2019 CAT 320 GC — 7,128 hours

Dealer asking price on Mascus (ID 816B7A82) · Schimanski GmbH · machine in Trittau, Schleswig-Holstein (DE) · listed as “CAT 320”
Buyer scenario: used-machinery dealer, Poznań (PL), buying in Germany for Polish contractor retail

PASS
at ask · counter at ≤ €48,300

CURRENT PRICE (ASK)	MAX SAFE PRICE (10%)	EXPECTED RESALE
€69,800	**€48,300**	**€66,000**
+ €2,400 bucket · ex VAT	@15%: €45,000	range €61,000–€71,500

GP AT THE ASK	TARGET GROSS MARGIN	CONFIDENCE
−€14,048	**10–15%**	**Medium**
-21.3% of resale	of resale price	11 priced comps, asks only

> Headlined as a “2019 CAT 320” at €69,800, it looks €10–15k cheaper than other 2019 CAT 320s on Mascus. Three details in the listing explain the gap. The decal and the seller's text say **320 GC** (Cat's lower-spec variant). The seller rates the **undercarriage at 40%**. And **no bucket is included** (€2,400 extra). Adjusted for those, the ask sits at full retail (€69,000 adjusted median ask). A Polish dealer who pays it and resells at market is **€14,048 under water** before profit. At ≤ €48,300 it works.

Representative Caterpillar 320 image

Machine (from seller's listing)

Model	CAT 320-07 GC (Next Gen)
Year / hours	2019 / 7,128 h (headline 7,140 h)
Boom / stick	Mono boom / 2.90 m stick
Coupler	Verachtert CW40 hydraulic quick coupler
Hydraulics	Hammer, grab and shear lines
Undercarriage	600 mm pads, “Laufwerk 40% gut” (seller)
Width	3.0 m
Buckets	None included. Ditch bucket 2.0 m + €4,200; digging bucket 1.4 m +€2,400
VAT	€69,800 + 19% (€83,062 gross); 0% as intra-EU B2B supply
Seller	Schimanski GmbH (dealer, 14 yrs on Mascus)

Landed economics — at the asking price

COST LINE	EUR	BASIS
Asking price	€69,800	
Digging bucket 1.4 m (seller's optional extra; machine offered without bucket)	€2,400	verified
German VAT 19% (0% intra-EU supply with valid PL VAT ID + proof of transport)	€0	verified
Polish VAT 23% (reverse charge, neutral for VAT-registered dealer)	€0	verified
Transport Trittau → Poznań (~620 km, 22 t, permit load)	€2,200	estimate
Pre-purchase inspection incl. travel	€600	estimate
Refurbishment / service reserve (undercarriage NOT replaced; priced into resale)	€2,500	estimate
Holding / finance (90 days @ 8% p.a.)	€1,548	estimate
Selling costs (listing, prep, PL registration/UDT paperwork)	€1,000	estimate
True landed cost	**€80,048**	
Expected resale (PL dealer retail, achieved)		€66,000
Expected gross profit at ask		**−€14,048 (-21.3%)**

Max-buy calculation

Expected dealer resale	€66,000
− required gross profit (10%)	−€6,600
− risk reserve (2%)	−€1,320
− bucket, freight, inspection, service, holding, selling	−€9,824
= Maximum safe purchase price (machine)	**€48,256**
at 15% required GP	€45,020
Gap between ask and 10% ceiling	€21,544

VAT: a German dealer selling to a Polish VAT-registered business invoices 0% (intra-Community supply, §4 Nr. 1b / §6a UStG) if your VAT ID validates in VIES and the seller gets proof of transport (Gelangensbestätigung/CMR). You self-account 23% Polish VAT (reverse charge), which is neutral. Some sellers charge 19% until proof arrives. That is cash tied up for 2–6 weeks, not a cost. **Assumption:** you are VAT-registered and the machine leaves Germany on your own or a hired transport.

Undercarriage treatment: we do *not* add a new undercarriage (€9–14k aftermarket installed) to the cost. The 40% condition is already in the resale estimate via comparable pricing (−€2–4k vs. 60% machines). If your customers insist on a fresh undercarriage, see the sensitivity page.

Market evidence

11 current EU dealer asks for 2018–2020 CAT 320 Next Gen machines, normalised to the subject: **−8% for GC vs. standard 320** (assumption based on new-machine price positioning; labelled), ±€4,000 per model year, €2.00 per hour, and deductions where a comp includes extras (bucket, OilQuick, 2D) or a better undercarriage. Adjusted median ask **€69,000** (IQR €64,400–€71,372), against a subject ask of €69,800 + €2,400 bucket.

