

In amygdala we trust: different contributions of the basolateral and central amygdala in learning whom to trust

Amygdala subnuclei orchestrate trust learning

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24 **ABSTRACT**

25 Human societies are built on cooperation and mutual trust, but not everybody is
26 trustworthy. Research on rodents suggests an essential role of the basolateral amygdala
27 (BLA) in learning from social experiences (Hernandez-Lallement J et al., 2016), which was
28 also confirmed in human subjects with selective bilateral BLA damage as they failed to
29 adapt their trust behavior towards trustworthy vs. untrustworthy interaction partners
30 (Rosenberger LA et al., 2019). However, neuroimaging in neurotypical populations did not
31 consistently report involvement of the amygdala in trust behavior. This might be explained
32 by the difficulty of differentiating between amygdala's structurally and functionally
33 different subnuclei, i.e., the BLA and central amygdala (CeA), which have even antagonistic
34 features particularly in trust behavior (van Honk J et al., 2013). Here, we used fMRI of the
35 amygdala subnuclei of neurotypical adults (n=31f/31m) engaging in the repeated trust
36 game. Our data show that both the BLA and the CeA play a role and indeed differentially:
37 While the BLA was most active when obtaining feedback on whether invested trust had
38 been reciprocated or not, the CeA was most active when subjects were preparing their next
39 trust decision. In the latter phase, improved learning was associated with higher activation
40 differences in response to untrustworthy vs. trustworthy trustees, in both BLA and CeA.
41 Our data not only translate to rodent models and support our earlier findings in BLA-
42 damaged subjects, but also show the specific contributions of other brain structures in the
43 amygdala-centered network in learning whom to trust, and better not to trust.

44 **SIGNIFICANCE STATEMENT**

45 In this fMRI study, the central amygdala was found active during trust behavior planning,
46 while the basolateral amygdala was active during outcome evaluation. When planning trust
47 behavior, central and basolateral amygdala activation differences between the players was
48 related to whether participants learned to differentiate the players' trustworthiness. Nucleus
49 accumbens tracked whether trust was reciprocated but was not related to learning. This
50 suggests learning whom to trust is not related to reward processing in the nucleus

51 accumbens but rather to engagement of the basolateral amygdala. This study overcomes
52 major empirical gaps between animal models and human neuroimaging and shows how
53 different amygdala subnuclei and connected areas orchestrate learning to form different
54 subjective trustworthiness beliefs about others and guide trust choice behavior.

55 INTRODUCTION

56 Human societies are built on cooperation and mutual trust. On the individual level, trusting
57 another person entails potential rewards, but also risks if the other person is abusing our
58 trust to our own disadvantage. Thus, learning to distinguish the trustworthiness of an
59 interaction partner is important for successful social interactions. Research on rodents
60 suggests an essential role of the basolateral amygdala (BLA) in learning from social
61 experiences (Hernandez-Lallement J, van Wingerden M, Schäble S and Kalenscher T, 2016). In
62 line with this, we showed in a previous study that human participants with selective
63 bilateral BLA damage failed to adapt their trust behavior towards trustworthy vs.
64 untrustworthy interaction partners in a repeated trust game (Rosenberger LA, Eisenegger
65 C, Naef M, Terburg D, Fourie J, Stein DJ and van Honk J, 2019). However, functional
66 reorganization after developmental brain damage might confine the generalizability of these
67 findings to neurotypical populations. Neuroimaging in neurotypical populations indeed did
68 not consistently report involvement of the amygdala in trust behavior. This might be
69 explained by difficulties in differentiating between the amygdala's structurally and
70 functionally different subnuclei, i.e., the BLA and central amygdala (CeA), which have even
71 antagonistic features particularly in trust behavior (van Honk J, Eisenegger C, Terburg
72 D, Stein DJ and Morgan B, 2013).

73 The amygdala is widely regarded as paramount for social cognition (Adolphs R, 2010), but it
74 has been investigated as a uniform structure in the majority of human neuroimaging studies
75 (Gupta R et al., 2011). While this approach may be due to the limited spatial specificity of
76 functional MRI particularly in the ventral brain (Sladky R et al., 2013; Sladky R et al., 2018), it
77 ignores the structural and functional heterogeneity of this brain area and its subnuclei

78 (Balleine BW and Killcross S, 2006). Here, we overcame the limitations of previous research
79 by using an acquisition protocol optimized for imaging ventral brain areas (Robinson S et
80 al., 2004) in combination with a multiband EPI sequence with high spatial and temporal
81 resolution (Moeller S et al., 2010), allowing for a time-resolved analysis of amygdalar
82 subnuclei.

83 Our recent research in participants with basolateral amygdala lesions (Rosenberger
84 LA, Eisenegger C, Naef M, Terburg D, Fourie J, Stein DJ and van Honk J, 2019) proposed that a
85 network centered around the basolateral amygdala adaptively subserves learning to trust
86 and distrust others. Importantly, this novel insight was based on a trust game task in which
87 the participants repeatedly interacted with a trustworthy and an untrustworthy interaction
88 partner. The task thus allowed us to investigate the dynamics of trust formation, as well as
89 the role that different decision-making processes play in that. Here, using functional MRI in
90 a healthy neurotypical population we employ the exact same behavioral paradigm to
91 confirm and extend these findings to the specific functions of the separate subnuclei of the
92 amygdala and the networks they are a part of. Our main aims were to derive what role the
93 different subnuclei of the amygdala play for different aspects relevant in learning whom to
94 trust, and to link them to neural activation in other sub-cortical regions that are highly
95 connected with the amygdala (i.e., the bed nucleus of the stria terminalis, the nucleus
96 accumbens, and the substantia nigra/VTA) (Janak PH and Tye KM, 2015).

97 **MATERIALS AND METHODS**

98 **PARTICIPANTS**

99 62 healthy, neurotypical volunteers (age=23.83±3.15 years, f/m=31/31), mostly
100 undergraduate students from Vienna, Austria were recruited. Exclusion criteria were
101 standard MRI exclusion criteria (e.g.: pregnancy, claustrophobia, and MRI-incompatible
102 implants, clinically significant somatic diseases), a history of psychiatric or neurological
103 disorders, substance abuse, psychopharmacological medication, less than nine years of
104 education, as well as not being task-naive (e.g., having already participated in a similar

105 study or being a psychology student). All participants provided written informed consent in
106 accordance with the Declaration of Helsinki and were compensated for their participation.
107 The study was approved by the ethics committee of the Medical University of Vienna (EK-
108 Nr. 1489/2015).

