§ 458-a. Maintenance of reserves. A credit union shall contribute to and maintain such net worth reserve categories as the superintendent shall, by regulation, prescribe. Such regulations shall provide for a system of maintaining net worth reserves that is comparable to that of Title 12 U.S.C. section 1790(d) and any regulations promulgated by the National Credit Union Administration thereunder, except as otherwise deemed necessary by the superintendent in accordance with the declaration of policy set forth in section ten of this chapter.