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Baccarat probability reference — exact Banker, Player and Tie odds, the drawing tableau, and why the commission is 5%

The full win, loss and tie frequencies for an eight-deck shoe, the fixed third-card tableau, and the arithmetic behind the 5% Banker commission.

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Educational reference on casino table-game mathematics — not gambling advice, not an app, no affiliate links.

2026 edition · Week 22 · An encyclopedia of the table

The three frequencies (eight-deck shoe)

Outcome	Share of all hands	Share of decided hands (ties removed)
Banker wins	45.86%	50.68%
Player wins	44.62%	49.32%
Tie	9.52%	—

Premise: standard eight-deck Punto Banco shoe. Six-deck and single-deck shoes move these by hundredths of a percent — not enough to reorder which bet is best.

The fixed drawing tableau

A natural (8 or 9 on the first two cards) ends the coup immediately. Otherwise:

Player hand

Player two-card total	Action
0–5	Draws a third card
6–7	Stands

Banker hand — draws when the Player's third card is...

Banker total	Banker draws when Player's third card is
0, 1, 2	Always draws
3	Any card except 8
4	2, 3, 4, 5, 6, 7
5	4, 5, 6, 7
6	6, 7
7	Always stands

If the Player stood (6–7), the Banker draws on 0–5 and stands on 6–7. The Banker's action depends on the Player's third card but not vice-versa — that asymmetry is the entire source of its edge.

Why the commission is 5%

Banker, no commission (even money): $(+1 \times 0.4586) - (1 \times 0.4462) = +0.0124$ (favours the player)

Cost of 5% charge on Banker wins: $0.05 \times 0.4586 \approx 0.0229$ per unit

Banker with commission: $+0.0124 - 0.0229 \approx -0.0105 \rightarrow$ house edge $\approx 1.06\%$

The commission is calibrated to overcome the Banker's natural $\sim 1.24\%$ player advantage and leave the house a thin 1.06% .

House edge on all three bets

Bet	Payout	House edge
Banker	1:1 less 5% commission	1.06%
Player	1:1	1.24%
Tie	8:1	14.4%
Tie	9:1	4.8%

Full derivation at betcanon.com/first-principles/baccarat-banker-player-tie-probability/

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