109 **PROCEDURE AND TASK**

110 This study was part of a bigger project including two additional tasks and a sample of older
111 adults, which are not reported in the current article. Participants were first invited to a
112 screening session where they performed some cognitive tasks and filled in some self-
113 reported measures of psychological traits. The main session was usually conducted within
114 two weeks from the screening session. Participants were welcomed to the MRI facility
115 (University of Vienna MR Center) together with two other participants, who were in fact
116 two confederates of the experimenter invited to play the trustees' role. After having signed
117 the consent form and filled in the MR safety questionnaire, participants and confederates
118 were introduced to the protocol of the whole session. Afterwards, they went through the
119 training of the three tasks, including the trust game. At the end of the training, participants
120 were required to answer some questions in order to make sure they understood the task.
121 Participants were finally placed into the MR scanner, while the confederates were putatively
122 playing the task in the computer room next to the scanner room.

123 The repeated trust game was adapted from our previous study (Rosenberger LA, Eisenegger
124 C, Naef M, Terburg D, Fourie J, Stein DJ and van Honk J, 2019) and programmed in z-Tree
125 (version 3.3.7; (Fischbacher U, 2007)). The script of this trust game is deposited online
126 (Rosenberger LA, Eisenegger C, Naef M, Terburg D, Fourie J, Stein DJ and van Honk J, 2019). In
127 short, two players per round, an investor and a trustee, exchange monetary units with the
128 aim to maximize their monetary outcome. In total, 40 rounds were played and the
129 participant always played the role of the investor, while the trustees were allegedly played
130 by the two confederates in an alternate randomized order. In reality, the actions taken by the
131 two trustees were preprogrammed in a way that one of the confederates was behaving in a
132 trustworthy and the other one in an untrustworthy way. Confederates/trustees were of

133 similar age and same gender as the participant. At the beginning of each round (i.e., 20 per
134 trustworthy condition and 20 per untrustworthy condition) both players received an
135 endowment of 10 monetary units. Then each round encompasses four phases. In the
136 *preparation* phase, participants are presented with the picture of the trustee's face they are
137 playing with in the current round. In the *investment* phase, participants invest (part of) their
138 endowment (at least 1 unit) and the investment is tripled and then transferred to the trustee.
139 During the *waiting* phase, the trustees ostensibly perform their back-transfers. Finally,
140 during the *outcome* phase, participants are presented with the back-transfer outcome. In the
141 first two rounds, both the trustworthy and untrustworthy trustees back-transferred the same
142 amount of the money invested to the participants. In the following rounds, the trustworthy
143 trustee always back-transferred as much or more than the money invested by the player,
144 whereas the untrustworthy trustee always back-transferred less than or as much as the
145 money invested by the investor. The sums invested by the participants were considered as a
146 measure of trust given to the two trustees by the participants and used as the main variable
147 of interest. Points earned throughout the task were transformed to Euros and added to the
148 participants' compensation.

149 At the end of the task, participants were presented with the trustees' picture and were asked
150 to rate them on four adjectives: trustworthiness, fairness, attractiveness, and intelligence
151 (original German: *Wie vertrauenswürdig/attractiv/intelligent/fair haben Sie den/die Teilnehmer/in*
152 *wahrgenommen?*). Ratings were provided on visual analogue scales and transformed off-line
153 to a numerical range between -10 and +10.

154 **FUNCTIONAL MRI DATA ACQUISITION AND PROCESSING**

155 MRI acquisitions were performed on a Skyra 3 Tesla MRI scanner (Siemens Healthineers,
156 Erlangen, Germany) using the manufacturer's 32 channel head coil at the MR Center of the
157 University of Vienna. In a single session, one run of the repeated trust game was performed
158 by the participant while we performed functional MRI using a gradient echo T2*-weighted
159 echo planar image sequence with the following parameters: MB-EPI factor=4, TR/TE =
160 704/34 ms, 2.2×2.2×3.5 mm³, 96×92×32 voxels, flip angle=50°, n<2400 volumes.

161 Data processing and analyses of the functional MRI data were performed in SPM (SPM12,
162 <http://www.fil.ion.ucl.ac.uk/spm/software/spm12/>) and the Python projects nipy
163 (<http://nipy.org/nipy>) and Nilearn (<http://nilearn.github.io>). Preprocessing comprised
164 slice-timing correction (Sladky R et al., 2011), realignment, non-linear normalization of the
165 EPI images to MNI space (final resolution = $1.5 \times 1.5 \times 1.5 \text{ mm}^3$) using ANTs (Avants BB et
166 al., 2011), and spatial smoothing with a 6 mm FWHM Gaussian kernel.

167 **EXPERIMENTAL DESIGN AND STATISTICAL ANALYSES**

168 **Behavioral data analysis**

169 It is commonly understood that participants' investment behavior is a behavioral expression
170 of how they judged the trustees' trustworthiness and changes reflect the extent to which
171 they updated their beliefs (Bellucci G et al., 2017; Chang LJ et al., 2010; Rosenberger
172 LA, Eisenegger C, Naef M, Terburg D, Fourie J, Stein DJ and van Honk J, 2019). This *objective*
173 measure of trust was used to distinguish between learners and non-learners (using the
174 median as cut-off value) and for a Spearman correlation analysis between the subjective
175 ratings (trustworthiness, fairness, attractiveness, and intelligence) and the BOLD response in
176 the amygdala.

177 **Functional MRI data analysis**

178 First-level analyses of the data were implemented using nipy and performed using
179 SPM12's GLM approach. The GLM design matrix encompassed individual regressors for
180 each of the 4 task phases (i.e., preparation, investment, waiting, and outcome) and each of
181 the 2 interaction partners (trustworthy and untrustworthy, resulting in 8 effects of interest.
182 Additionally, 6 realignment parameters were added as nuisance regressors to account for
183 residual head motion effects. Second-level analyses of the data were implemented using
184 nipy and performed using SPM12's group-level approach for visual inspection of the
185 whole brain results.

