§ 223-a. Establishment of branches by out-of-state banks by de novo branching. In addition to the authority of an out-of-state bank to maintain a branch or branches by means of an acquisition transaction, an out-of-state bank may establish one or more de novo branches in this state; provided, however, that an out-of-state state bank shall obtain the superintendent's prior approval in accordance with the requirements in section two hundred twenty-four of this chapter.