§ 227. Powers permitted to out-of-state branches of New York banks. A New York bank that opens, occupies and maintains one or more branch offices in any state may exercise such powers at such branch or branches as would be permitted at such place or places to an out-of-state state bank maintaining a branch or branches at such place or places with the type of charter that most nearly corresponds to the charter of such New York bank; provided, however, that prior to exercising in any state any power not permitted to be exercised by such New York bank in this state, it shall apply to the superintendent to exercise such power and approval therefor shall be given unless the superintendent determines that the exercise of such power is contrary to the declaration of policy contained in section ten of this chapter.