186 Volume of interest analyses were performed on the mean timeseries extracted using
187 Nilearn's `fit_transform` from anatomical masks from the BLA, CeA (Tyszka JM and Pauli

188 WM, 2016), NAc (AAL Atlas), BNST (Torrissi S et al., 2015), and SN/VTA (Talairach atlas
189 transformed to MNI space). To investigate phase-dependent activation, timeseries analyses
190 were conducted using custom python scripts that reproduced SPM's default GLM analysis,
191 using SPM's canonical HRF to convolve the regressors and a high-pass filter with the default
192 $f=1/128$ Hz cut-off frequency to account for signal drifts. Comparisons between learners and
193 non-learners were performed using two-sampled *t*-tests and based on their Spearman
194 correlations.

195 To verify that sensitivity of the fMRI dataset was sufficient to distinguish between BLA and
196 CeA activation, a functional connectivity analysis was conducted. Task fMRI data were
197 corrected for white matter and CSF signal and task effects (Ganger S et al., 2015) using
198 regression before estimation of the functional connectivity maps of the BLA and CeA seeds.

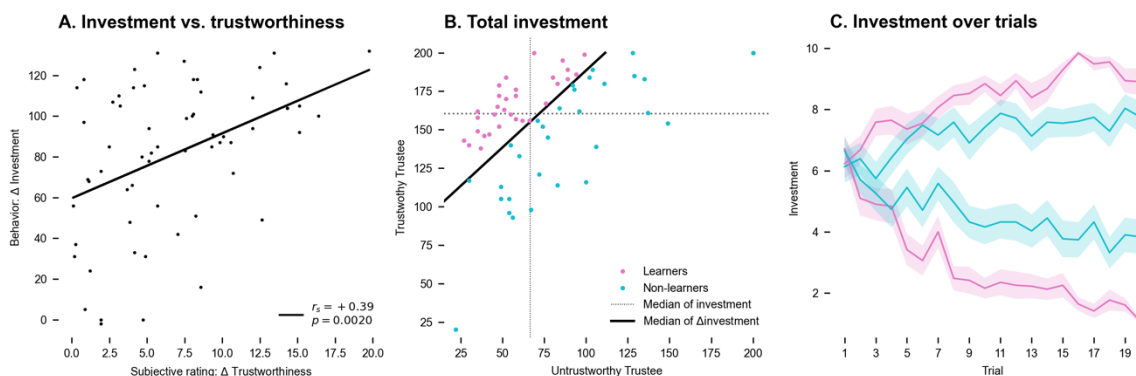
199 RESULTS

200 Participants played the repeated trust game inside the MRI scanner with a trustworthy and
201 an untrustworthy trustee, both simulated (2×20 rounds). In general, participants were able
202 to adapt their trust behavior, i.e., investments in the trust game, to the trustworthy and the
203 untrustworthy trustee. However, there was a marked variability within our study sample,
204 which allowed for a partition into a *learner* and *non-learner* sub-group (FIGURE 1). The task
205 consisted of four different task phases (i.e., the *preparation*, *investment*, *waiting*, and *outcome*
206 phase). A detailed time-resolved analysis of the BLA and CeA revealed that activation
207 changed over the course of the different task phases. We found maximum BLA activation in
208 the *outcome* evaluation phase and maximum CeA activation in the *preparation* phase. Yet,
209 there was no overall BLA and CeA activation difference between the trustworthy or
210 untrustworthy trustee in any of the task phases (FIGURE 2). However, when differentiating
211 between learners and non-learners, we observed more activation in the BLA and the CeA for
212 the untrustworthy trustee during the *introduction* phase of a trust game round (FIGURE 3).
213 Additionally, while nucleus accumbens (NAc), substantia nigra and ventral tegmental area
214 (SN/VTA), and bed nucleus of the stria terminalis (BST) activity was increased for the

215 trustworthy trustee during *outcome* evaluation, there was no group difference between
216 learners and non-learners (FIGURE 4).

217 BEHAVIORAL RESULTS

218 Marked trust differences emerged across the whole sample in the investment behavior
219 towards the trustworthy as opposed to the untrustworthy trustee, with participants
220 generally investing more in the trustworthy trustee on average, and increasingly so over the
221 course of the repeated rounds of the task (FIGURE 1B & C). Moreover, we find that individual
222 differences in behavioral trust ($\Delta investment = investment_{trustworthy} - investment_{untrustworthy}$) showed
223 a positive correlation with subjective trustworthiness ratings ($\Delta trustworthiness =$
224 $trustworthiness_{trustworthy} - trustworthiness_{untrustworthy}$), $r_s = +0.39$, $p=0.002$ (FIGURE 1A). On the
225 subjective level, the trustworthy trustee was rated as significantly more trustworthy, fair,
226 and intelligent than the untrustworthy trustee (all $p<0.05$, Bonferroni corrected), but not as
227 more attractive (n.s., after Bonferroni correction).

