

Baccarat Counting Hand Totals



I still have a difficult time memorizing the drawing rules so I will put it out for everyone to see. The only drawing rules that I know in absolute certainty is when one side draws an "8" or a "9" which is considered a Natural and is usually over in drawing. However, if either the Banker or the Player has a higher total meaning if the Player has an "8" and the Banker's first two cards is a "9", then the Banker automatically wins and vice versa.

- Point values are as shown on the cards except all 10's and Face cards (J, Q, K) = 0. Aces count as 1.
- 2's, 3's, 4's, 5's, 6's, 7's, 8's and 9's are identical face value.
- If the third card makes a hand exceed a total of 10, then the ten's digit is dropped off and the "ones" digit is the Total.
For example, 4 Card + 7 Card + 3 Card = 14

Normally, but in Baccarat, it goes like this:

4 Card (1 st Card)	
+7 Card (2 nd Card)	
<u>+3 Card (3rd Card)</u>	

drop the Ten's digit 14 Total

In Baccarat, it equals a hand of: "4".



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Here is a Second example:

Player has a 2 card, 9 card, and a King card which in Blackjack would be a 21. In Baccarat, it goes like this: 2 Card (1st Card)

+ 9 Card (2nd Card)

+K Face Card (10 Value) 3rd Card

Take the "Ten's Digit off 21 Total Normally

In Baccarat, the total is: "1"

Third example:

The Banker has a 3 card, 7 card, and a 7 card for the third card.

3 Card (1st Card)

+ 7 Card (2nd Card)

+ 7 Card (3rd Card)

Take the "Ten's digit" off 17 Total

In Baccarat, the total is: "7" which is considered a 3 card

Banker 7 which in EZ Baccarat and has to beat the Player's total and NOT TIE with a 7 = Dragon 7 that pays 40 to 1



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Here is a Fourth example:

Player has a 9 card, 2 card, and a 7 card.

In Baccarat, it goes like this: 9 Card (1st Card)
+ 2 Card (2nd Card)
+ 7 Card (3rd Card)

Take the "Ten's Digit off" 18 Total Normally

In Baccarat, the total is: "8" and is a 3 Card 8 for the Player's side which is considered a "Panda 8" in EZ Baccarat but has to beat the Banker's total. This side bet pays 25 to 1.



A Fifth example:

Player has a K card, 5 card, and a 8 card. The Banker has a J card, 6 card, and a 8 card. Here is how the counting works:

Player: K card (10 value)	Banker: J card (10 value)	1 st card
+5 card (2 nd card)	6 card (2 nd card)	
<u>+8 card (3rd card)</u>	<u>8 card (3rd card)</u>	

In Baccarat, the

Ten's digit drops: 23 Total Normally
3 Total Player

24 Total Normally
4 Total Banker

Banker Wins at 4 or (3 to 4)!



Baccarat Drawing Rules

Now that you have a grasp on how to count the hands in Baccarat, now we can move on to the Drawing rules. There is a slight edge in the drawing rules that leans toward the Banker so in Commission Baccarat there is a 5% commission that is deducted ONLY on a Banker's winning wager.

- Losing Banker's wagers have no commission paid. In EZ Baccarat, there is no commission paid on a winning Banker's hand however when there is a 3 card 7 drawn that wins, it is a PUSH on the main bet unless you play the Dragon side bet. In the Tiger Baccarat variant, there is also no commission paid on a winning Banker's hand, however on a total of 6, $\frac{1}{2}$ of the Banker's main bet is paid along with the Tiger bonus whether it is a 2 card or a 3 card 6 Total hand.

Player Has These Totals:	Action:
1-2-3-4-5-10 (0)	Draws a Card
6-7	Stands
8-9	Natural (Banker must win with first two cards ONLY)

Baccarat Drawing Rules



Banker

When Banker's First Two Cards Total:	Banker Takes 3 rd card When Player's Third Card Total Is:	Banker Stands When Player's Third Card Is:
3	1-2-3-4-5-6-7-9-0	8
4	2-3-4-5-6-7	1-8-9-0
5	4-5-6-7	1-2-3-8-9-0
6	6-7	1-2-3-4-5-8-9-0
7	STANDS NATURALS (Player cannot draw a 3 rd card)	
8-9		

** This information is courtesy of
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