Homework consensus:

1. Consensus determines the truth in blockchain because Blockhain is a network of computers that have a copy of the blockchain. These computers decide if for example a bitcoin transaction makes sense (is valid or a scam) and further either accept the transaction or not. These computers need to come to a consensus on whether or not this transaction is valid. Therefore, the consenus they come to is the truth in blockchain.
2. In a central database like a bank, everyone do not have access to all the transactions that have been made. Only a few people do. Therefore, it is not a consensus being made by the masses, but only a few people. You need to trust the few people that have access to the transactions. This is different from the blockchain where you have provance that makes it trustless.