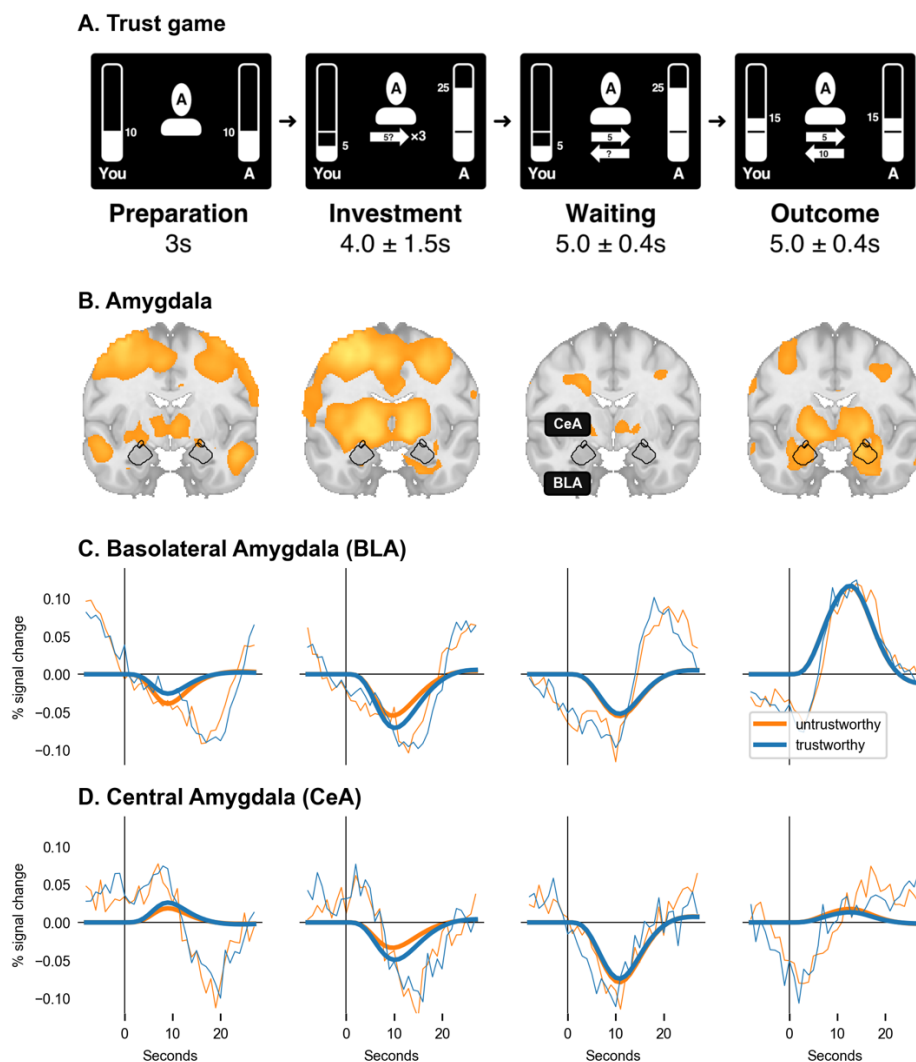


228

229 **FIGURE 1 | A. Investment vs. trustworthiness.** Behavioral trust (Δ investment) correlates
230 with subjective ratings (Δ trustworthiness rating), $r_s=+0.39$, $p=0.002$. **B. Participants'**
231 **investment behavior.** In total, participants invested more in the trustworthy trustee. The
232 difference between the investment into the trustworthy and untrustworthy trustee (Δ
233 investment) was used to median-split the population into a subgroup that learned to
234 differentiate (learners, magenta color) and those who did not (non-learners, cyan color).
235 **C. Participants' investment behavior over time.** After a few trials, learners adapted their
236 investment behavior to favor the trustworthy trustee. This differentiation was reduced in
237 non-learners. Plot displays mean and SEM.

238 NEUROIMAGING RESULTS

239 We find that different subnuclei of the amygdala were engaged in the trust game show
240 increased activation during different phases of the task paradigm. This suggests that they
241 are supposedly related to different aspects and processes required by the formation of trust.
242 The two subnuclei that played the most specific role (FIGURE 2B) were the basolateral (BLA)
243 and the central amygdala (CeA). Notably, the activation differences in these subnuclei and
244 the validity of our analysis approach is supported by differences in their functional
245 connectivity profiles, determined in our data. While the BLA connected to sensory
246 integration areas and lateral PFC, the CeA connected to the ventral striatum, including the
247 nucleus accumbens, and areas in the medial PFC (SUPPLEMENTARY FIGURE 1). The role of
248 these subnuclei in the different task phases is as follows.



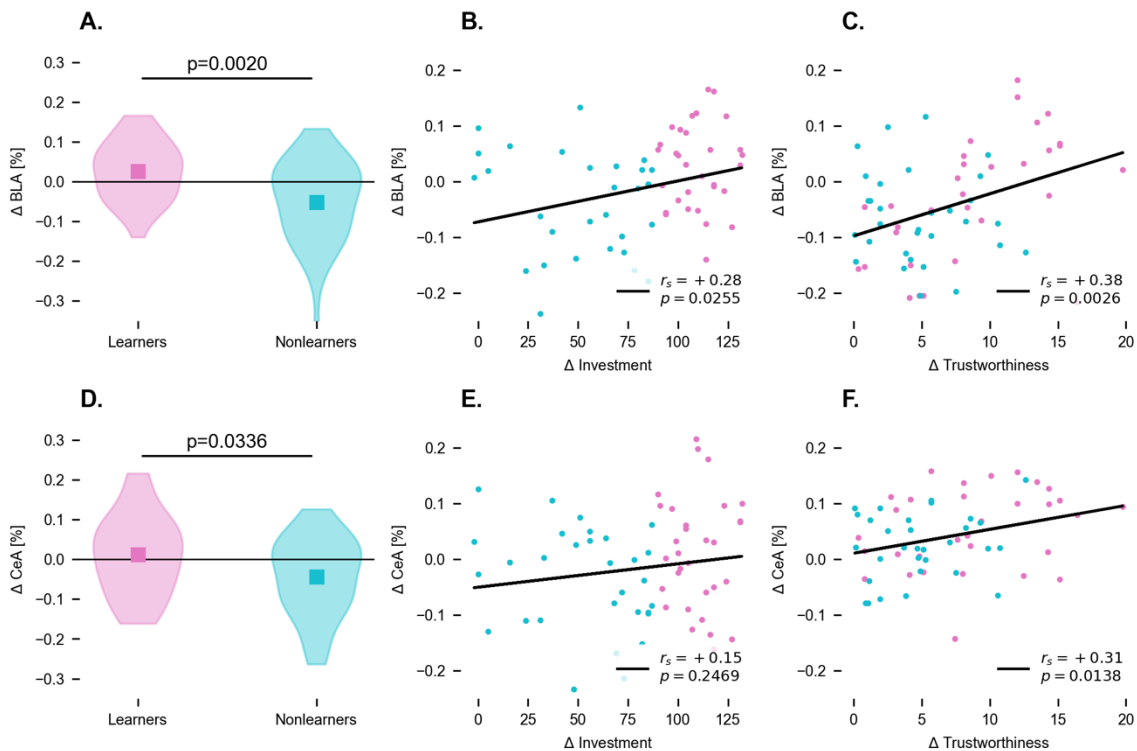
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250 **FIGURE 2 | A. fMRI implementation of the trust game.** Inside the MRI scanner,
251 participants played the repeated trust game alternating with a (simulated) trustworthy
252 and an untrustworthy trustee (2×20 rounds). *Preparation Phase.* Participants were
253 presented with the face of the trustee they played with in this round. Both received an
254 endowment of 10 points at the outset of each round. *Investment Phase.* Participants
255 were asked to select an amount of 1 to 10 points to invest in the present trustee. The
256 amount invested was tripled and added to the trustee's account. *Waiting Phase.* While
257 the trustees made their decision, the participant needed to wait. *Outcome Phase.*
258 Finally, the trustee transferred back points to the participant, resulting in a non-negative
259 outcome for the trustworthy (as shown in the example) and a non-positive outcome for
260 the untrustworthy trustee. **B. Statistical parametric maps (SPMs) and outline of the**
261 **anatomically defined Volumes of Interest (VOIs) of BLA and CeA.** SPMs show contrast for
262 both trustees combined vs. baseline and are thresholded at $p < 0.001$ for display
263 purposes. **C & D. Time course of BLA and CeA BOLD responses.** CeA but not BLA was
264 activated during the *preparation* phase, while BLA but not CeA was activated during the
265 *outcome* phase. There were no activation differences between the trustworthy trustee
266 (blue) and the untrustworthy trustee (orange). Thick lines represent the estimated BOLD
267 model and fine lines represent the actual data (average VOI time courses).

