Due	2005	22

Property	First year of operation	Number of guest rooms
<b>Sun Members</b>		633*
Shizuoka		
Resorpia Atami	1983	206
Kyoto		
Resorpia Kumihama	1984	57
Sun Members Kyoto Saga	1980	67
Oita		
Resorpia Beppu	1984	57
Gifu		
Sun Members Hirugano	1974	36
Aichi		
Sun Members Nagoya Shirakawa	1974	105*
Kagoshima		
Sun Members Kagoshima	1980	105
<b>Hotel Trusty</b>		507*
Tokyo		
Hotel Trusty Tokyo Bayside	2008	200
Aichi		
Hotel Trusty Nagoya Shirakawa	2016	105*
Osaka		
Hotel Trusty Osaka Abeno	2012	202

\*Including Sun Members Nagoya Shirakawa (within the same space as Hotel Trusty Nagoya Shirakawa)

Property	Number of holes
<b>Golf courses</b>	
Fukushima Grandee Nasu Shirakawa Golf Club	36
Yamanashi Maple Point Golf Club	18
Nagano Grandee Karuizawa Golf Club	18
Shizuoka Grandee Hamanako Golf Club	18
Gifu Springfield Golf Club	18
Aichi Pines Golf Club	18
Aichi St. Creek Golf Club	27
Aichi The Tradition Golf Club	18
Mie Grace Hills Country Club	18
Shiga The Country Club	18
Hyogo Kansai Golf Club	18
Nara Oakmont Golf Club	27
Tokushima Grandee Naruto Golf Club 36	36

Property	First year of operation
<b>Ski resorts</b>	
Fukushima Grandee Hatoriko Ski Resort	2004

Note: Operation suspended

Property	First year of operation
<b>HIMEDIC (medical examination courses)</b>	
Yamanashi HIMEDIC Yamanakako Course	1994
Tokyo HIMEDIC Tokyo University Hospital Course	2006
HIMEDIC Midtown Course	2013
HIMEDIC Tokyo Bay Course	2015
HIMEDIC Tokyo Nihonbashi Course	2020
HIMEDIC Midtown East Course	2024 (planned)
Aichi HIMEDIC Nagoya Course	2016
Kyoto HIMEDIC Kyoto University Hospital Course	2016
Osaka HIMEDIC Osaka Course	2005
HIMEDIC Osaka Nakanoshima Course	2024

Property	Number of rooms
<b>Senior facilities</b>	2,093
Tokyo	
Trust Garden Suginamimiyamae	99
Trust Garden Nanpeidai	41
Trust Garden Sakurashinmachi	86
Trust Garden Yoganomori	128
Trust Garden Todoroki	57
Trust Garden Higashiminemachi	32
Trust Garden Hongo	118
Trust Garden Tokiwamatsu	50
Classic Garden Bunkyo Nezu	51
Trust Garden Ogikubo	50
Felio Tamagawa	68
Felio Seijo	65
Kanagawa	
Trust Garden Yokohama Bay Bashamichi	73
Aichi	
Trust Grace Shirakabe	72
Morning Park Chikaramachi	41
Shiga	
Activa Biwa (independent living facility/assisted living facility)	384
Kyoto	
Trust Garden Shijo Karasuma	54
Hyogo	
Trust Garden Takarazuka	89
Trust Grace Mikage (independent living facility)	217
Trust Grace Mikage (assisted living facility)	63
Fukuoka	
Felio Tenjin	95
Felio Momochi	98
Resius Momochi	62

### Operationally supported medical facilities

Hokkaido
Sapporo Fuji Clinic
Miyagi
Sendai Medical Clinic
Tokyo
Tokyo Midtown Clinic
Tokyo Midtown Skin Aesthetic Clinic Noage
Tokyo Midtown Dental Clinic
Tokyo Midtown Clinic Health Screening Center
Midtown Clinic Tokyo Bay
Midtown Clinic Ariake
Tokyo Midtown Center for Advanced Medical Science and Technology
Tokyo Daiya Building Clinic
Hamamatsucho Hamasite Clinic
Shinko Clinic
Shinko Clinic Annex
Ovalcourt Medical Clinic
C'est la vie SHINBASHI CLINIC
Tachikawa Kitaguchi Kenshinkan
Topra Medical Clinic
Hamacho Koen Clinic
Nihonbashi Muromachi Mitsui Tower Midtown Clinic
Aichi
Midtown Clinic Meieki