



Final Terms No. 1097*
to the European Base Prospectus dated September 9, 2009, as supplemented

The Goldman Sachs Group, Inc. Euro Medium-Term Notes, Series C

MXN 1,036,600,000* Floating Rate notes due February 2015 (the "notes")
(Linked to the Tasa de Interés Interbancaria de Equilibrio ("TIIE"))

*These final terms relate to MXN 1,036,600,000 face amount of notes. MXN 890,000,000 face amount of the notes (the "original notes") were issued on February 22, 2008 pursuant to Final Terms No. 808 and MXN 146,600,000 face amount of the notes will be issued on May 27, 2010 (the "reopened notes"). The original notes and reopened notes, having an aggregate face amount of MXN 1,036,600,000, have identical terms and are part of a single tranche of senior debt securities of the same series under the fiscal agency agreement. The original notes and reopened notes are referred to collectively as the "notes."

The terms of each note being offered are as follows:

Issuer: The Goldman Sachs Group, Inc.

Face Amount of Original Notes: MXN 890,000,000

Face Amount of Reopened Notes: MXN 146,600,000

Total Face Amount: MXN 1,036,600,000

Denomination: MXN 100,000

Type of Note: Floating rate note

Specified Currency: Mexican pesos ("MXN")

Trade Dates: February 15, 2008 (for the original notes), May 19, 2010 (with respect to MXN 131,000,000 of the reopened notes) and May 21, 2010 (with respect to MXN 15,600,000 of the reopened notes)

Original Issue Dates (Settlement Dates): February 22, 2008 (for the original notes) and May 27, 2010 (for the reopened notes)

ISIN Code of Temporary Global Bearer Note: XS0513237932; after a tax compliance period and appropriate certification, the reopened notes will then have the same ISIN Code as the original notes

Common Code of Temporary Global Bearer Note: 051323793; after a tax compliance period and appropriate certification, the reopened notes will then have the same Common Code as the original notes

ISIN Code of Permanent Global Bearer Note: XS0348574822

Common Code of Permanent Global Bearer Note: 034857482

Stated Maturity Date: February 13, 2015, subject to the business day convention

Valoren Number: Not applicable

Original Issue Price:

100% (for the original notes)

95.1402% plus accrued and unpaid interest since the interest payment date immediately preceding settlement date for the reopened notes, May 14, 2010 (for the reopened notes)

Net Proceeds to Issuer:

100% (for the original notes)

95.1402% plus accrued and unpaid interest since the interest payment date immediately preceding settlement date for the reopened notes, May 14, 2010 (for the reopened notes)

Amount Payable at Maturity: 100% of the face amount of your note outstanding on the stated maturity date

Yield to Maturity: Not applicable

Interest Rate: A rate per annum equal to the base rate *plus* the spread

Base Rate: For each interest period, the TIIE

Spread: 0.22%

Index Maturity: 28 days

Day Count Fraction: Actual/360 (ISDA)

Interest Commencement Date: February 22, 2008 (in the case of the original notes) and May 14, 2010 (in the case of the reopened notes)

Interest Period: Each period from and including a scheduled interest payment date (or the interest commencement date, in the case of the initial interest period) to but excluding the next succeeding scheduled interest payment date (or the stated maturity date, in the case of the final interest period)

Interest Determination Dates: For each interest period, the interest reset date

Interest Reset Dates: For each interest period, the interest reset date shall be the first day of such interest period (or the interest commencement date, in the case of the initial interest period)

Interest Payment Dates: Every 28 days, beginning with

- March 21, 2008 (in the case of the original notes)
- June 11, 2010 (for the reopened notes)

and ending with the stated maturity date, in each case subject to the business day convention

Additional Rights of Redemption at the Option of the Issuer: Not applicable

Repurchase at the Holder's Option: Not applicable

Repayment upon Event of Default: 100% of the face amount of your note *plus* accrued and unpaid interest

Business Days: The relevant business days are London, New York, Euro and Mexico City; see "Description of the Program – Features Common to All Notes – Business Days" in the European base prospectus

Business Day Convention: Following; see "Description of the Program — Features Common to All Notes — Business Day Conventions" in the European base prospectus

Form of Notes: Temporary bearer global note, permanent bearer global note and bearer notes; see "Description of the Program – Form, Exchange, Registration and Transfer" in the European base prospectus

Clearing: Euroclear Bank SA/NV and Clearstream Banking, société anonyme

Gross-up and Call in the Case of Tax Law Changes: Not applicable; the section "Redemption Upon Change in Law" in the European base prospectus will not apply to your notes.