268 In the *preparation* phase, activity in the BLA was reduced ($T = -8.9$, $p < 0.0001$) and in the CeA
269 increased ($T = 9.9$, $p < 0.0001$), compared to the fixation baseline. Both BLA and CeA activity
270 were reduced during *investment* ($T = -15.4$, $p < 0.0001$ and $T = -9.5$, $p < 0.0001$) and *waiting* phase
271 ($T = -9.7$, $p < 0.0001$ and $T = -13.0$, $p < 0.0001$). During the *outcome* evaluation phase, activity in the
272 BLA was increased ($T = 14.3$, $p < 0.0001$), while it was reduced in the CeA ($T = -3.1$, $p = 0.002232$)
273 (FIGURE 2C & 2D). All reported p -values survive Bonferroni correction for multiple
274 comparisons (at $p < 0.05$ Bonferroni FWE-corrected). Note that these response patterns were
275 irrespective of whether a participant played with a trustworthy or untrustworthy trustee, as
276 there were no significant differences between these two conditions. These findings thus
277 relate to the general role of the amygdala subnuclei in the different parts of the task, and the
278 overall processes and subfunctions engaged by the trust decision.

279 As a next step, we aimed to pinpoint how the engagement of the amygdala was related to
280 differential evaluations of trustworthiness, and the resulting trust behavior toward the two
281 trustees. Individual difference analyses showed a relationship between BLA and the CeA
282 activation in the *preparation* phase and subjective trustworthiness and behavioral trust
283 measures. More specifically, we first used a median split of Δ *investment* (FIGURE 1B) to
284 distinguish learners from non-learners (i.e., those who adjusted their investment behavior

285 less to the trustworthiness of the trustee), and then assessed how they differed in their
286 amygdala activations. A Mann-Whitney *U*-test showed that during the *preparation phase*, the
287 activation difference between untrustworthy–trustworthy trustee was significantly larger in
288 learners than in non-learners in the BLA ($p=0.0020$, $u=275.0$, **FIGURE 3A**) and in the CeA
289 ($p=0.0336$, $u=350.0$, **FIGURE 3D**). Moreover, the BLA activation differences between
290 untrustworthy vs. trustworthy trustee in this phase correlated positively with behavioral
291 trust (Δ investment), $r_s=+0.28$, $p=0.0255$ (**FIGURE 3B**) and subjective trustworthiness (Δ
292 trustworthiness), $r_s=+0.38$, $p=0.0026$ (**FIGURE 3C**). CeA activation differences correlated with
293 subjective trustworthiness ratings, Δ trustworthiness, $r_s=+0.31$, $p=0.0138$ (**FIGURE 3F**), but not
294 with behavioral trust, Δ investment (**FIGURE 3E**). While considering whether to trust or
295 distrust a trustee, the CeA in learners thus seems primarily linked to evaluations of
296 trustworthiness, whereas the BLA is additionally relevant for the actual behavioral outcome
297 as well as whether someone efficiently learns to adapt behavior to the actually reciprocated
298 trust or not. Moreover, these relationships are driven by stronger engagement for rounds
299 with the untrustworthy (compared to the trustworthy) trustee, suggesting that what is
300 coded is rather the absence than the presence of trust.



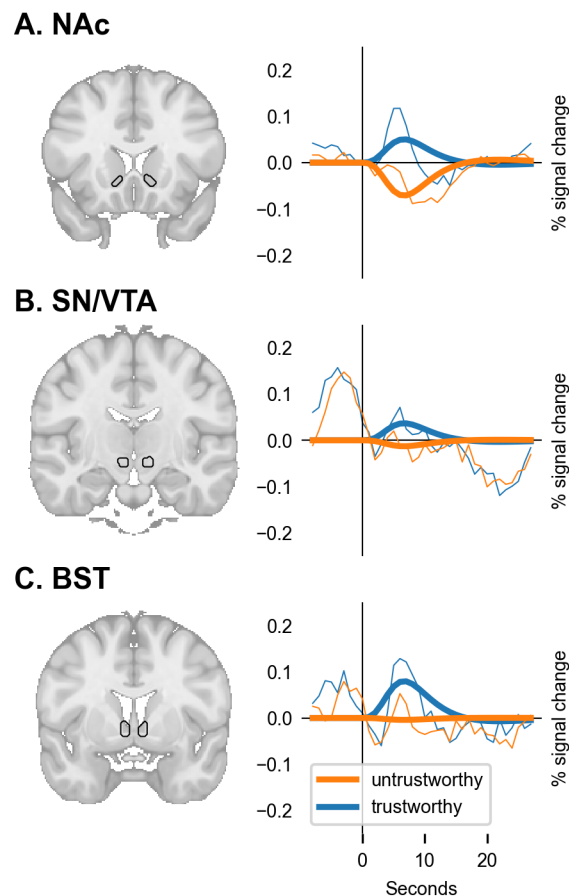
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302 **FIGURE 3 | Activation differences between untrustworthy and trustworthy trustee in the**
303 **preparation phase.** BLA activation differences (contrast: untrustworthy - trustworthy) were
304 higher for learners (magenta) vs. non-learners (cyan) (A), correlated with investment
305 differences (B) and post-experiment subjective trustworthiness rating differences (C). The
306 same relationship was found for CeA (D & F), except the correlation with investment
307 differences was not significant (E).