MACHINE	YEAR	HOURS	PRICE	TYPE	WHERE / WHO	ADJ. TO SUBJECT
CAT 320 (std) + 1.4 m bucket, UC 50–60% std 320; −8% GC; −€2,400 bucket; −€2,000 UC	2019	5,380	€84,900	Dealer ask	DE · Schimanski GmbH (same seller)	€69,868
CAT 320-07B std; OilQuick 70/55 (+€3k)	2019	6,074	€79,000	Dealer ask	DE · Baumaschinen & Nutzfahrzeuge Isa	€67,228
CAT 320 Next Gen, CW40 std	2019	6,500	€79,500	Dealer ask	DE · Hanse Baumaschinen	€71,540
CAT 320 (new engine) std; new engine	2019	9,600	€65,000	Ask	AT · private/AT dealer	€64,400
CAT 320 07B std	2019	10,750	€67,500	Dealer ask	NL · Smitma b.v.	€69,000
CAT 320-07B std; high-volume trader pricing	2019	10,423	€59,950	Trader ask	NL · BAS World	€61,400
CAT 320 07A std; ex-German	2018	6,589	€66,950	Trader ask	NL · BAS World	€64,172
CAT 320 std	2018	8,011	€74,000	Dealer ask	BE · Aertssen Trading	€73,502
CAT 320-07C, UC 60% std; UC 60% (−€2,000)	2020	9,318	€78,000	OEM dealer ask	DE · Zeppelin Baumaschinen (Cat dealer)	€69,796
CAT 320 07C, UC 30–40% + bucket std; UC similar to subject	2020	4,900	€82,500	Dealer ask	NL · Hulleman	€67,100
CAT 320-07C, 2D, OQ70/55 PL market; 'import Niemcy'; 2D + OQ (−€5k)	2020	5,500	€91,274	Dealer ask	PL · EURO-MASZ	€71,372
CAT 320-07GC GC; OEM retail w/ CVA — excluded	2019	9,080	€90,100	OEM dealer ask	RO · Bergerat Monnoyeur (Cat dealer)	excluded
CAT 320-07GC GC; too new — excluded	2022	2,641	€119,500	OEM dealer ask	NL · Zeppelin NL (Cat dealer)	excluded

How we get to €66,000 expected resale

Adjusted median ask (GC, 2019, 7.3k h, UC 40%)	€69,000
− 7% ask-to-deal discount (assumption)	−€4,830
+ Polish market premium (thin evidence: one PL 320-07C listed ~€9–13k above comparable DE/NL units)	≈ +€2,000
Central achievable resale, with bucket	**€66,000**

Range €61,000 (trade-ask level such as BAS World) to €71,500 (upper-quartile ask achieved in full).

The seller's own pricing agrees

The same dealer lists a 2019 standard CAT 320-07 with 5,380 h, 50–60% undercarriage and a 1.4 m bucket at €84,900. The €15,100 difference covers the GC spec, 1,750 more hours, a weaker undercarriage and no bucket, so neither machine is mispriced. Both are priced at full retail. A dealer-to-dealer buy at retail leaves no room for freight or margin.

Excluded: OEM-dealer retail with Cat warranty/CVA (Bergerat Monnoyeur RO €90,100) and a 2022 unit. Chinese-market “CAT 320D3/GX/GC” export listings (no CE, not EU-emissions compliant) were excluded from the sample entirely.

Risks and what to verify

1. **Resale is built on asking prices.** No public EU sold data for 320 GCs. If real transaction levels are closer to trader asks (BAS World-type pricing), resale is ~€61k and the ceiling drops to €43,942.
2. **GC discount is an assumption (−8%).** Even if the market pays full standard-320 money for a GC, the ceiling only rises to about €52,140 — still well below the ask.
3. **Undercarriage 40%.** Polish end users will price it in. Measure it: at 40% you have roughly 2,000–3,000 h before a €9–14k job.
4. **Emissions / spec.** Confirm EU Stage IV/V C4.4 engine plate, CE plate and EU (not export-market) build. Several “CAT 320 GC/GX” listings online are non-CE export models.
5. **Hours consistency.** Headline says 7,140 h, text says 7,128 h. Minor, but ask for a Cat Product Link/VisionLink hour history and the service record.
6. **VAT cash flow** if the seller charges 19% until proof of transport (~€13,300 tied up).
7. **Transport** €2,200 is an estimate for a 22 t, 3.0 m-wide permit load over ~620 km, not a quote.

What would change the call
(a) Seller accepts ≤ €48,300 including the 1.4 m bucket, then BUY; (b) documented recent undercarriage work (inspection shows ≥60%), which adds ~€3k to resale and the ceiling; (c) a named Polish end-customer committed at ≥ €75,000, where the deal works as a back-to-back trade.

Negotiation script
“We've priced it against 11 comparable 2018–20 Next Gen 320s. Adjusted for GC spec, 40% undercarriage and no bucket, your ask is at full retail. We'd need to buy at €48,300 including the 1.4 m bucket to cover freight and resale into Poland. If that's not workable, no problem.”

Sensitivity

Each row changes one input from the base case. None of the plausible scenarios gets the ceiling to the ask. The deal only works on price.

SCENARIO	RESALE	MAX SAFE PRICE @10%	@15%	CALL VS. CURRENT PRICE
Base case	€66,000	€48,256	€45,020	PASS at €69,800
Resale −10%	€59,400	€42,561	€39,648	PASS
Resale low (trade-ask level)	€61,000	€43,942	€40,951	PASS
Resale high (upper-quartile ask achieved)	€71,500	€53,003	€49,497	PASS
No GC discount in the market (+€4.5k resale)	€70,500	€52,140	€48,683	PASS
Transport +50%	€66,000	€47,156	€43,920	PASS
Customer demands new undercarriage (+€11,000)	€66,000	€37,256	€34,020	PASS
Seller includes bucket free	€66,000	€50,656	€47,420	PASS

Break-even view

PURCHASE PRICE	LANDED	GP @ €66K RESALE	GP %
€69,800	€80,048	−€14,048	-21.3%
€65,000	€75,154	−€9,154	-13.9%
€60,000	€70,055	−€4,055	-6.1%
€55,000	€64,957	€1,043	1.6%
€50,000	€59,858	€6,142	9.3%
€48,300	€58,124	€7,876	11.9%
€45,000	€54,759	€11,241	17.0%

Bottom line: this is a correctly priced retail machine, not a trade opportunity. For a Polish dealer the answer is PASS at ask, or buy at ≤ €48,300 with the bucket included.