Calculation Agent: Goldman Sachs International

Listing and Admission to Trading: Application has been made to the London Stock Exchange for the reopened notes to be admitted to trading on the Main Market of the London Stock Exchange and for admission to the Official List of the UK Listing Authority; application has also been made to the Luxembourg Stock Exchange for the reopened notes to be admitted to trading on the Luxembourg Stock Exchange's regulated market and to be listed on the Official List of the Luxembourg Stock Exchange; see "Listing and General Information" in the European base prospectus; application has also been made to list the reopened notes on the International Quotations System (Sistema Internacional de Cotizaciones or "SIC") maintained by the Bolsa Mexicana de Valores, S.A.B. de C.V.; the original notes are admitted to trading on the Main Market of the London Stock Exchange, admitted to the Official List of the UK Listing Authority, admitted to trading on the Luxembourg Stock Exchange's regulated market, listed on the Official List of the Luxembourg Stock Exchange and listed on the International Quotations System (Sistema Internacional de Cotizaciones or "SIC") maintained by the Bolsa Mexicana de Valores, S.A.B. de C.V.

Other Key Terms:

TIIIE: TIIIE or "MXN-TIIIE-Banxico" means, for any interest reset date, the Tasa de Interés Interbancaria de Equilibrio (Interbank Equilibrium Interest Rate) ("TIIIE") for MXN for a period of the index maturity which is published in the "Diario Oficial de la Federación" (Official Gazette of the Federation) on the interest reset date. (The rate may be replicated as set forth under the heading "TIIIE" for the index maturity or its equivalent as published by the Banco de México on its internet website page, <http://www.banxico.org.mx/> or on the Reuters Screen MEX06 Page across from the caption "TIIIE" for the index maturity or its equivalent, in either case as of 2:00 p.m., Mexico City time, on the day that is one Mexico City banking day preceding that interest reset date. In the event of any discrepancy between the rate published in the Diario Oficial de la Federación and the rate published by the Banco de México on its internet website page or on the Reuters Screen MEX06 Page on the day that is one Mexico City banking day preceding the interest reset date, the rate published in the Diario

Oficial de la Federación will govern.) If the rate is not published in the Diario Oficial de la Federación by 11:00 a.m., Mexico City time, on the interest reset date, then the rate for that interest reset date will be determined as if the parties had specified "MXN-TIIIE-Reference Banks" as the applicable interest rate. For the avoidance of doubt, if the rate is not published in the Diario Oficial de la Federación, rates replicated by the Banco de México on its internet website page or on the Reuters Screen MEX06 Page are not valid

MXN-TIIIE-Reference Banks: The rate for an interest reset date will be determined on the basis of the mid-market cost of funds of the reference banks for MXN for a period of the index maturity commencing on that interest reset date and in a representative amount at approximately 11:00 a.m., Mexico City time. The calculation agent will request the principal Mexico City office of each of the reference banks to provide a quotation of its rate. If at least two quotations are provided, the rate for that interest reset date will be the arithmetic mean of the quotations. If fewer than two quotations are provided, the rate for that interest reset date will be determined by the calculation agent in its sole discretion

Reference Banks: The Mexican banks designated as Market Makers (Formadores de Mercado) by the Ministry of Finance and Public Credit (Secretaría de Hacienda y Crédito Público), as published on said Ministry's website at <http://www.shcp.gob.mx>. If fewer than five banks are designated as Market Makers by the Ministry of Finance and Public Credit, the reference banks will be those banks so designated as Market Makers and such other major banks in the Mexican interbank market as selected by the calculation agent in its sole discretion. If no banks are so designated by the Ministry of Finance and Public Credit or its website at <http://www.shcp.gob.mx> is unavailable, the reference banks will be five major banks in the Mexican interbank market as selected by the calculation agent in its sole discretion

Mexico City Business Day: Each Monday, Tuesday, Wednesday, Thursday and Friday which is not a day on which banking institutions in Mexico City, Mexico generally are authorized or obligated by law, regulation or executive order to close

Mexico City Banking Day: With respect to Mexico City, any day on which commercial banks are open for general business (including dealings in foreign exchange and foreign currency deposits)

Representative Amount: An amount which is representative for a single transaction in the relevant market at the relevant time, as determined by the calculation agent in its sole discretion

Your investment in the notes involves risks. In particular, assuming no changes in market conditions or our creditworthiness and other relevant factors, the value of your note on the date of these Final Terms (as determined by reference to pricing models used by Goldman Sachs and taking into account our credit spreads) may be significantly less than the original issue price. We encourage you to read "Risk Factors" on page 10 of the European base prospectus.

Any offered notes sold by Goldman Sachs International to dealers may be resold by such dealers in negotiated transactions or otherwise at varying prices determined at the time of sale, which prices may be different from the original issue price. Goldman Sachs International has paid and will pay a commission to Ixe Casa de Bolsa, S.A. de C.V., Ixe Grupo Financiero in connection with the sale of the original notes and the reopened notes, respectively. For further information, see "Additional Information About the Plan of Distribution" on page S-6.