308 The neural responses in the *preparation* phase mainly provide insights into how the acquired
309 information about a trustee's trustworthiness drives the decisions of participants. The
310 activation in the *outcome* evaluation phase, on the other hand, tells us about how this
311 information is acquired and possibly updated. As outlined above, we observed overall
312 activation in the BLA during *outcome* evaluation phase (FIGURE 2), and this may be linked to
313 reward processing (Lüthi A and Lüscher C, 2014). Surprisingly, though, we did not find
314 differences between the trustworthy and untrustworthy trustee in the BLA or CeA in the
315 outcome phase, and neither did we find correlations with trust behavior and
316 trustworthiness rating. We thus extended our analyses to subcortical regions with
317 particularly strong anatomical and functional connections to the amygdala. These were the
318 nucleus accumbens (NAc), as well as the dopaminergic midbrain, comprising substantia

319 nigra and the ventral tegmental area (SN/VTA), relevant for encoding reward, and the bed
320 nucleus of the stria terminalis (BST), relevant for encoding threat (Avery SN et al.,
321 2016;Clauss JA et al., 2019;Siminski N et al., 2020).

322 When the *outcome* of the trustee decision was presented, higher activation in the NAc,
323 SN/VTA, and BST were observed for the trustworthy compared to the untrustworthy
324 trustee (NAc $t=+7.21$, $p<0.0001$, SN/VTA: $t=+3.31$, $p<0.0010$, and BST $t=+4.38$, $p<0.0001$)
325 (FIGURE 4). Moreover, the gain or loss (i.e., *back-transfer - investment amount*) correlated with
326 NAc ($r_s=+0.19$, $p<0.0001$) and BST ($r_s=+0.10$, $p<0.0001$), but this was irrespective of the
327 activation difference between trustworthy and untrustworthy trustee.



328

329 **FIGURE 4 | More activity for the trustworthy (blue) vs. untrustworthy trustee (orange)**
330 **during the outcome event (A) in the nucleus accumbens (NAc), $T=+7.21$, $p<0.0001$, (B)**
331 **the substantia nigra (SN) and ventral tegmental area (VTA), $T=+3.31$, $p<0.0010$, and (C)**

332 the bed nucleus of the stria terminalis (BST), $T=+4.38$, $p<0.0001$. Thick lines represent
333 the estimated BOLD model.

334 DISCUSSION

335 Our previous study in BLA-damaged participants highlighted that the BLA is indispensable
336 for learning to differentiate between trustworthy and untrustworthy trustees in the trust
337 game (Rosenberger LA, Eisenegger C, Naef M, Terburg D, Fourie J, Stein DJ and van Honk J,
338 2019). This has important implications for our understanding of social decision-making in
339 humans and, most likely, other mammals (O'Connell LA and Hofmann HA, 2012).
340 However, extending these findings to the neural networks connected to the amygdala in
341 healthy, neurotypical, human participants is of the essence. Here we confirm the relevance
342 of the BLA for distinguishing between trustworthy and untrustworthy trustees based on
343 previous experience and how, in conjunction with the CeA, it plays a role in the guiding of
344 trust behavior. Specifically, BLA activity was increased during the processing of the
345 outcome of the trustee's behavior but unselectively for trustworthy vs. untrustworthy
346 trustee. Instead, we found increased activation in the NAc, BST, and SN/VTA for the
347 trustworthy vs. untrustworthy trustee during outcome processing. Importantly, here we did
348 not observe an activation difference between learners and non-learners. This could indicate
349 that learners and non-learners processed the outcome in a similar fashion, suggesting that
350 their understanding of the task and motivation were comparable. This further highlights the
351 central role of the BLA for trust learning.

352 Indeed, we found the BLA to be most active during outcome evaluation, i.e., when
353 participants learned whether their trust was reciprocated or not, suggesting that it plays an
354 important role in acquiring beliefs about the trustworthiness of others. It appears, however,
355 that the BLA is not directly involved in building specific outcome expectations during the
356 *waiting* and *evaluation* phase. The BOLD response in the BLA was not modulated by the
357 trustworthiness or the trustees' back-transfer amount, unlike activity in the NAc, SN, and
358 BST. This highlights that the BLA, although indispensable for learning whom to trust
359 (Rosenberger LA, Eisenegger C, Naef M, Terburg D, Fourie J, Stein DJ and van Honk J, 2019),

360 as indicated by our previous research, is only a component of a complex brain network for
361 reward processing and social evaluation.

362 In addition, we found that while participants prepared for their next investment, the BLA
363 together with the CeA exhibits increased activation for the untrustworthy trustee.
364 Importantly, this activation difference was only found in those participants who learned to
365 differentiate between the trustees, indicating its role in (1) *guiding trust behavior* as BLA
366 activation differences directly precede the participant's investment behavior and also (2) in
367 *trustworthiness evaluation*, as BLA and CeA BOLD responses correlated with the subjective
368 rating after the experiment.

369 Nowadays, it is a well-established finding that a sub-population of BLA's neurons
370 selectively responds to reward, whereas other sub-populations either only respond to
371 aversive stimuli (Pryce CR, 2018), or selectively increase their firing rate when the rewarding
372 or aversive stimulus was unexpected, i.e., not predicted (Belova MA et al., 2007) (which
373 means that something novel has to be learned about the environment). In the context of our
374 findings, this view supports the notion that the BLA is relevant for encoding both the
375 rewarding behavior of the trustworthy trustee and the aversive behavior of the
376 untrustworthy trustee. Additionally, we can speculate that optimal performance in the trust
377 game does not only rely on reward learning and threat detection, but also on predicting
378 affective consequences based on abstract information. Supporting evidence for this theory
379 can be found in a recent study in a patient with acquired complete bilateral amygdala
380 lesions (patient SM, 49 years old, female), who showed impairments in making good
381 predictions about what kind of written statements will induce fear (Cardinale EM et al.,
382 2021).

