This SQL query calculates the average amount paid by the top 5 customers, based on their total payment amount. The query uses CTEs to filter and aggregate data from the database.

```sql
-- CTE to identify the top 10 countries by count of customers
WITH top_countries AS
        (SELECT  D.country,
         FROM customer A
         INNER JOIN address B ON A.address_id = B.address_id
         INNER JOIN city C ON B.city_id = C.city_id
         INNER JOIN country D ON C.country_id = D.country_id
         GROUP BY D.country
         ORDER BY COUNT(A.customer_id) DESC
         LIMIT 10),

-- CTE to identify the top 10 cities within the top 10 countries
        top_cities AS
        (SELECT C.city,
         FROM customer A
         INNER JOIN address B ON A.address_id = B.address_id
         INNER JOIN city C ON B.city_id = C.city_id
         INNER JOIN country D co ON C.country_id = D.country_id
         WHERE D.country IN
             (SELECT *
              FROM top_countries)
         GROUP BY D.country, C.city
         ORDER BY COUNT(A.customer_id) DESC
         LIMIT 10),

-- CTE to select the top 5 paying customers within the top 10 cities
        top_customers AS
        (SELECT  SUM(A.amount) AS total_amount_paid
         FROM payment A
         INNER JOIN customer B ON A.customer_id = B.customer_id
         INNER JOIN address C ON B.address_id = C.address_id
         INNER JOIN city D ON C.city_id = D.city_id
         INNER JOIN country E ON D.country_id = E.country_id
         WHERE D.city IN
             (SELECT *
              FROM top_cities)
         GROUP BY E.country, D.city, B.first_name, B.last_name
         ORDER BY total_amount_paid DESC
         LIMIT 5)

-- Final query to calculate the average amount paid by the top 5 customers
SELECT AVG(total_amount_paid)
FROM top_customers;
```