These Final Terms should be read in conjunction with the European base prospectus, including all supplements to the European base prospectus and all documents incorporated by reference therein, and you should base your investment decision on a consideration of these Final Terms and the European base prospectus, including all supplements to the European base prospectus and all documents incorporated by reference therein, as a whole. Pursuant to Luxembourg law, the European base prospectus, all supplements to the European base prospectus and all documents incorporated by reference therein and filed with the Commission de Surveillance du Secteur Financier, and any Final Terms will be made available by the Luxembourg Stock Exchange on its website

The notes have not been registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") and may not be offered or sold in the United States or to U.S. persons (as those terms are defined in Regulation S under the Securities Act) unless an exemption from the registration requirements of the Securities Act is available. See "Notice to Investors" on page S-4. These Final Terms are not for use in, and may not be delivered to or inside, the United States.

The notes are not bank deposits and are not insured by the Federal Deposit Insurance Corporation or any other governmental agency, nor are they obligations of, or guaranteed by, a bank.

Goldman Sachs may use these Final Terms in the initial sale of the notes. In addition, Goldman Sachs International or other affiliates of The Goldman Sachs Group, Inc. may use these Final Terms in a market-making transaction in a note after its initial

sale. Unless Goldman Sachs International or another affiliate of The Goldman Sachs Group, Inc. or their respective agents inform the purchaser otherwise in the confirmation of sale, these Final Terms are being used in a market-making transaction.

Goldman Sachs International

Final Terms dated May 26, 2010

NOTICE TO INVESTORS

The notes have not been registered under the Securities Act and may not be offered or sold in the United States or to U.S. persons (as those terms are defined in Regulation S under the Securities Act) unless an exemption from the registration requirements of the Securities Act is available. In particular, hedging transactions involving the notes may not be conducted other than in compliance with the Securities Act. Each purchaser of a note is deemed to agree to comply with the foregoing.

Because the notes will be issued in bearer form, they may not, subject to certain exceptions, be offered, sold or delivered, directly or indirectly, in the United States of America or to, or for the account or benefit of, U.S. persons, each as defined in the applicable U.S. Treasury regulations. See "Description of the Program — Form, Exchange, Registration and Transfer — Limitations on Issuance of Bearer Notes" in the European base prospectus.

Unless the context otherwise requires, references to "The Goldman Sachs Group, Inc.", "we", "our" and "us" mean only The Goldman Sachs Group, Inc. and do not include its consolidated subsidiaries. References to "Goldman Sachs" mean The Goldman Sachs Group, Inc. together with its consolidated subsidiaries, and the "Goldman Sachs Group" refers to The Goldman Sachs Group Inc. and its consolidated subsidiaries. Also, references to the "European base prospectus" mean the European base prospectus, dated September 9, 2009, of The Goldman Sachs Group, Inc., as supplemented.

In these Final Terms, references to "holder" or "holders" mean only those who are the actual bearers of the notes and not those who only own beneficial interests in notes of which others are the bearers. The latter include those who own beneficial interests in notes issued in global — i.e., book-entry — form through Euroclear Bank SA/NV, Clearstream Banking, société anonyme or another depository or common safekeeper. Owners of beneficial interests in notes issued in global form should read the section entitled "Description of the Program — Form, Exchange, Registration and Transfer" in the European base prospectus. Also, references in these Final Terms to "you" mean those who invest in the notes, whether they are the actual bearers of the notes or only owners of beneficial interests in these notes. References to "your note" mean the notes in which you hold a direct or indirect interest.

Responsibility Statement

The Goldman Sachs Group, Inc. accepts responsibility for the information contained in these Final Terms. To the best of the knowledge and belief of The Goldman Sachs Group, Inc. (who has taken all reasonable care to ensure that such is the case), the information contained in these Final Terms is in accordance with the facts and contains no omission likely to affect the import of such information. Where information contained in these Final Terms has been sourced from a third party, this information has been accurately reproduced and so far as The Goldman Sachs Group, Inc. is aware and is able to ascertain from information published by that third party, no facts have been omitted which would render the reproduced information inaccurate or misleading.

No person has been authorized to give any information or make any representations other than those contained in these Final Terms and the European base prospectus and, if given or

made, such other information or representation must not be relied upon as having been authorized. Neither these Final Terms nor the European base prospectus constitutes an offer to sell or the solicitation of an offer to buy any securities in any jurisdiction where, or to any person to whom, it is unlawful to make such offer or solicitation. Neither the delivery of these Final Terms or the European base prospectus, nor any sale made hereunder or thereunder, shall, under any circumstances, create any implication that there has been no change in the affairs of The Goldman Sachs Group, Inc. since the date hereof or thereof or that the information contained herein or therein is correct as of any time subsequent to its date.