383 The fact that we did not observe any habituation in any of the amygdala subregions
384 (SUPPLEMENTARY FIGURE 2) indicates that the BLA not only responds to novel stimuli but is
385 relevant for the continuous encoding and updating of information of social experiences. In
386 the light of the recent debate on amygdala BOLD signal habituation (Geissberger N et al.,

387 2020;Infantolino ZP et al., 2018;McDermott TJ et al., 2020;Plichta MM et al., 2012;Sladky R et
388 al., 2012) this finding could be important for the development of additional tasks that
389 robustly activate the amygdala.

390 While BLA's activation during outcome evaluation suggests its involvement in
391 discriminating and tracking outcome-specific effects, the CeA is involved in general
392 motivational aspects of reward-related events (Corbit LH and Balleine BW, 2005) and, thus,
393 might not play a role in the actual learning process in the *outcome* phase. Instead, we found it
394 active during the *preparation* phase, which immediately preceded the *investment* phase. This
395 could indicate that the CeA is regulated by the BLA output, which has been demonstrated
396 before for a different task in a cross-species model (Terburg D et al., 2018). As CeA activity
397 was increased before the participant's investment, it might play a role in controlling trust
398 behavior. More importantly, CeA activity during the preparation phase correlated with the
399 subjective rating of trustworthiness of the trustee, indicating that it could be relevant for
400 encoding the affective value attached to the trustee.

401 During *outcome* evaluation, we observed increased activation in the bed nucleus of the stria
402 terminalis (BST), which, together with the CeA, is considered the *extended amygdala* complex
403 (Alheid G and Heimer L, 1988;de Olmos JS and Heimer L, 1999). The BST has been
404 suggested to play a role in both reward processing and social cognition (O'Connell LA and
405 Hofmann HA, 2011) and exhibits strong connections to the NAc (Avery SN et al., 2014).
406 While the CeA is associated with fast fear responses (e.g., startle reflex), the BST is
407 responsible for slower affective learning processes (Gewirtz JC et al., 1998) and has been
408 linked to adaptive and maladaptive responses to sustained stress and threat (Avery
409 SN,Clauss JA and Blackford JU, 2016;Somerville LH et al., 2013). Of note, the BST plays a
410 particular role in dealing with unpredictable threat (Goode TD et al., 2019), which could be
411 the case in an uncertain social investment. However, these two views are still part of
412 ongoing debates (Pedersen WS et al., 2019;Shackman AJ and Fox AS, 2016). Most recently,
413 the BST was shown to be more involved in fear-related anticipation processes, whereas the
414 CeA was linked to threat confrontation (Siminski N,Böhme S,Zeller J,Becker M,Bruchmann

415 M, Hofmann D, Breuer F, Mühlberger A, Schiele M and Weber H, 2020). In this study we
416 found the BST to be involved in the *outcome* evaluation phase. Based on the literature, it
417 could be expected that the BST would show more activation for the aversive *untrustworthy*
418 trustee, which was not the case. Instead, we observed that the BOLD responses of BST and
419 NAc were both more activated by the trustworthy trustee. The NAc and other striatal areas
420 are known to be involved in evaluating the trustees trustworthiness based on their back-
421 transfer behavior (Baumgartner T et al., 2008; Delgado MR et al., 2005; King-Casas B et al.,
422 2005) and amygdala to NAc coactivation is relevant for social decision making (Haruno M et
423 al., 2014). Rodent research has shown that BLA to NAc connections mediate reward learning
424 (Namburi P et al., 2015; Sesack SR and Grace AA, 2010). Importantly, stimulus-evoked
425 excitation of NAc neurons depends on input from the BLA and is required for dopamine to
426 enhance the stimulus-evoked firing of NAc neurons, ultimately, leading to reward-seeking
427 behavior (Ambroggi F et al., 2008). This could mean that both regions might engage in a
428 synergetic fashion, where the NAc would be particularly relevant for tracking rewards. The
429 BST, on the other hand, could be responsible for increasing arousal as generous investments
430 in the trustworthy trustee also entail a potential threat of betrayal. These findings suggest a
431 functional dissociation between reward and risk evaluation based on the observed outcome
432 of one's behavior, which appeared to be comparable in non-learners, and the mechanisms of
433 trust learning.

434 In sum, we confirm that the BLA is indeed involved in learning whom to trust and that
435 observations from amygdala-lesioned participants can be translated to healthy neurotypical
436 participants. Additionally, our fine-grained, time-resolved analyses of the amygdala
437 subnuclei and the functionally-connected brain areas provide important insights into
438 different cognitive mechanisms involved in trust learning. We found that the BLA is
439 relevant for *discriminating* between trustworthy and untrustworthy trustees based on
440 previous experience and for *optimizing trust behavior*. Only in those participants who learned
441 to optimize their investments, we found selectively more activation in the BLA during the
442 planning of a new investment that required trust. The BLA was also active during outcome

443 evaluation suggesting its involvement in the process of *belief formation* based on the trustees'
444 back-transfer amount. As we did not observe a difference between the trustworthy or
445 untrustworthy trustee, we can assume that encoding of potential rewards and risks is
446 mediated by the NAc and BST, respectively, which showed a selectively increased activity
447 for the trustworthy trustee or an increased investment. Finally, the CeA is known to receive
448 inputs from the BLA and BST, and exhibited the largest BOLD response during the *planning*
449 phase. CeA activity did not correlate with the participant's trust behavior, however, there
450 was a correlation with the participant's subjective belief of the trustees' trustworthiness. This
451 suggests that the CeA could encode subjective value, possibly also indirectly affecting trust
452 behavior via the BLA. Taken together, our work suggests that there is a high demand for
453 translational work on the amygdala, its subnuclei, and connected brain regions. Based on
454 the present results, we propose that careful variations of the trust game in combination with
455 computational modeling may serve as an experimental model to further uncover the neural
456 mechanisms underlying human social cognition.

