



COMMERZBANK

Public holidays for Germany

Payment transaction processing in 2026

In Germany, bank working days are generally the days from Monday to Friday.

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

On federal public holidays when TARGET is open, payments will only be processed if submitted electronically and authorized, as well as sufficient account coverage or disposal limits are available.

This also applies to the non-business days of the Deutsche Bundesbank (24.12/31.12).

In order to be able to ensure the processing of paper-based transfers (SEPA and AZV/international payments) on the last bank working day of a year, the receipts must be submitted on the penultimate bank working day of the year during the usual times.

Instant Payments (SCT-INST) are available at any time – around the clock, 365 days a year.

Regional holidays:

On all non-federal public holidays, 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 disposal limits.

Public Holidays / Bank Holidays	TARGET open
1 January (Thursday) – New Year	No
3 April (Friday) – Good Friday	No
6 April (Monday) – Easter Monday	No
1 May (Friday) – International Workers' Day	No
14 May (Thursday) – Ascension Day	Yes ¹
25 May (Monday) – Whit Monday	Yes ¹
3 October (Saturday) – German Unity Day	No
24 December (Thursday) – Christmas Eve	Yes ¹
25 December (Friday) – Christmas Day	No
26 December (Saturday) – Boxing Day	No
31 December (Thursday) – New Year's Eve	Yes ¹

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