Neither the U.S. Securities and Exchange Commission (the “SEC”) nor the regulatory authority of any other jurisdiction has passed upon the accuracy or adequacy of these Final Terms or the European base prospectus.

Any person making the decision to acquire the notes shall be deemed, on behalf of itself and the holder, by acquiring and holding the notes or exercising any rights related thereto, to represent that:

(i) the funds that the holder is using to acquire the notes are not the assets of an employee benefit plan subject to Title I of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), a plan described in and subject to Section 4975 of the Internal Revenue Code of 1986, as amended (the “Code”), a governmental plan subject to any federal, state or local law that is similar to the provisions of Section 406 of ERISA or Section 4975 of the Code, or an entity whose underlying assets include “plan assets” by reason of Department of Labor regulation section 2510.3-101, as modified by Section 3(42) of ERISA, or otherwise; or

(ii)(A) the holder will receive no less and pay no more than “adequate consideration” (within the meaning of Section 408(B)(17) of ERISA and Section 4975(F)(10) of the Code) in connection with the purchase and holding of the notes; (B) none of the purchase, holding or disposition of the notes or the exercise of any rights related to the notes will result in a non-exempt prohibited transaction under ERISA or the Code (or with respect to a governmental plan, under any similar applicable law or regulation); and (C) neither The Goldman Sachs Group, Inc. nor any of its affiliates is a “fiduciary” (within the meaning of Section 3(21) of ERISA or, with respect to a governmental plan, under any similar applicable law or regulation) with respect to the purchaser or holder in connection with such person's acquisition, disposition or holding of the notes, or as a result of any exercise by The Goldman Sachs Group, Inc. or any of its affiliates of any rights in connection with the notes, and no advice provided by The Goldman Sachs Group, Inc. or any of its affiliates has formed a primary basis for any investment decision by or on behalf of such purchaser or holder in connection with the notes and the transactions contemplated with respect to the notes.

The information contained in these Final Terms has not been reviewed by the national banking and securities commission of Mexico (Comisión Nacional Bancaria y de Valores). The notes have not been registered in the Mexican National Securities Registry (Registro Nacional de Valores), and therefore they are not the subject of a public offer in Mexico. Intermediation of the Notes in Mexico is subject to the restrictions of the Mexican Securities Market Law (Ley del Mercado de Valores). Any investor of Mexican nationality that purchases these notes will do so under its own responsibility.

ADDITIONAL INFORMATION ABOUT THE PLAN OF DISTRIBUTION

We have agreed to sell to Goldman Sachs International, and Goldman Sachs International has agreed to buy from us, the aggregate face amount of the notes specified on the front cover of these Final Terms. Goldman Sachs International intends to resell the notes at the original issue price applicable to the notes to be resold in offshore transactions in reliance upon Regulation S under the Securities Act. Any notes sold by Goldman Sachs International to dealers may be resold by such dealers in negotiated transactions or otherwise, at varying prices determined at the time of sale, which prices may be different from the original issue price. In the future, Goldman Sachs International and our other affiliates may repurchase and resell the notes in market-making transactions, with resales being made at prices related to prevailing market prices at the time of resale or at negotiated prices.

The notes have not been registered under the Securities Act and may not be offered or sold in the United States or to U.S. persons (as those terms are defined in Regulation S under the Securities Act) unless an exemption from the registration requirements of the Securities Act is available. In particular, hedging transactions involving the notes may not be conducted other than in compliance with the Securities Act. Each purchaser of a note is deemed to agree to comply with the foregoing.

Subject to certain exceptions, the notes may not be offered, sold or delivered, directly or indirectly, in the United States of America or to,

or for the account or benefit of, U.S. persons, each as defined in the applicable U.S. Treasury regulations. See "Description of the Program — Form, Exchange, Registration and Transfer — Limitations on Issuance of Bearer notes" in the European base prospectus.

The information contained in these Final Terms has not been reviewed by the national banking and securities commission of Mexico (Comisión Nacional Bancaria y de Valores). The notes have not been registered in the Mexican National Securities Registry (Registro Nacional de Valores), and therefore they are not the subject of a public offer in Mexico. Intermediation of the Notes in Mexico is subject to the restrictions of the Mexican Securities Market Law (Ley del Mercado de Valores). Any investor of Mexican nationality that purchases these notes will do so under its own responsibility.

Goldman Sachs International has paid (in connection with the sale of the original notes) and will pay (in connection with the sale of the reopened notes) a commission of up to 0.20% of the face amount to Ixe Casa de Bolsa, S.A. de C.V., Ixe Grupo Financiero.

The address of Goldman Sachs International is Peterborough Court, 133 Fleet Street, London EC4A 2BB, United Kingdom.

For more information about the plan of distribution and possible market-making activities, see "Plan of Distribution" in the European base prospectus.