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462 **SUPPLEMENTARY INFORMATION**

463 Supplemental Information can be found online at [tbc].

464 **AUTHOR CONTRIBUTIONS**

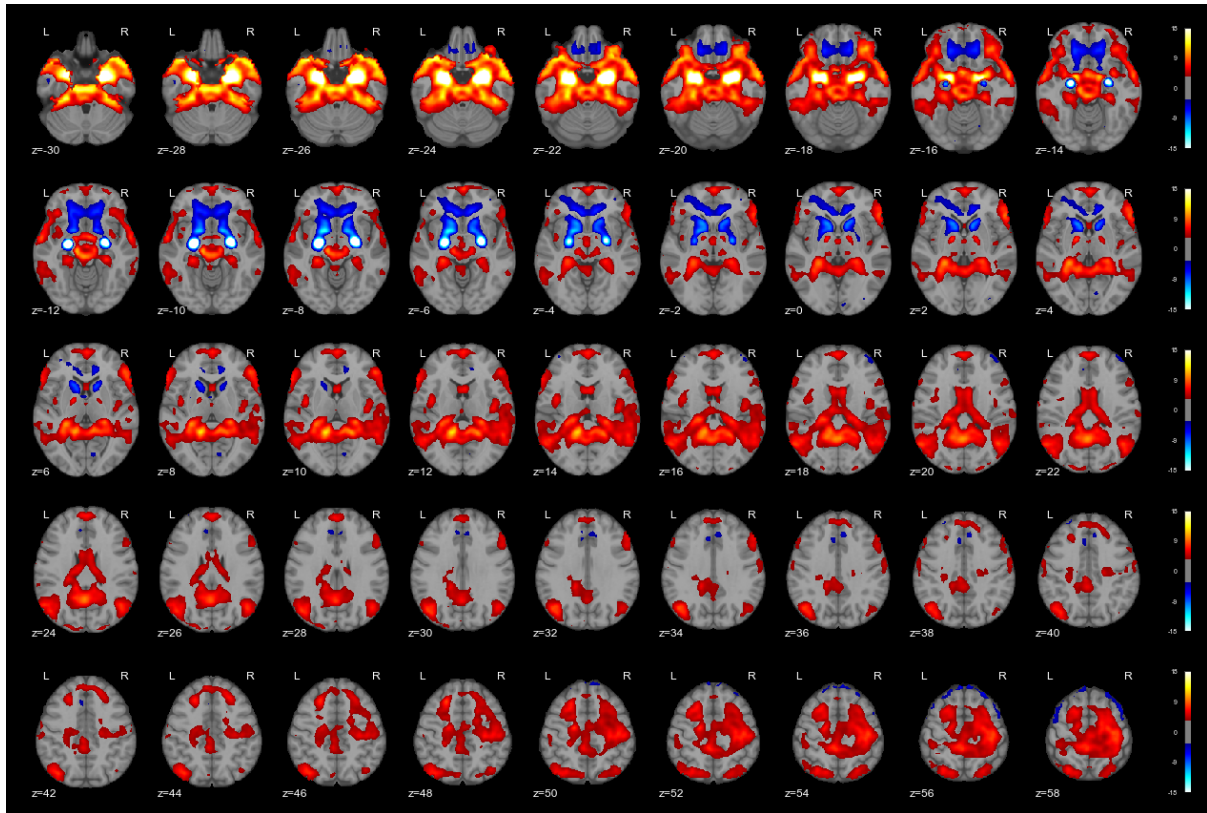
465 Conceptualization and Methodology, R.S., F.R., L.R., J.v.H., C.L.; Investigation, F.R.; Formal
466 Analysis, R.S., F.R.; Writing – Original Draft, R.S., F.R., L.R., J.v.H., C.L.; Writing – Review &
467 Editing, R.S., F.R., L.R., J.v.H., C.L.; Funding Acquisition, C.L.

468 **DECLARATION OF INTERESTS**

469 The authors declare no competing interests.

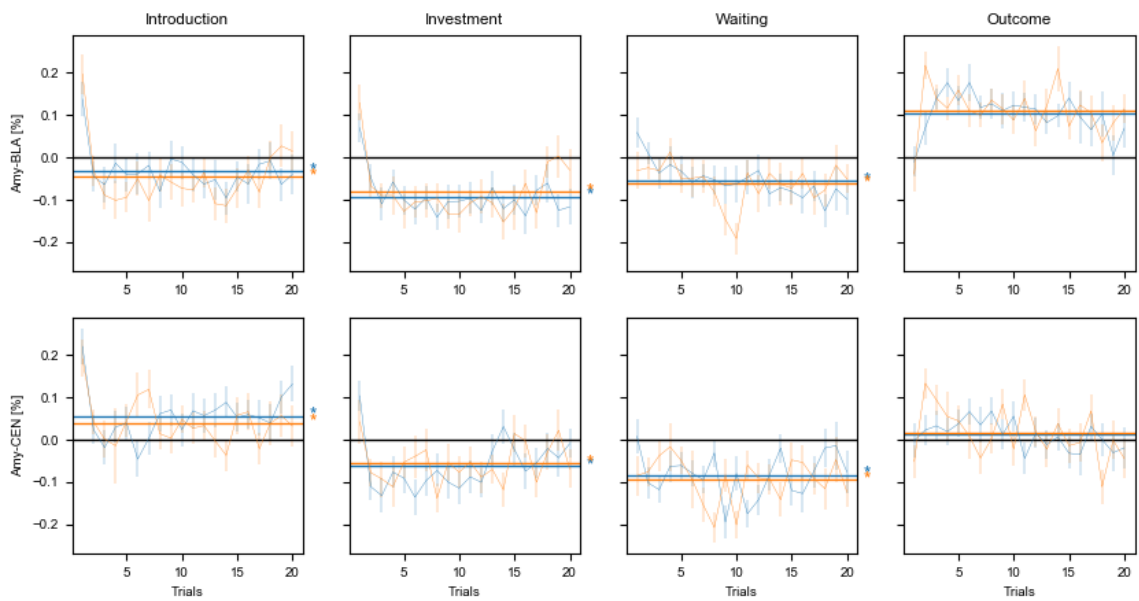
470

471 **SUPPLEMENT**



472

473 **Supplementary Figure S1. Differences in functional connectivity of BLA>CeA (hot) and**
474 **CeA>BLA (cool).**



475

476 **Supplementary Figure S2. No evidence for amygdala habituation.** Averaged percent
477 signal change for the different task phases for the trustworthy (blue) and untrustworthy
478 trustee (orange).

479

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