



COMMERZBANK

Public holidays for Germany

Payment transaction processing in 2025

In payment transactions, the national public holidays on which TARGET is closed are not booking and value dates.

On federal public holidays when TARGET is open, payments will only be processed if they are electronically submitted and authorized, as well as sufficient account coverage/credit limits. On business-free days of the Deutsche Bundesbank (24.12./31.12.) this applies in the same way.

Paper based payment orders (SEPA and AZV) must be submitted on 27.12.2024 at normal times to ensure processing on 30.12.2024.

Regional holidays:

On all non-federal public holidays (not Germany-wide), the processing, valuation and booking of payment transaction files takes place in the same way as a normal bank working day with account coverage or sufficient credit limits.

Public Holidays / Bank Holidays	TARGET open
1 January – New Year	No
18 April – Good Friday	No
21 April – Easter Monday	No
1 May – International Workers' Day	No
29 May – Ascension Day	Yes ¹
9 June – Whit Monday	Yes ¹
3 October – German Unity Day	Yes ¹
24 December – Christmas Eve	Yes ¹
25 December – Christmas Day	No
26 December – Boxing Day	No
31 December – New Years' Eve	Yes ¹

¹ With electronic signatures and account coverage/sufficient credit limits only.