

BACCARAT

1. The Basic Game

This game is played in two versions, both with a multi-deck shoe. *Mini-baccarat* is played at a table in the pit, where the dealer plays the cards. The other version is played for higher stakes (usually \$25 minimum), in a separate room, and the players deal. In either case, the rules are the same.

To calculate the value of a baccarat hand, which will have 2 or 3 cards, treat Aces as 1, numbered cards as their value, and Tens through Kings as 0. Add the values, and ignore the tens digit. That is, a hand of 4,8 adds up to 12, for a hand value of 2. The higher hand wins.

After the players bet on *Player*, *Banker*, or *Tie*, the dealer deals two-card Player and Banker hands. Then, they complete playing the Player hand, before completing the Banker hand.

Player Hand

- If the Player has 6 to 9, or the Banker has 8 or 9, the Player stands on two cards.
- Otherwise, the Player takes a third card.

Banker Hand

- If the Banker has 0 to 2, and the Player does *not* have 8 or 9, the Banker gets a third card.
- If the Banker has 7 to 9, he stands.
- If the Banker has 3 to 6, he *may* take a third card, subject to the following rules :
 - (a) If the Player has 8 or 9, the Banker stands on 3 to 6.

- (b) If the Player has two cards, the Banker stands on 6, and takes a third card on 3 to 5.
- (c) If the Player takes a third card :

| Banker Hand | Player's Third Card - Draw | Player's Third Card - Stand |
|-------------|-------------------------------|--------------------------------|
| 3 | 0 to 7; 9 | 8 |
| 4 | 2 to 7 | 0; 1; 8; 9 |
| 5 | 4 to 7 | 0 to 3; 8; 9 |
| 6 | 6; 7 | 0 to 5; 8; 9 |

2. Pay-outs

- A win on the Player hand pays even money.
- A win on the Banker hand pays even money, less a *commission*, usually 4% or 5%. The dealer will keep track of the amount that you owe.
- A win on a Tie will pay 8 to 1.

3. House Percentage

- Player wins 44.623% of the time.
- Banker wins 45.862% of the time.
- There is a Tie 9.516% of the time.
- Player win has a house percentage of 1.24% (including pushes), and 1.36% when pushes are neglected.
- Banker win has a house percentage of 1.05% (including pushes), and 1.17% when pushes are neglected, using a 5% commission. With a 4% commission, these become 0.60% and 0.67% respectively, making this game one of the most favourable in the casino.
- The Tie bet has a house percentage of 14.36%.

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