

## CONTENT

<i>Anila MANÇKA, Ledina ALOLLI</i> The Impact of Global Financial Crisis on the Value of Credit Risk in Albania Banking System	7
<i>Iuliana CENAR</i> Generational Accounting for the Public System of Pensions	15
<i>Marius COMAN, Mihaela-Denisa VIRFOREANU</i> Knowledge Management in the Organization – Applications of Data Mining in Decision Making	21
<i>Letiția Maria ROF</i> Performance Audit - Public Sector Requirements and Conditioning	29
<i>Ioan C. DIMA, Marta STAROSTKA-PATYK, Janusz K. GRABARA</i> Logistics Costs Estimation in Case of Industrial Waste Management	37
<i>Monica DOBRESCU, Claudia PAICU</i> Corporate Governance and its Implications for Economic Growth. The Case of Romania	45
<i>Daniela FEIER, Marius CIOARĂ</i> Modern Indicators of Measuring a E-Commerce Enterprise's Competitivity	53
<i>Tiberiu Cristian AVRĂMEȘCU, Emilia UNGUREANU, Cristina BĂLDAN</i> Demo-Social Dimension of Inequality in Rural Areas (Case Study: South-Muntenia Region)	59
<i>Elena Daniela NICOLAE, George Ciprian GÎJU, Ana Maria STĂNCESCU (TUDORACHE)</i> Intellectual Capital - the Main Generating Value Resource in Knowledge Society	67
<i>Nicolae TODEA, Ionela Cornelia STANCIU</i> Environmental Taxes and Environmental Fund - Instruments Used in the Actions of Protection of the Environment	73
<i>Tatiana UȚA, Narcisa COMAN (ANDREI-COMAN), Mihaela-Georgeta ZAHARIA (CRIVAC)</i> International Public Sector Accounting Standards (IPSAS) – a New Interest in the Local Public Institutions Accounting Improving	81
<i>Magdalena VELCIU, Nicolae POPOVICI</i> Improving the Organization Adaptability as a Determinant of Competitiveness in the Changing Business Environment	89
<i>Janusz K. GRABARA, Marta STAROSTKA-PATYK, Ioan C. DIMA, Leonardo BADEA</i> Logistics Model for Industrial Waste Treatment Processes	97

<i>Nicoleta HURDUC</i> The Theories about the Internationalization of Banks	105
<i>Mihai STOICESCU</i> Mergers and Acquisitions	111
<i>Gabriela GREJDAN (DEMIAN), Ana Maria JOLDOȘ (UDREA), Corneliu PINTILIE</i> Features on Costing the Preuniversity Educational Institutions	115